

COMPARING THE RATINGS CHART:

The following is a relative ratings comparison from four of the major rating services:

Rank	A.M. Best	Standard & Poor's	Moody's	Fitch Ratings
1	A++ (Superior)	AAA (Extremely Strong)	Aaa (Exceptional)	AAA
2	A+ (Superior)	AA (Very Strong)	Aa (Excellent)	AA (Very Strong)
3	A (Excellent)	A (Strong)	A (Good)	A (Strong)
4	A- (Excellent)	BBB (Good)	Baa (Adequate)	BBB (Adequate)
5	B++ (Good)	BB (Marginal)	Ba (Questionable)	BB (Fairly Weak)
6	B+ (Good)	B (Weak)	B (Poor)	B (Significantly Weak)
7	B (Fair)	CCC (Very Weak)	Caa (Very Poor)	CCC
8	B- (Fair)	CC (Extremely Weak)	Ca (Extremely Poor)	CC
9	C++ (Marginal)	R (Under Regulatory Supervision)	C	C
10	C+ (Marginal)			
11	C (Weak)			
12	C- (Weak)			
13	D (Poor)			
14	E (Under Regulatory Supervision)			
15	F (In Liquidation)			
16	S (Rating Suspended)			

As of October 5, 2009