

# Trust, But Verify!

## Current Ratings of Insurance Co.

	A.M. BEST	STANDARD & POOR'S	MOODY'S	FITCH
<b>SUPERIOR</b> Very little risk	A++ A+	AAA	Aaa	AAA/A+
<b>EXCELLENT</b> Slightly higher risk	A A-	AA+ AA AA-	Aa1 Aa2 Aa3	AA/AA-/ A+/A/A-
<b>GOOD</b> High claims-paying ability	B++ B+	A+ A A-	A1 A2 A3	BBB+/BBB BBB
<b>ADEQUATE</b> Less protection against risk	B B-	BBB+ BBB BBB-	Baa1 Baa2 Baa3	BB+/BB/BB- B+/B/B-
<b>BELOW AVERAGE</b> Relatively high risk factor	C++ C+	BB+ BB BB-	Ba1 Ba2 Ba3	CCC+/CCC/CCC-
<b>WEAK</b> Very high risk factor	C C-	B+ B B-	B1 B2 B3	DDD/DD/D
<b>NON-VIABLE</b>	D E F	CCC D	Caa Ca C	(NR)

**Company Name** (to research):

**Date:**

**1. A.M. Best – [www.ambest.com](http://www.ambest.com)**

Self-Help: from their home page, click on the tab: “A.M. Best Rating Services”  
Then, scroll down and click on “Consumers” (rectangular graphic).  
Then, enter the name of the life insurance company you wish to look up.

**2. S & P – (212) 438-2400**

Ask for the Rating information desk.

[www.standardandpoors.com](http://www.standardandpoors.com)

Self-Help is available, but you must first register.

**3. Moody's – (212) 553-0377**

Ask to speak to a representative to get current ratings.

[www.moody.com](http://www.moody.com)

Self-Help is available, but you must first register.

**4. Fitch – (800) 753-4824**

Ask for the ratings desk.

[www.fitchratings.com](http://www.fitchratings.com)

Self-Help is available, but you must first register.