



# NEWS RELEASE

A.M. BEST COMPANY, INC., OLDWICK, NJ • A.M. BEST EUROPE, LTD., LONDON  
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**A.M. Best Comments on the Ratings of Indemnity Insurance Corporation of DC,  
Risk Retention Group**

**OLDWICK, N.J., Dec. 10, 2009**—A.M. Best Co. has commented that the financial strength rating of A- (Excellent) and issuer credit rating of “a-” of **Indemnity Insurance Corporation of DC, Risk Retention Group** (Washington, DC) are unchanged. The outlook is stable, and the financial size category is V. This follows a change in the form of capitalization in the company.

In order to maintain capital efficiency and offset the increasing costs associated with holding a letter of credit, the company has removed the fully funded letter of credit and replenished it with a cash capital infusion. The cash infusion together with the current surplus level meets A.M. Best’s stringent start-up company capitalization requirements, which mandate a more conservative level of risk based capital to support the company’s ratings.

A.M. Best remains the leading rating agency of captive insurers rating a wide variety of more than 200 captives in the United States and throughout the world.

For current Best’s Credit Ratings and independent data on the captive and alternative insurance market, please visit [www.ambest.com/captive](http://www.ambest.com/captive).

The principal methodologies used in determining these ratings, including any additional methodologies and factors that may have been considered, can be found at [www.ambest.com/ratings/methodology](http://www.ambest.com/ratings/methodology).

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