

**FOR IMMEDIATE RELEASE**Irisa Wasson, *Client Services Coordinator*

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Email: [iwasson@demotech.com](mailto:iwasson@demotech.com)**Financial Stability Rating® of A, *Exceptional*, for  
Cypress Texas★Lloyds Affirmed by Demotech, Inc.**

**Columbus, Ohio, June 29, 2010:** The Financial Stability Rating® (FSR) of A, *Exceptional*, for Cypress Texas★Lloyds has been affirmed by Demotech, Inc. This level of FSR is assigned to insurers who possess exceptional financial stability related to maintaining positive surplus as regards policyholders, liquidity of invested assets, an acceptable level of financial leverage, reasonable loss and loss adjustment expense reserves and realistic pricing.

FSRs summarize Demotech's opinion of the financial stability of an insurer regardless of general economic conditions or the phase of the underwriting cycle. FSRs utilize statutory financial data based on insurance accounting principles prescribed or permitted by the National Association of Insurance Commissioners (NAIC). Since 1989, FSRs of A or better have been accepted by the major participants in the secondary mortgage marketplace, including Fannie Mae, Freddie Mac and HUD.

***About Cypress Texas★Lloyds***

Established in 1999, Cypress Insurance Holdings, Inc., headquartered in Jacksonville, FL., operates two Property & Casualty insurance companies. Cypress Texas★Lloyds was formed in 2003 to provide Texas agents and policyholders with competitively-priced insurance products designed to meet the needs of property owners and business owners alike. Cypress Texas★Lloyds has continued to provide a high level of service and efficient claims resolutions in response to catastrophic events during the last seven years. During that same period, Cypress Texas★Lloyds has maintained financial strength and stability through prudent risk management and conservative reinsurance protection practices. The affirmed FSR keeps Cypress Texas★Lloyds in a strong position to deliver on its ongoing commitment to agents and its promise to policyholders.

For more information, contact Paul Difrancesco at (904) 371-2392 or [pdifrancesco@cypressig.com](mailto:pdifrancesco@cypressig.com).

***About Demotech, Inc.***

Since 1985, Demotech, Inc., a Columbus, Ohio based financial analysis firm, has provided responsive services to address actuarial and financial analysis issues, whether the issues have been for a particular insurer or prevalent throughout the insurance industry. As the first company to have its rating process formally reviewed and accepted by Fannie Mae, Freddie Mac and HUD, Demotech has been leveling the playing field by offering [Financial Stability Ratings® \(FSRs\)](#) to insurers of all sizes. Demotech applies its broad actuarial and industry experience to its consulting services, which include pricing analysis and loss and loss adjustment expense reserve reviews.

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