



ASSURANT Solutions



Ratings

Assurant Solutions is justifiably proud of the consistently high ratings received from the most respected independent ratings agencies in the world. We work hard to maintain these standards because we understand the confidence and credibility these high ratings provide. Being financially strong provides reassurance for you and your customers.

A.M. Best Co.*

A.M. Best is North America's most widely recognised insurance rating service. Its ratings are based on financial strength and operating performance. Current ratings for Assurant Solutions companies:

A (Excellent):

- American Bankers Insurance Company of Florida
- American Bankers Life Assurance Company of Florida
- American Memorial Life Insurance Company
- American Security Insurance Company
- Caribbean American Life Assurance Company
- Financial Insurance Exchange
- Reliable Lloyds Insurance Company
- Standard Guaranty Insurance Company
- Union Security Insurance Company
- Union Security Life Insurance Company
- Union Security Life Insurance Company of New York
- United Family Life Insurance Company

A- (Excellent):

- American Reliable Insurance Company
- Assurant Life of Canada
- Caribbean American Property Insurance Company
- Life Insurance Company of Mississippi

- Voyager Indemnity Insurance Company
- Voyager Property and Casualty Insurance Company

Fitch **

BBB+ (Stable):

- Bankers Insurance Company Limited (UK)
- Bankers Life Assurance Company Limited (UK)

Moody's Financial Strength Rating ***

A3 (Good):

- American Bankers Insurance Company of Florida
- American Bankers Life Assurance Company of Florida
- American Security Insurance Company

Standard & Poor's ****

A- (Strong):

- American Bankers Insurance Company of Florida
- American Bankers Life Assurance Company of Florida
- American Memorial Life Insurance Company
- American Security Insurance Company

Assurant, Inc. Debt Ratings Summary

A.M. Best: bbb

Moody's Financial Strength Rating: Baa2
Standard & Poor's: BBB+
Fitch: BBB

* Affirmed in July 2006. A.M. Best Co. ratings range from A++ to F. The A.M. Best Co. neither endorses nor is affiliated with the insurance companies indicated

** Issued in December 2006

*** Issued in December 2004

**** Issued in December 2004

These ratings provide an opinion of the insurer's financial strength, operating performance strategic position and ability to meet ongoing obligations to its policyholders. They reflect the views of the different agencies and are not applicable to our debt or equity securities and are not a recommendation to buy, sell or hold any security including our common stock or debt securities. These ratings are subject to periodic review and may be raised upward, downward or revoked at the sole discretion of the agencies.

Assurant Solutions
117-119 Whitby Road
Slough SL1 3DR
Telephone: 0870 152 6000
Fax: 0870 152 6009
Email: uksales@assurant.com
Website: www.assurantsolutions.co.uk

The information supplied in this brochure is for use by financial services professionals only and should not be relied upon by other parties.

Assurant Solutions operates in the UK through member companies Bankers Insurance Company Limited (registered in England no. 2341082) and Bankers Life Assurance Company (registered in England no. 3264844). Both companies are regulated by the Financial Services Authority.