



NEWS RELEASE

A.M. BEST COMPANY, INC., OLDWICK, NJ • A.M. BEST EUROPE – RATING SERVICES LIMITED, LONDON
A.M. BEST EUROPE – INFORMATION SERVICES LIMITED, LONDON • A.M. BEST ASIA-PACIFIC, LTD., HONG KONG

FOR IMMEDIATE RELEASE

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A.M. Best Affirms Ratings of the Members of Farmers Insurance Group

Ratings Supplement

The FSR of A (Excellent) and ICRs of “a” have been affirmed with a stable outlook for the following members of **Farmers Insurance Group**:

- **21st Century Advantage Insurance Company**
- **21st Century Assurance Company**
- **21st Century Auto Insurance Company of New Jersey**
- **21st Century Casualty Company**
- **21st Century Centennial Insurance Company**
- **21st Century Indemnity Insurance Company**
- **21st Century Ins Company of the Southwest**
- **21st Century Insurance Company**
- **21st Century National Insurance Company**
- **21st Century North America Insurance Company**
- **21st Century Pacific Insurance Company**
- **21st Century Pinnacle Insurance Company**
- **21st Century Preferred Insurance Company**
- **21st Century Premier Insurance Company**
- **21st Century Security Insurance Company**
- **21st Century Superior Insurance Company**
- **American Pacific Insurance Company Inc**
- **Bristol West Casualty Insurance Company**
- **Bristol West Insurance Company**
- **Bristol West Preferred Insurance Company**
- **Civic Property and Casualty Company**
- **Coast National Insurance Company**
- **Exact Property and Casualty Company**
- **Farmers Insurance Company Inc**

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- **Farmers Insurance Company of Arizona**
- **Farmers Insurance Company of Idaho**
- **Farmers Insurance Company of Oregon**
- **Farmers Insurance Company of Washington**
- **Farmers Insurance Exchange**
- **Farmers Insurance Hawaii, Inc.**
- **Farmers Insurance of Columbus Inc**
- **Farmers New Century Insurance Company**
- **Farmers Specialty Insurance Company**
- **Farmers Texas County Mutual Insurance Company**
- **Fire Insurance Exchange**
- **Foremost County Mutual Insurance Company**
- **Foremost Insurance Company Grand Rapids, Michigan**
- **Foremost Lloyds of Texas**
- **Foremost Property and Casualty Insurance Company**
- **Foremost Signature Insurance Company**
- **Illinois Farmers Insurance Company**
- **Mid-Century Insurance Company**
- **Mid-Century Insurance Company of Texas**
- **Neighborhood Spirit Property and Casualty Company**
- **Security National Insurance Company**
- **Texas Farmers Insurance Company**
- **Truck Insurance Exchange**

The FSR of A (Excellent) and ICR of “a” have been affirmed with a stable outlook for **Farmers Reinsurance Company**, a separately rated member of **Farmers Insurance Group**.

The ICR of “bbb” has been affirmed with a stable outlook for **21st Century Insurance Group**.

The ICR of “a” has been affirmed with a stable outlook for **Farmers Group Inc**.

The following debt ratings have been affirmed with a stable outlook:

21st Century Insurance Group—

-- “bbb” on USD 100 million 5.9% senior notes, due 2013

Farmers Insurance Exchange—

-- “bbb+” on USD 100 million 6.0% surplus notes, due 2014

-- “bbb+” on USD 300 million 8.625% surplus notes, due 2024

Farmers Exchange Capital—

-- “bbb+” on USD 500 million 7.05% surplus notes, due 2028

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-- “bbb+” on USD 150 million 7.2% surplus notes, due 2048

The methodology used in determining these ratings is Best’s Credit Rating Methodology, which provides a comprehensive explanation of A.M. Best’s rating process and contains the different rating criteria employed in the rating process. Key criteria utilized include: “Risk Management and the Rating Process for Insurance Companies”; “Ratings Members of Insurance Groups”; and “Understanding BCAR for Property/Casualty Insurers.” Best’s Credit Rating Methodology can be found at www.ambest.com/ratings/methodology.

Founded in 1899, A.M. Best Company is the world’s oldest and most authoritative insurance rating and information source. For more information, visit www.ambest.com.

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