Best's Financial Strength Rating (FSR) Scale

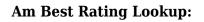
Rating

Rating

Categories	Symbols	Notches'	Definitions
Superior	Å+	A++	Assigned to insurance companies that have, in our opinion, a superior ability to meet their ongoing insurance obligations.
Excelent	Å	k	Assigned to insurance companies that have, in our opinion, an excellent ability to meet their ongoing insurance obligations.
Good	8+	8++	Assigned to insurance companies that have, in our opinion, a good ability to meet their orgoing insurance obligations.
Fair	В	8	Assigned to insurance companies that have, in our opinion, a fair ability to meet their ongoing insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
Marginal	Ç.	C++	Assigned to insurance companies that have, in our opinion, a marginal ability to meet their origining insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
West.	¢	t	Assigned to insurance companies that have, in our opinion, a weak ability to meet their orgoing insurance obligations. Financial strength is very vulnerable to adverse changes in underwriting and economic conditions.
Poor	D		Assigned to insurance companies that have, in our opinion, a poor ability to meet their origining insurance obligations. Financial strength is extremely vulnerable to adverse changes in underwriting and economic conditions.
* Each Best's Fin	arcal Streigh R	ring Category fro	n "A+" to "C" includes a Rating Notch to reflect a gradation of financial strength within the category. A Rating Notch is expressed with either a second plus

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