

CFM INSURANCE INC

NOW RATED *A EXCEPTIONAL* BY

DEMOTECH, INC.

CFM Insurance Inc has been assigned a **Financial Stability Rating of A, Exceptional** by Demotech, Inc. Demotech, Inc. is an independent financial analysis and actuarial services firm which provides Financial Stability Ratings for property and casualty insurers. This accreditation will facilitate the acceptance of CFM homeowner insurance policies by bank and mortgage lenders and eliminate the need for reinsurance certificates.

Our Demotech rating will also allow CFM property insurance policies to be underlying coverage for personal umbrella policies written through umbrella carriers such as Auto Owners, and RLI Insurance Company.

The Demotech Financial Stability Rating of A will be a time-saver in our office by eliminating the need for the reinsurance certificates. It will also prove valuable to you as agents of CFM, giving mortgagees and umbrella carriers the ability to verify the financial strength and management of the Company, thus making our property insurance more acceptable to them.

The Financial Stability Rating may be viewed on line on the website of Demotech, Inc. (www.demotech.com).

If you should encounter any mortgagee that questions our Company's stability or will not accept our property coverage, call us immediately. We will work with them to alleviate the problem.