

A.M. BEST COMPANY, OLDWICK, NJ • A.M. BEST EUROPE, LONDON

A.M. BEST ASIA-PACIFIC, HONG KONG

<http://www.ambest.com>

**FOR IMMEDIATE RELEASE**

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**A.M. Best Affirms Ratings of Assurant; Assigns Issuer Credit Ratings**

**Ratings Supplement**

The financial strength rating of A (Excellent) has been affirmed and the issuer credit ratings “a” have been assigned with a stable outlook to the following life/health members of Assurant, Inc.:

- **American Bankers Life Assurance Company of Florida**
- **American Memorial Life Insurance Company**
- **Caribbean American Life Assurance Company**
- **Fortis Benefits Insurance Company**
- **First Fortis Life Insurance Company**
- **Union Security Life Insurance Company**
- **United Family Life Insurance Company**

The financial strength rating of A (Excellent) has been affirmed and the issuer credit ratings “a” have been assigned with a stable outlook to the following property/casualty members of Assurant, Inc.:

- **American Bankers Insurance Company of Florida**
- **American Security Insurance Company**
- **Standard Guaranty Insurance Company**
- **Financial Insurance Exchange**
- **Reliable Lloyds Insurance Company**

The financial strength rating of A- (Excellent) has been affirmed and the issuer credit ratings “a-” have been assigned with a stable outlook to the following life/health members of Assurant, Inc.:

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- Denticare, Inc. (Florida)
- Denticare, Inc. (Kentucky)
- Fortis Benefits DentalCare of New Jersey, Inc.
- Fortis Insurance Company
- John Alden Life Insurance Company
- MS Diversified Life Insurance Company
- MS Life Insurance Company
- UDC Dental California, Inc.
- UDC Life and Health Insurance Company
- United Dental Care Insurance Company
- United Dental Care of Arizona, Inc.
- United Dental Care of Colorado, Inc.
- United Dental Care of Missouri, Inc.
- United Dental Care of New Mexico, Inc.
- United Dental Care of Texas, Inc.

The financial strength rating of A- (Excellent) has been affirmed and the issuer credit ratings “a-” have been assigned with a stable outlook to the following property/casualty members of Assurant, Inc.:

- American Reliable Insurance Company
- Caribbean American Property Insurance Company
- Voyager Indemnity Insurance Company
- Voyager Property and Casualty Insurance Company

The issuer credit rating of “bbb” has been affirmed with a stable outlook for **Assurant, Inc.**

The following debt ratings have been affirmed with stable outlook:

**Assurant, Inc.—**

- “bbb” on USD 500 million 5.625% senior unsecured bonds, due 2014
- “bbb” on USD 475 million 6.75% senior unsecured bonds, due 2034
- AMB-2 on commercial paper

**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 <http://www.ambest.com>.**