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HORSHAM, Pa – September 22, 2009 – The National Association of Insurance Commissioners (NAIC) has voted to include Realpoint as an Acceptable Rating Organization

The National Association of Insurance Commissioners (NAIC) has voted to include Realpoint as an Acceptable Rating Organization, which means that US insurance companies can now rely on its CMBS ratings to calculate their capital strength and their required reserves.

Insurance companies have historically relied on ratings from the big-three rating agencies to quantify the risks of their CMBS and other structured-finance investments. Riskier holdings, which are reported on insurance companies' statutory Annual Statements, require greater capital reserves.

Seeking alternatives to the big-three, insurance companies had asked the NAIC to recognize Realpoint as an Acceptable Rating Organization because of its stable ratings and its strong history of analyzing CMBS.

Realpoint evaluates every CMBS deal on a monthly basis, eliminating much of the ratings volatility that has plagued ratings from other agencies.

"For years, investors in the insurance industry have come to Realpoint for reliable ratings, comprehensive analysis and complete transparency of the process," said Rob Dobilas, president and chief executive officer of Realpoint. "The NAIC is now acknowledging the statement from its membership that our business model is on point."

Realpoint is an investor-centric rating agency, providing its analysis and ratings to investors through subscriptions.

"Our recognition by the NAIC was driven by strong investor support from the insurance industry. This action by the NAIC, and the insurance industry as a whole, indicates that investors and regulators recognize that positive change in the ratings business is necessary to restore confidence in the structured-finance markets," Dobilas said.

He added: "This decision by the NAIC, as well as recent rule changes by the SEC to encourage the adoption of investor-paid ratings models, demonstrate positive steps toward meaningful change in the market."

About Realpoint

Realpoint is a nationally recognized credit-rating agency that has earned a reputation for innovation and excellence in the structured finance market. Our goal is to increase market transparency and provide investors with the highest quality ratings and analysis by offering a wide array of securities research, surveillance services, data, and technology solutions. More than 200 institutional investment firms trust Realpoint to help them identify credit risk in structured finance investments.

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