

Insurer Financial Strength Rating scale

Standard & Poor's

Insurance Companies (Rating and Inspections) Act 1994. Standard & Poor's (Australia Pty Ltd give the following rating scale:

AAA	Extremely Strong	BBB	Good	CCC	Very Weak
AA	Very Strong	BB	Marginal	C	Extremely Weak
A	Strong	B	Weak	R	Regulatory Action

Plus (+) or Minus (-): The rating from 'AA' to "CCC" may be modified by the addition of a plus or minus sign to show relative standing within the major rating categories.

The rating scale above is in summary form. A full description of this rating scale can be obtained from www.standardandpoors.com

A M Best

The A.M. Best Company rating scale is:-

A++Superior	B++ Good	C++ Marginal	D Poor
A+ Superior	B+ Good	C+ Marginal	E Under Regulatory Supervision
A Excellent	B Fair	C Weak	F In Liquidation
A- Excellent	B- Fair	C- Weak	S Rating Suspended

Note: Best's letter Ratings of B+ and above are considered by A.M. Best to be in the secure range, while those below that level are vulnerable.

Please note:

When you receive a quote from us you will be supplied the current strength ratings for the product providers that we have quoted for. If you accept the financial advice, we will supply a current rating for the product provider that you have selected.