

Rating Agencies Disclaimer

Association Member Benefits Advisors, LLC (AMBA) makes no representations or warranties, expressed or implied, concerning the financial condition or solvency of any insurers. A.M. Best's Ratings are under continuous review and subject to change and/or affirmation. For the latest Best's Ratings and Best's Company Reports (which include Best's Ratings), visit the A.M. Best website at <http://www.ambest.com>. See Guide to Best's Ratings for explanation of use and charges. Best's Ratings reproduced herein appear under license from A.M. Best and do not constitute, either expressly or impliedly, an endorsement of AMBA or its recommendations, formulas, criteria or comparisons to any other ratings, rating scales or rating organizations which are published or referenced herein. A.M. Best is not responsible for transcription errors made in presenting Best's Ratings. Best's Ratings are proprietary and may not be reproduced or distributed without the express written permission of A.M. Best Company.