GUIDE TO BEST'S FINANCIAL SIZE CATEGORY - (FSC)

AM Best assigns each rated (A++ through D) insurance company a Best's Financial Size Category (FSC), which is designed to provide a convenient indicator of the size of the company. The FSC is based on Capital and Surplus in U.S. dollars and may be impacted by foreign currency fluctuations.

Category	Capital and Surplus	Category	Capital and Surplus
I	Less than USD 1 Million	IX	USD 250 Million to Less than 500 Million
	USD 1 Million to Less than 2 Million	Х	USD 500 Million to Less than 750 Million
	USD 2 Million to Less than 5 Million	XI	USD 750 Million to Less than 1.00 Billion
IV	USD 5 Million to Less than 10 Million	XII	USD 1.00 Billion to Less than 1.25 Billion
V	USD 10 Million to Less than 25 Million	XIII	USD 1.25 Billion to Less than 1.50 Billion
VI	USD 25 Million to Less than 50 Million	XIV	USD 1.50 Billion to Less than 2.00 Billion
VII	USD 50 Million to Less than 100 Million	XV	Greater than or Equal to USD 2.00 Billion
VIII	USD 100 Million to Less than 250 Million		

For additional information regarding the development of a Best's Credit Rating and other rating-related information and definitions, including outlooks, modifiers, identifiers and affiliation codes, please refer to the report titled "Guide to Best's Credit Ratings" available at no charge at www.ambest.com/ratings/index.html.

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