

For Immediate Release

USA Risk Group is pleased to announce the expansion of its captive management office in Grand Cayman, Cayman Islands. USA Risk Group has entered into an agreement with JLT Risk Solutions (Cayman), Ltd. to purchase their ongoing Cayman captive management business and is in the process of finalizing transition details regarding offices, staff and notifying JLT clients of the business changes. It is the intention of USA Risk Group to utilize as much of the existing staff and resources of JLT Risk Solutions as possible. The transaction will be complete on or before December 31, 2005. The management team of USA Risk Group (Cayman), Ltd. will be Paul Macey, Senior Vice President, Insurance, Robert Leadbetter, Vice President & Manager and Gillian Owen, Vice President, Accounting. Paul and Gillian, currently with JLT Risk Solutions (Cayman), Ltd., will become employees of USA Risk Group (Cayman), Ltd. when the agreement is finalized and all will be located at the Grand Pavilion Office Suites location noted below:

USA Risk Group (Cayman), Ltd.  
Grand Pavilion  
West Bay Road  
P.O. Box 1085 GT  
Grand Cayman, Cayman Islands  
Tel: 345-946-0821  
Fax: 345-946-0823

USA Risk Group is a leading independent provider to the alternative risk market, providing captive management, program administration, reinsurance and other related services in all major North American domiciles. A leading insurance publication ranked USA Risk Group as the 7<sup>th</sup> largest management firm in the world and 2<sup>nd</sup> largest independent firm.

USA Risk Group opened its office in Cayman in July 2005. Gary H. Osborne, President of USA Risk Group, stated that the company had identified Cayman as a critical area for expansion in the USA Risk Group business model and the addition of Paul and Gillian and the JLT business, ranked 5<sup>th</sup> in the number of Cayman captives managed, was a perfect fit to the group's plan to become a major presence in the second largest captive domicile in the world.

More information about USA Risk Group is available at [www.usarisk.com](http://www.usarisk.com).