



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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CONTACTS: Analysts

Charles Meyer—P/C
(908) 439-2200, ext. 5374
charles.meyer@ambest.com

Kathryn Steffanelli—L/H
(908) 439-2200, ext. 5063
kathryn.steffanelli@ambest.com

Public Relations

Jim Peavy
(908) 439-2200, ext. 5644
james.peavy@ambest.com

Rachelle Morrow
(908) 439-2200, ext. 5378
rachelle.morrow@ambest.com

A.M. Best Affirms Ratings of Assurant, Inc. and Its Subsidiaries

Ratings Supplement

The FSRs of A (Excellent) and ICRs of “a” have been affirmed with a stable outlook for **Assurant Insurance Group** and its following property/casualty members:

- **American Bankers Insurance Company of Florida**
- **American Security Insurance Company**
- **Standard Guaranty Insurance Company**

The FSR of A- (Excellent) has been upgraded to A (Excellent) and the ICRs of “a-” have been upgraded to “a” with a stable outlook for the following property/casualty subsidiaries of

Assurant, Inc.:

- **American Reliable Insurance Company**
- **Caribbean American Property Insurance Company**
- **Voyager Indemnity Insurance Company**
- **Reliable Lloyds Insurance Company**

The FSRs of A- (Excellent) and ICRs of “a-” have been affirmed with a stable outlook for the following life/health subsidiaries of **Assurant, Inc.:**

- **American Memorial Life Insurance Company**
- **Union Security Insurance Company**
- **Union Security Life Insurance Company of New York**
- **American Bankers Life Assurance Company of Florida**
- **Caribbean American Life Assurance Company**
- **Assurant Life of Canada**
- **John Alden Life Insurance Company**
- **Time Insurance Company**
- **UDC Dental California, Inc.**

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- **Union Security Dental Care of New Jersey, Inc.**
- **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 ICR of “bbb” has been affirmed with a stable outlook for **Assurant, Inc.**

The following debt ratings have been affirmed with a 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

The following debt rating has been affirmed:

Assurant, Inc.—

- AMB-2 on commercial paper

The following indicative debt ratings on securities available under the shelf registration have been affirmed with a stable outlook:

Assurant, Inc.—

- “bbb” on senior unsecured
- “bbb-” on subordinated debt
- “bb+” on preferred stock

The principal methodologies used in determining these ratings, including any additional methodologies and factors that 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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