

NEWS RELEASE

A.M. BEST COMPANY, INC., OLDWICK, NJ • A.M. BEST EUROPE, LTD., LONDON A.M. BEST ASIA-PACIFIC, LTD., HONG KONG

FOR IMMEDIATE RELEASE

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Public Relations

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A.M. Best Affirms Ratings of Harleysville Insurance

Ratings Supplement

The FSR of A- (Excellent) and ICRs of "a-" have been affirmed with a positive outlook

for **Harleysville Insurance** and its following property/casualty pooling members:

- Harleysville Mutual Insurance Company
- Harleysville Insurance Company of New York
- Harleysville Worcester Insurance Company
- Harleysville-Atlantic Insurance Company
- Harleysville Insurance Company of New Jersey
- Harleysville Insurance Company of Ohio
- Harleysville Insurance Company
- Harlevsville Lake States Insurance Company
- Harleysville Preferred Insurance Company
- Harlevsville Pennland Insurance Company

The ICR of "bbb-" has been affirmed with a positive outlook for Harleysville Group

Inc.

The following debt rating has been affirmed with a positive outlook:

Harleysville Group Inc.—

-- "bbb-" on \$100 million 5.75% senior unsecured notes, due 2013

The following indicative ratings on the universal shelf registration have been affirmed

with a positive outlook:

Harleysville Group Inc. —

-- "bbb-" on senior debt



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- -- "bb+" on subordinated debt
- -- "bb" on preferred stock
- -- Harleysville Group Capital Trust I and II—"bb" on preferred securities

The FSR of B++ (Good) and the ICR of "bbb+" have been affirmed with a positive outlook for **Harleysville Life Insurance Company**.

The principal methodologies used in determining these ratings, including any additional methodologies and factors which may have been considered, can be found at www.ambest.com/ratings/methodology.

Founded in 1899, A.M. Best Company is a global full-service credit rating organization dedicated to serving the financial and health care service industries, including insurance companies, banks, hospitals and health care system providers. For more information, visit www.ambest.com.

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