

# What The Ratings Mean

<p><b>Superior</b> <i>Smallest degree of risk</i></p>	<p>A.M. Best  A++,A+</p>
<p><b>Excellent</b> <i>Capacity to meet obligations differs only slightly from highest-rated category</i></p>	<p>A,A-</p>
<p><b>Good</b> <i>Strong financial security but somewhat more susceptible to adverse changes in the economy</i></p>	<p>B++,B+ (very good), B,B-</p>
<p><b>Fair, adequate</b> <i>Financially secure, but may be at risk in the future</i></p>	<p>C++,C+</p>
<p><b>Vulnerable, weak</b> <i>Below average, judged to have speculative elements</i></p>	<p>C,C- (marginal)</p>
<p><b>Very weak</b> <i>High vulnerability to adverse economic conditions</i></p>	<p>D</p>
<p><b>Failed, near</b> <i>Nonviable, ability to meet obligations is highly questionable</i></p>	<p>E</p>
<p><b>Failure</b></p>	<p>F</p>

Sources: A.M. Best Co., Moody's Investors Service Inc., Standard & Poor's Corp., and Weiss Research Inc.