

Rating Company	Three Highest Rating Categories	Ratings Within Three Highest Categories
A.M. Best Company	Best's Ratings:	
	1. Superior	A++, A+
	2. Excellent	A, A-
	3. Very Good	B++, B+
	—OR—	
	Financial Performance Rating:	
	1. Strong	9, 8
	2. Above average	7, 6
	3. Average	5
Standard & Poor's	1. Superior	AAA
	2. Excellent Financial Security	AA+, AA, AA-
	3. Good Financial Security	A+, A, A-
Moody's	1. Exceptional	Aaa
	2. Excellent	Aa1, Aa2, Aa3
	3. Good	A1, A2, A3
Duff and Phelps Credit Rating Company	1. Highest claims paying ability	AAA
	2. Very high claims paying ability	AA+, AA, AA-
	3. High claims paying ability	A+, A, A-
Weiss	1. Excellent	A+, A, A-
	2. Good	B+, B, B-
	3. Fair	C+, C, C- (also includes the above ratings with "s" prefix)
Fitch	1. Extremely strong	AAA

2. Very strong AA
3. Strong A