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NEWS RELEASE

A.M. BEST COMPANY, OLDWICK, NJ
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A.M. BEST ASIA-PACIFIC, HONG KONG
www.ambest.com

FOR IMMEDIATE RELEASE

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**A.M. Best Assigns Rating to Assurant Inc.'s New Senior Debt;
Affirms Financial Strength Ratings**

Ratings Supplement

The following debt ratings have been assigned:

Assurant, Inc. —

- “bbb” on \$500 million 5.625% 10-year senior notes, due 2014
- “bbb” on \$475 million 6.75% 30-year senior notes, due 2034

The financial strength ratings of A (Excellent) have been affirmed with a stable outlook for the following subsidiaries of Assurant, Inc.:

- **American Memorial Life Insurance Company**
- **First Fortis Life Insurance Company**
- **Fortis Benefits Insurance Company**
- **United Family Life Insurance Company**
- **American Bankers Insurance Company of Florida**
- **American Security Insurance Company**
- **Financial Insurance Exchange**
- **Reliable Lloyds Insurance Company**
- **Standard Guaranty Insurance Company**

The financial strength ratings of A (Excellent) have been affirmed with a negative outlook for the following subsidiaries of Assurant, Inc.:

- **American Bankers Life Assurance Company of Florida**
- **Caribbean American Life Assurance Company**
- **Union Security Life Insurance Company**

—MORE—



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The financial strength ratings of A- (Excellent) have been affirmed with a stable outlook for the following subsidiaries of Assurant, Inc.:

- **Fortis Insurance Company**
- **John Alden Life Insurance Company**
- **Life Insurance Company of Mississippi**
- **MS Diversified Life Insurance Company**
- **MS Life Insurance Company**
- **UDC Life and Health Insurance Company**
- **Voyager Life & Health Insurance Company**
- **Voyager Life Insurance Company**
- **American Reliable Insurance Company**
- **Caribbean American Property Insurance Company**
- **MS Casualty Insurance Company**
- **Voyager Indemnity Insurance Company**
- **Voyager Property & Casualty Insurance Company**
- **United Dental Care of New Mexico Inc**
- **Denticare of Oklahoma Inc**
- **Denticare Inc (Florida)**
- **United Dental Care of Colorado Inc**
- **Fortis Benefits DentalCare of New Jersey**
- **International Dental Plans Inc**
- **UDC Ohio Inc**
- **United Dental Care of Michigan Inc**
- **United Dental Care of Missouri Inc**
- **United Dental Care of Arizona Inc**
- **Denticare Inc (Kentucky)**
- **United Dental Care of Texas Inc**
- **UDC Dental California Inc**
- **United Dental Care Insurance Company**

An initial financial strength rating of A- (Excellent) has been assigned with a stable outlook to **Washington Security Insurance Company**.

A.M. Best Co., established in 1899, is the world's oldest and most authoritative insurance rating and information source. For more information, visit A.M. Best's Web site at www.ambest.com.

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