



NEWS RELEASE

A.M. BEST COMPANY, INC., OLDWICK, NJ • A.M. BEST EUROPE – RATING SERVICES LIMITED, LONDON
A.M. BEST EUROPE – INFORMATION SERVICES LIMITED, LONDON • A.M. BEST ASIA-PACIFIC, LTD., HONG KONG

FOR IMMEDIATE RELEASE

CONTACTS: Nick Dranchak
Senior Financial Analyst
(908) 439-2200, ext. 5629
nick.dranchak@ambest.com

Chris Sharkey
Business Analyst
(908) 439-2200, ext. 5159
christopher.sharkey@ambest.com

Robert DeRose
Vice President
(908) 439-2200, ext. 5453
robert.derose@ambest.com

Jim Peavy
Assistant Vice President, Public Relations
(908) 439-2200, ext. 5644
james.peavy@ambest.com

A.M. Best Assigns Issuer Credit Rating to AmerInst Insurance Group, Ltd

OLDWICK, NEW JERSEY, U.S.A., November 14, 2011—A.M. Best Co. has assigned an issuer credit rating (ICR) of “bbb-” to **AmerInst Insurance Group, Ltd**, which is the holding company of **AmerInst Insurance Company Ltd** (AmerInst). Both entities are domiciled in Hamilton, Bermuda. The ICR for AmerInst Insurance Group, Ltd, is derived from the ICR of “a-” and the financial strength rating of A- (Excellent) of AmerInst, which were affirmed on September 12, 2011. The outlook for all ratings is stable.

The ratings reflect AmerInst’s strong capitalization and experienced management team as well as its niche expertise as a reinsurer of professional liability policies. Partially offsetting these positive rating factors is the company’s narrow spread of underwriting risk, in addition to the execution risk associated with the implementation of a new business plan.

A.M. Best remains the leading rating agency of alternative risk transfer entities, with more than 200 such vehicles rated 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.

The principal methodology used in determining these ratings is [Best’s Credit Rating Methodology -- Global Life and Non-Life Insurance Edition](#), which provides a comprehensive explanation of A.M. Best’s rating process and highlights the different rating criteria employed. Additional key criteria utilized include “Assessing

—MORE—



NEWS RELEASE

A.M. BEST COMPANY, INC., OLDWICK, NJ • A.M. BEST EUROPE – RATING SERVICES LIMITED, LONDON
A.M. BEST EUROPE – INFORMATION SERVICES LIMITED, LONDON • A.M. BEST ASIA-PACIFIC, LTD., HONG KONG

—2—

Country Risk.” Methodologies can be found at www.ambest.com/ratings/methodology.

Founded in 1899, A.M. Best Company is the world’s oldest and most authoritative insurance rating and information source. For more information, visit www.ambest.com.

Copyright © 2011 by A.M. Best Company, Inc. ALL RIGHTS RESERVED.

####