

AM Best
March 2025*

AM Best's Credit Ratings (Europe, Middle East & Africa)



*Credit Ratings included are effective as of 28th February 2025.



AM Best's Credit Ratings (Europe, Middle East & Africa)



Country Totals

Algeria	2	Mauritius	2
Bahrain	11	Morocco	1
Belgium	8	Mozambique	1
Bosnia and Herzegovina	1	Netherlands	2
Czech Republic	1	Nigeria	4
Denmark	1	Norway	1
Egypt	7	Oman	1
Ethiopia	1	Pakistan	3
France	12	Poland	1
Georgia	1	Portugal	1
Germany	19	Qatar	5
Ghana	1	Romania	1
Gibraltar	4	Serbia, Republic Of	1
Guernsey	6	Sierra Leone	1
Ireland	24	Slovenia	3
Isle of Man	1	South Africa	3
Italy	8	Spain	9
Jordan	6	Sweden	4
Kazakhstan	5	Switzerland	15
Kenya	3	Tanzania	1
Kuwait	5	Togo	1
Lebanon	2	Tunisia	1
Liechtenstein	3	Turkiye	1
Luxembourg	16	United Arab Emirates	15
Malta	6	United Kingdom	53

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AM Best's Credit Ratings (Europe, Middle East & Africa)

This report includes credit ratings for all companies domiciled in the Europe, Middle East and Africa rated by A.M. Best, as well as their Outlooks and Implications. Credit ratings consist of the Financial Strength Rating (FSR) and Issuer Credit Rating (ICR) for each company. Detailed reports, including rationales, are made available to subscribers on our website shortly after ratings are released.

For explanations of rating terminology, refer to the Guides to Best's Ratings following this report. Credit ratings are effective as of 28th February 2025. For current ratings please visit www.ambest.com.

Best's Credit Rating Scale

Comparison of Financial Strength Rating (FSR) to Credit Market Scale

Long-Term ICR	FSR
aaa, aa+	A++
aa, aa-	A+
a+, a	A
a-	A-
bbb+, bbb	B++
bbb-	B+
bb+, bb	B
bb-	B-
b+, b	C++
b-	C+
ccc+, ccc	C
ccc-, cc	C-
c	D

AM Best Credit Rating Definitions

• Best's Financial Strength Rating (FSR)

An independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations

• Best's Issuer Credit Rating (ICR)

An independent opinion of an entity's ability to meet its ongoing financial obligations, issued on either a long- or short-term basis

• Best's Issue Credit Rating (IR)

An independent opinion of credit quality assigned to issues that gauges the ability to meet the terms of the obligation, issued on a long- or short-term basis

• Best's National Scale Rating (NSR)

A relative measure of creditworthiness in a specific local jurisdiction that is issued on a long-term basis and derived exclusively by mapping the NSR from a corresponding global Issuer Credit Rating (ICR) using a transition chart

Financial Size Category Table

To enhance the usefulness of ratings, AM Best assigns each rated (A++ through D) insurance company a Financial Size Category (FSC). The FSC is based on adjusted policyholders' surplus (PHS) in U.S. dollars and may be impacted by foreign currency fluctuations. The FSC is designed to provide a convenient indicator of the size of a company in terms of its statutory surplus and related accounts.

Class	Adj. PHS (\$ Millions)	Class	Adj. PHS (\$ Millions)
I	Less than 1	IX	250 to 500
II	1 to 2	X	500 to 750
III	2 to 5	XI	750 to 1,000
IV	5 to 10	XII	1,000 to 1,250
V	10 to 25	XIII	1,250 to 1,500
VI	25 to 50	XIV	1,500 to 2,000
VII	50 to 100	XV	2,000 or greater
VIII	100 to 250		

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AMB#	Name	Ultimate Parent	ICR	Outlook/ Implication	FSR	Outlook/ Implication
ALGERIA						
090777	Compagnie Centrale de Réassurance		bbb-	Stable	B+	Stable
071765	Société Nationale d'Assurance		bb+	Stable	B	Stable
BAHRAIN						
043012	Arab War Risks Insurance Syndicate		bbb+	Stable	B++	Stable
085489	Bahrain Kuwait Insurance Company B.S.C.	Fairfax Financial Holdings Limited	a-	Stable	A-	Stable
087928	Bahrain National Insurance Company B.S.C. (c)	Bahrain National Holding Company B.S.C.	bbb+ u	Developing	B++u	Developing
094316	FAIR Oil & Energy Insurance Syndicate		bbb-	Positive	B+	Positive
090814	Gulf Insurance Group (Gulf) B.S.C. (c)	Fairfax Financial Holdings Limited	a+	Stable	A	Stable
077623	Life Insurance Corporation (International) B.S.C. (c)	Life Insurance Corporation of India	bb u	Negative	B u	Negative
086036	Liva Insurance B.S.C. (c)	Oman Intl Development & Investment Co	a-	Negative	A-	Negative
092458	Saudi Arabian Insurance Company B.S.C. (c)	Mawarid Holding Company	bbb-	Stable	B+	Stable
091539	SNIC Insurance B.S.C. (c)	E.A. Juffali & Brothers	bbb-	Negative	B+	Negative
088717	Solidarity Bahrain B.S.C.	Al Salam Bank B.S.C.	bbb+ u	Developing	B++u	Developing
090250	Takaful International Company BSC	Fairfax Financial Holdings Limited	a-	Stable	A-	Stable
BELGIUM						
074605	Accelerant Insurance Europe SA	ACP Insurance Management, LLC	a-	Stable	A-	Stable
089527	CIGNA Europe Insurance Company S.A. - N.V.	The Cigna Group	a+	Stable	A	Stable
083121	CIGNA Life Insurance Company of Europe S.A. - N.V.	The Cigna Group	a+	Stable	A	Stable
077673	European Liability Insurance for the Nuclear Industry		a-	Stable	A-	Stable
089416	European Mutual Association for Nuclear Insurance		a	Stable	A	Stable
095926	Lloyd's Insurance Company S.A.	Society of Lloyd's	aa-	Stable	A+	Stable
087266	MS Amlin Insurance SE	MS&AD Insurance Group Holdings, Inc.	a	Stable	A	Stable
071399	QBE Europe SA/NV	QBE Insurance Group Limited	a+	Stable	A	Stable
BOSNIA AND HERZEGOVINA						
088596	Bosna Reosiguranje d.d. Sarajevo		bbb-	Stable	B+	Stable
CZECH REPUBLIC						
083779	Generali Česká pojišť'ovna a.s.	Assicurazioni Generali S.p.A.	aa-	Stable	A+	Stable
DENMARK						
091639	Ørsted Insurance A/S	Ørsted A/S	a-	Stable	A-	Stable
EGYPT						
094288	Egyptian Takaful Properties and Liabilities Insurance Company (Egyptian JSC)		bb-	Stable	B-	Stable
090946	GIG Insurance - Egypt S.A.E.	Fairfax Financial Holdings Limited	a	Stable	A	Stable
085257	Misr Insurance Company	Sovereign Fund of Egypt	bbb	Stable	B++	Stable
092571	Misr Life Insurance Company	Sovereign Fund of Egypt	bbb	Stable	B++	Stable
085877	Mohandes Insurance Company		bb	Stable	B	Stable
094093	Orient Takaful Insurance Company (S.A.E.)	Al Futtaim Holding Limited	a+	Stable	A	Stable
091123	Suez Canal Insurance	Green Valley Investment & Development	bb-	Negative	B-	Negative
ETHIOPIA						
071489	Ethiopian Reinsurance S.C.		bb	Stable	B	Stable
FRANCE						
095025	Arundo Re	SGAM btp	a	Stable	A	Stable
093686	AWP Health & Life S.A.	Allianz SE	aa	Stable	A+	Stable
078025	AWP P&C S.A.	Allianz SE	aa	Stable	A+	Stable
074976	AXA S.A.	AXA S.A.	aa-	Stable	A+	Stable
089948	Axeria IARD	Greysbridge Holdings Ltd.	a-	Positive	A-	Positive
086485	Chubb European Group SE	Chubb Limited	aa+	Stable	A++	Stable
084823	Compagnie française d'assurance pour le commerce extérieur	Coface SA	a+	Stable	A	Stable
059781	Covéa Coopérations	Société de Groupe d'Assurance Mut Covéa	aa-	Stable	A+	Stable
078676	Europ Assistance S.A.	Assicurazioni Generali S.p.A.	aa-	Stable	A+	Stable
084095	Generali IARD S.A.	Assicurazioni Generali S.p.A.	aa-	Stable	A+	Stable
085695	Generali Vie S.A.	Assicurazioni Generali S.p.A.	aa-	Stable	A+	Stable
085027	SCOR SE	SCOR SE	a+	Stable	A	Stable
GERMANY						
087997	Allianz Global Corporate & Specialty SE	Allianz SE	aa	Stable	A+	Stable
085449	Allianz SE	Allianz SE	aa	Stable	A+	Stable
085437	Delvag Versicherungs-AG	Deutsche Lufthansa Aktiengesellschaft	a	Stable	A	Stable
085064	E+S Rückversicherung AG	HDI V.a.G.	aa	Stable	A+	Stable
085310	General Reinsurance AG	Berkshire Hathaway Inc.	aa+	Stable	A++	Stable
084112	Generali Deutschland AG	Assicurazioni Generali S.p.A.	aa-	Stable	A+	Stable
085761	Generali Deutschland Lebensversicherung AG	Assicurazioni Generali S.p.A.	aa-	Stable	A+	Stable
085076	Generali Deutschland Versicherung AG	Assicurazioni Generali S.p.A.	aa-	Stable	A+	Stable
086160	Great Lakes Insurance SE	Munich Reinsurance Company	aa	Stable	A+	Stable

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AMB#	Name	Ultimate Parent	ICR	Outlook/ Implication	FSR	Outlook/ Implication
GERMANY (CONTINUED)						
085070	Hannover Rück SE	HDI V.a.G.	aa	Stable	A+	Stable
078321	HDI Global Network AG	HDI V.a.G.	aa-	Stable	A+	Stable
077779	HDI Global SE	HDI V.a.G.	aa-	Stable	A+	Stable
086486	HDI Global Specialty SE	HDI V.a.G.	aa-	Stable	A+	Stable
085259	HDI Haftpflichtverband der Deutschen Industrie V.a.G.	HDI V.a.G.	aa-	Stable	A+	Stable
085842	HDI Lebensversicherung Aktiengesellschaft	HDI V.a.G.	aa-	Stable	A+	Stable
095937	Markel Insurance SE	Markel Group Inc.	a+	Stable	A	Stable
085011	Munich Reinsurance Company	Munich Reinsurance Company	aa	Stable	A+	Stable
071351	Newline Europe Versicherung AG	Fairfax Financial Holdings Limited	aa-	Stable	A+	Stable
055436	Talanx AG	HDI V.a.G.	aa-	Stable	A+	Stable
GHANA						
090035	Ghana Reinsurance PLC		b+	Stable	C++	Stable
GIBRALTAR						
093497	Alwyn Insurance Company Limited	Arch Capital Group Ltd.	aa-	Stable	A+	Stable
092592	Calpe Insurance Company Limited	Berkshire Hathaway Inc.	aa+	Stable	A++	Stable
078527	Casualty & General Insurance Company (Europe) Limited	CG Holdings (Gibraltar) Limited	bbb-	Stable	B+	Stable
022489	Watford Insurance Company Europe Limited	Greysbridge Holdings Ltd.	a-	Positive	A-	Positive
GUERNSEY						
076979	CIGNA Global Insurance Company Limited	The Cigna Group	a+	Stable	A	Stable
074789	Convex Guernsey Limited	Convex Group Limited	a	Stable	A	Stable
073417	Hiscox Insurance Company (Guernsey) Limited	Hiscox Ltd	a+	Stable	A	Stable
076307	Jacana Re Limited	BHL Holdings Limited	a	Stable	A	Stable
057796	Jupiter Insurance Limited	BP p.l.c.	a	Stable	A	Stable
094441	Marco Re Limited	OCM Luxembourg OPSP XI	a-	Stable	A-	Stable
IRELAND						
083090	Allied World Assurance Company (Europe) Designated Activity Company	Fairfax Financial Holdings Limited	a+	Positive	A	Positive
057399	AmTrust International Underwriters Designated Activity Company	Evergreen Parent, L.P.	a-	Stable	A-	Stable
083008	AXIS Re SE	AXIS Capital Holdings Limited	a+	Stable	A	Stable
083007	AXIS Specialty Europe SE	AXIS Capital Holdings Limited	a+	Stable	A	Stable
091197	Beazley Insurance Designated Activity Company	Beazley plc	a+	Stable	A	Stable
086455	Canada Life Re Ireland Designated Activity Company	Great-West Lifeco Inc.	aa	Stable	A+	Stable
095994	Chaucer Insurance Company Designated Activity Company	China Investment Corporation	a+	Stable	A	Stable
074800	Coverys International Insurance Company Designated Activity Company	Medical Professional Mutual Insurance Co	a	Negative	A	Negative
095905	Everest Insurance (Ireland) Designated Activity Company	Everest Group, Ltd.	aa-	Stable	A+	Stable
013983	Everest Reinsurance Company (Ireland), Designated Activity Company	Everest Group, Ltd.	aa-	Stable	A+	Stable
071417	Fidelis Insurance Ireland Designated Activity Company	Fidelis Insurance Holdings Limited	a	Stable	A	Stable
091169	Greenlight Reinsurance Ireland, Designated Activity Company	Greenlight Capital Re, Ltd.	a-	Positive	A-	Positive
090329	Greenval Insurance Designated Activity Company	BNP Paribas SA	a-	Stable	A-	Stable
091318	Hamilton Insurance Designated Activity Company	Hamilton Insurance Group, Ltd.	a	Stable	A	Stable
084133	Hannover Re (Ireland) Designated Activity Company	HDI V.a.G.	aa	Stable	A+	Stable
091913	HDI Reinsurance (Ireland) SE	HDI V.a.G.	aa-	Stable	A+	Stable
089012	NEIL Overseas Designated Activity Company	Nuclear Electric Insurance Limited	a+	Stable	A	Stable
078853	Partner Reinsurance Europe SE	Société de Groupe d'Assurance Mut Covéa	aa-	Stable	A+	Stable
088621	PartnerRe Ireland Insurance Designated Activity Company	Société de Groupe d'Assurance Mut Covéa	aa-	Stable	A+	Stable
087847	Renaissance Reinsurance of Europe Unlimited Company	RenaissanceRe Holdings Ltd	aa-	Stable	A+	Stable
089036	RSA Insurance Ireland Designated Activity Company	Intact Financial Corporation	a+	Stable	A	Stable
071553	Travelers Insurance Designated Activity Company	The Travelers Companies, Inc.	aa+	Stable	A++	Stable
087674	XL Insurance Company SE	AXA S.A.	aa-	Stable	A+	Stable
078455	XL Re Europe SE	AXA S.A.	aa-	Stable	A+	Stable
ISLE OF MAN						
086910	National Grid Insurance Company (Isle of Man) Limited	National Grid plc	a-	Stable	A-	Stable
ITALY						
085309	Allianz S.p.A.	Allianz SE	aa	Stable	A+	Stable
093022	AmTrust Assicurazioni S.p.A.	Evergreen Parent, L.P.	a-	Stable	A-	Stable
085071	Assicurazioni Generali S.p.A.	Assicurazioni Generali S.p.A.	aa-	Stable	A+	Stable
043255	Enel Reinsurance - Compagnia di Riassicurazione S.p.A.	Enel S.p.A.	a-	Stable	A-	Stable
043642	Eni Insurance S.p.A.	Eni S.p.A.	a	Stable	A	Stable
086554	Generali Italia S.p.A.	Assicurazioni Generali S.p.A.	aa-	Stable	A+	Stable
088499	S2C S.p.A. Compagnia di Assicurazioni di Crediti e Cauzioni	REAGIRA S.r.l.	bbb	Stable	B++	Stable
085618	SIAT - Società Italiana Assicurazioni e Riassicurazioni p.A.	Unipol Assicurazioni S.p.A.	a-	Stable	A-	Stable
JORDAN						
091740	Arabia Insurance Company - Jordan	Arabia Group Holding Limited	bb	Negative	B	Negative

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AMB#	Name	Ultimate Parent	ICR	Outlook/ Implication	FSR	Outlook/ Implication
JORDAN (CONTINUED)						
091584	First Insurance Company	Al Salam Bank B.S.C.	bbb+ u	Developing	B++u	Developing
078183	Gulf Insurance Group - Jordan	Fairfax Financial Holdings Limited	a-	Stable	A-	Stable
088866	Jordan Insurance Company Plc.		bb+	Stable	B	Stable
089837	Middle East Insurance Company Plc	Middle East Holding Company	bb+	Stable	B	Stable
092539	National Insurance Company		bb	Stable	B	Stable
KENYA						
077803	East Africa Reinsurance Company Limited		bb+	Stable	B	Stable
085416	Kenya Reinsurance Corporation Limited	Kenya Reinsurance Corporation Limited	bb+	Stable	B	Stable
078388	ZEP-RE (PTA Reinsurance Company)		bbb+	Stable	B++	Stable
KUWAIT						
086804	Al Ahleia Insurance Company S.A.K.P.	Al Ahleia Insurance Company S.A.K.P.	a-	Positive	A-	Positive
090950	Gulf Insurance and Reinsurance Company K.S.C. (Closed)	Fairfax Financial Holdings Limited	a+	Stable	A	Stable
090842	Gulf Insurance Group K.S.C.P.	Fairfax Financial Holdings Limited	a+	Stable	A	Stable
085576	Kuwait Insurance Company S.A.K.P.	Kuwait Insurance Company S.A.K.P.	a-	Stable	A-	Stable
085585	Kuwait Reinsurance Company K.S.C.P.	Al Ahleia Insurance Company S.A.K.P.	a-	Positive	A-	Positive
LEBANON						
089190	Arab Reinsurance Company SAL		bb	Stable	B	Stable
091312	Arabia Insurance Company s.a.l.	Arabia Group Holding Limited	bbb-	Stable	B+	Stable
LIECHTENSTEIN						
077703	Allianz Risk Transfer AG	Allianz SE	aa	Stable	A+	Stable
088986	StarStone Insurance SE	Enstar Group Limited	a-	Stable	A-	Stable
094253	W. R. Berkley Europe AG	W. R. Berkley Corporation	aa-	Positive	A+	Stable
LUXEMBOURG						
074851	Assicurazioni Generali S.p.A. (Luxembourg Branch)		aa-	Stable	A+	Stable
094889	Barents Reinsurance S.A.	Standard Capital Shareholdings, Inc.	a	Stable	A	Stable
050229	Colonnade Insurance S.A.	Fairfax Financial Holdings Limited	a-	Stable	A-	Stable
074790	Convex Europe S.A.	Convex Group Limited	a	Stable	A	Stable
074007	Cowen Reinsurance S.A.	Toronto-Dominion Bank	bbb+ u	Negative	B++u	Negative
095193	FM Insurance Europe S.A.	Factory Mutual Insurance Company	aa	Stable	A+	Stable
057493	Gaviota Re S.A.	Repsol, S.A.	a-	Stable	A-	Stable
094271	GreenStars BNP Paribas S.A.	BNP Paribas SA	a+	Stable	A	Stable
091466	Nova Casiopea Re S.A.	Telefónica, S.A.	a-	Stable	A-	Stable
071818	RSA Luxembourg S.A.	Intact Financial Corporation	a+	Stable	A	Stable
071641	SI Insurance (Europe), SA	SOMPO Holdings, Inc.	aa-	Stable	A+	Stable
094157	Stonefort Reinsurance S.A.	ACS, Actividades de Construcción y Serv	a-	Stable	A-	Stable
086847	Swiss Re Europe S.A.	Swiss Re Ltd	aa	Stable	A+	Stable
087600	Swiss Re International SE	Swiss Re Ltd	aa	Stable	A+	Stable
086500	TransRe Europe S.A.	Berkshire Hathaway Inc.	aa+	Stable	A++	Stable
084144	The West of England Ship Owners Mutual Insurance Association (Luxembourg)	West of England Ship Owners Mut Ins Asn	a-	Stable	A-	Stable
MALTA						
093312	Accredited Insurance (Europe) Limited	Onex Raven Holdings Inc.	a-	Stable	A-	Stable
043618	American Atlantic Assurance Co. Ltd.	Steven Menzies	a-	Negative	A-	Negative
071718	First European Title Insurance Company Limited	First American Financial Corporation	a	Stable	A	Stable
071311	Fortegra Europe Insurance Company SE	Tiptree Inc.	a-	Stable	A-	Stable
083419	International General Insurance Company (Europe) Ltd.	International General Ins Holdings Ltd.	a	Stable	A	Stable
095856	Starr Europe Insurance Limited	Starr International Company, Inc.	a+	Stable	A	Stable
MAURITIUS						
093911	The New India Assurance Company Limited (Mauritius Branch)		bbb+	Stable	B++	Stable
093100	SanlamAllianz Re Ltd	Sanlam Limited	a-	Stable	A-	Stable
MOROCCO						
084052	Société Centrale de Réassurance	Caisse de Depot et de Gestion	bbb	Stable	B++	Stable
MOZAMBIQUE						
093000	Fidelidade Moçambique - Companhia de Seguros, S.A.	Fosun International Holdings Ltd.	bb	Stable	B	Stable
NETHERLANDS						
077135	N.V. Univé Her	Coöperatie Univé U.A.	a	Stable	A	Stable
043321	TT Club Mutual Insurance N.V.	Through Transport Mutual Ins Assoc Ltd	a-	Stable	A-	Stable
NIGERIA						
083411	African Reinsurance Corporation	African Reinsurance Corporation	a	Stable	A	Stable
090312	AXA Mansard Insurance Plc	AXA S.A.	bbb-	Stable	B+	Stable
078723	Continental Reinsurance Plc	C-Re Holding Limited	bbb-	Stable	B+	Stable
093769	Linkage Assurance Plc	Bayelsa State Ministry of Finance Incorp	b+	Stable	C++	Stable

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NORWAY						
091925	Protector Forsikring ASA		bbb+	Positive	B++	Positive
OMAN						
078686	Liva Insurance SAOC	Oman Intl Development & Investment Co	a-	Negative	A-	Negative
POLAND						
089013	Polskie Towarzystwo Reasekuracji S.A.	Fairfax Financial Holdings Limited	a-	Stable	A-	Stable
PORTUGAL						
095277	Azuaga - Companhia de Seguros, S.A.		bbb-	Stable	B+	Stable
QATAR						
091272	Al Khaleej Takaful Insurance Company Q.P.S.C.	Al Khaleej Takaful Insurance Co Q.P.S.C.	a-	Stable	A-	Stable
094073	Damaan Islamic Insurance Company 'BEEMA' (Q.P.S.C.)		a-	Stable	A-	Stable
085452	Qatar General Insurance & Reinsurance Company QPSC	Qatar General Insurance & Reins Co QPSC	bbb	Negative	B++	Negative
078335	Qatar Insurance Company Q.S.P.C.	Qatar Insurance Company Q.S.P.C.	a-	Stable	A-	Stable
078631	Qatar Islamic Insurance Group Q.P.S.C.		a-	Stable	A-	Stable
ROMANIA						
095460	ONIX Asigurari S.A.	S.C. Egadi Company SRL	bb+	Stable	B	Stable
SERBIA, REPUBLIC OF						
093006	Dunav-Re a.d.o.	Dunav osiguranje a.d.o.	bbb	Stable	B++	Stable
SIERRA LEONE						
094468	WAICA Reinsurance Corporation PLC	WAICA Reinsurance Corporation PLC	bb+	Stable	B	Stable
SLOVENIA						
083847	Pozavarovalnica Sava d.d.	Pozavarovalnica Sava d.d.	a	Stable	A	Stable
088765	Pozavarovalnica Triglav Re, d.d.	Zavarovalnica Triglav d.d.	a	Stable	A	Stable
092224	Zavarovalnica Triglav d.d.	Zavarovalnica Triglav d.d.	a	Stable	A	Stable
SOUTH AFRICA						
086651	General Reinsurance Africa Ltd	Berkshire Hathaway Inc.	aa+	Stable	A++	Stable
085888	Sanlam Life Insurance Limited	Sanlam Limited	a-	Stable	A-	Stable
086791	Sanlam Limited	Sanlam Limited	a-	Stable	A-	Stable
SPAIN						
083565	Atradius Crédito y Caución S.A. de Seguros y Reaseguros	INOC, S.A.	a+	Stable	A	Stable
090414	Generali Espana, Sociedad Anonima de Seguros y Reaseguros	Assicurazioni Generali S.p.A.	aa-	Stable	A+	Stable
090154	MAPFRE España, Compañía de Seguros y Reaseguros S.A.	Fundación MAPFRE	a+	Stable	A	Stable
086277	MAPFRE RE, Compañía de Reaseguros, S.A.	Fundación MAPFRE	a+	Stable	A	Stable
083690	Mutua de Riesgo Marítimo, Sociedad de Seguros a Prima Fija		bbb	Stable	B++	Stable
085481	Nacional de Reaseguros, S.A.	Corporacion Europea de Inversiones	a	Stable	A	Stable
084142	Occident GCO, S.A.U. de Seguros y Reaseguros	INOC, S.A.	a+	Stable	A	Stable
086803	Santa Lucía S.A. Compañía de Seguros y Reaseguros	Santa Lucía S.A. Compañía de Seg y Reas	a	Stable	A	Stable
086153	Solucion Seguros, Compañía Internacional de Seguros y Reaseguros S.A.	Allianz SE	a	Stable	A	Stable
SWEDEN						
087809	ERIKA Försäkringsaktiebolag (publ)	Universal Care S.à.r.l.	a-	Stable	A-	Stable
088501	Euro Accident Livförsäkring AB	Impilo AB	a-	Stable	A-	Stable
086396	SiriusPoint International Insurance Corporation (publ)	SiriusPoint Ltd.	a-	Stable	A-	Stable
085716	The Swedish Club		a-	Stable	A-	Stable
SWITZERLAND						
091292	Catlin Re Switzerland Ltd	AXA S.A.	aa-	Stable	A+	Stable
088258	Coface Re SA	Coface SA	a+	Stable	A	Stable
085048	Helvetia Schweizerische Versicherungsgesellschaft AG	Helvetia Holding AG	a+	Stable	A	Stable
090728	Kot Insurance Company AG	Petroleos Mexicanos	bbb	Stable	B++	Stable
078117	MS Amlin AG	MS&AD Insurance Group Holdings, Inc.	aa-	Stable	A+	Stable
085060	New Reinsurance Company Ltd.	Munich Reinsurance Company	aa	Stable	A+	Stable
088364	Peak Reinsurance AG	Fosun International Holdings Ltd.	a-	Stable	A-	Stable
073848	RenaissanceRe Europe AG	RenaissanceRe Holdings Ltd	aa-	Stable	A+	Stable
095043	Sigurd Rück AG	Saipem S.p.A.	a-	Stable	A-	Stable
056958	Solen Versicherungen AG	Shell plc	a+	Stable	A	Stable
074683	Starr International Insurance (Switzerland) AG	Starr International Company, Inc.	a+	Stable	A	Stable
085009	Swiss Reinsurance Company Ltd	Swiss Re Ltd	aa	Stable	A+	Stable
075961	The Toa 21st Century Reinsurance Company, Ltd.	The Toa Reinsurance Company, Limited	a+	Stable	A	Stable
078050	XL Insurance Switzerland Ltd	AXA S.A.	aa-	Stable	A+	Stable
085095	Zurich Insurance Company Limited	Zurich Insurance Group Ltd	aa	Stable	A+	Stable
TANZANIA, UNITED REPUBLIC OF						
095201	Tanzania Reinsurance Company Ltd		bb+	Stable	B	Stable
TOGO						
093852	Compagnie Commune de Réassurance des Etats Membres de la CIMA		bbb-	Stable	B+	Stable

AM Best's Credit Ratings (Europe, Middle East & Africa)

AMB#	Name	Ultimate Parent	ICR	Outlook/ Implication	FSR	Outlook/ Implication
TUNISIA						
083349	Société Tunisienne de Réassurance		bb	Negative	B	Negative
TURKEY						
085454	Milli Reasurans Turk Anonim Sirketi	Turkiye Is Bankasi A.S.	b-	Stable	C+	Stable
UNITED ARAB EMIRATES						
085825	Abu Dhabi National Insurance Company P.J.S.C.	Abu Dhabi National Insurance Co PJSC	a	Stable	A	Stable
090708	Abu Dhabi National Takaful Company P.S.C.		a-	Stable	A-	Stable
090007	Al Dhafra Insurance Company P.S.C.		bbb+	Stable	B++	Stable
090711	Al Fujairah National Insurance Company PJSC		bbb	Negative	B++	Negative
078732	Alliance Insurance (PSC)		a-	Stable	A-	Stable
090584	Dubai Insurance Company (PSC)		a	Stable	A	Stable
090716	Dubai National Insurance & Reinsurance Co. (P.S.C.)		a-	Stable	A-	Stable
085401	Emirates Insurance Company P.J.S.C.		a-	Stable	A-	Stable
093386	General Insurance Corporation of India (Dubai Branch)		a-	Stable	A-	Stable
095055	HDFC International Life and Re Company Limited	HDFC Bank Limited	bbb	Stable	B++	Stable
043174	Ma'aden Re Limited	Saudi Arabian Mining Company (Ma'aden)	bbb+	Stable	B++	Stable
090718	National General Insurance Company (P.J.S.C.)		a-	Stable	A-	Stable
078593	Orient Insurance PJSC	Al Futtaim Holding Limited	a+	Stable	A	Stable
095842	Orient Takaful PJSC	Al Futtaim Holding Limited	a+	Stable	A	Stable
090357	Union Insurance Company P.J.S.C.		bbb-	Positive	B+	Positive
UNITED KINGDOM						
077110	Accelerant Insurance UK Limited	ACP Insurance Management, LLC	a-	Stable	A-	Stable
044147	American International Group UK Limited	American International Group, Inc.	a+	Stable	A	Stable
087400	AmTrust Specialty Limited	Evergreen Parent, L.P.	a-	Stable	A-	Stable
077102	Arch Insurance (UK) Limited	Arch Capital Group Ltd.	aa-	Stable	A+	Stable
084806	Aspen Insurance UK Limited	Highlands Bermuda Holdco, Ltd.	a	Stable	A	Stable
087684	Assicurazioni Generali S.p.A. (United Kingdom Branch)		aa-	Stable	A+	Stable
078773	Aviva Insurance Limited	Aviva plc	aa- u	Developing	A+ u	Developing
077622	AXA XL Insurance Company UK Limited	AXA S.A.	aa-	Stable	A+	Stable
043208	Bridgehaven Specialty UK Ltd	Bridgehaven Europe Holdings Ltd	a-	Stable	A-	Stable
071499	Convex Insurance UK Limited	Convex Group Limited	a	Stable	A	Stable
043295	Coverys Limited	Medical Professional Mutual Insurance Co	a	Negative	A	Negative
086286	Ecclesiastical Insurance Office plc	Benefact Trust Limited	a	Stable	A	Stable
083234	Endurance Worldwide Insurance Limited	SOMPO Holdings, Inc.	aa-	Stable	A+	Stable
093764	Fidelis Underwriting Limited	Fidelis Insurance Holdings Limited	a	Stable	A	Stable
086695	First Title Insurance plc	First American Financial Corporation	a	Stable	A	Stable
093388	General Insurance Corporation of India (United Kingdom Branch)		a-	Stable	A-	Stable
043032	Great Lakes Insurance UK Limited	Munich Reinsurance Company	aa	Stable	A+	Stable
087350	Hadron UK Insurance Company Limited	Hadron Holdings, LP	a-	Stable	A-	Stable
086912	Hiscox Insurance Company Limited	Hiscox Ltd	a+	Stable	A	Stable
089483	Houston Casualty Company (London Branch)		aa+	Stable	A++	Stable
086999	HSB Engineering Insurance Limited	Munich Reinsurance Company	aa+	Stable	A++	Stable
091476	International General Insurance Company (UK) Limited	International General Ins Holdings Ltd.	a	Stable	A	Stable
089484	IRB Brasil Resseguros S.A. (London Branch)		a-	Stable	A-	Stable
087409	Irwell Insurance Company Limited		bbb	Positive	B++	Stable
078390	Lancashire Insurance Company (UK) Limited	Lancashire Holdings Limited	a+	Stable	A	Stable
084279	Legal and General Assurance Society Limited	Legal & General Group Plc	aa-	Stable	A+	Stable
085202	Lloyd's	Society of Lloyd's	aa-	Stable	A+	Stable
048337	Lloyd's Syndicate 2001 (MS Amlin Underwriting Limited)		aa-	Stable	A+ s	Stable
048946	Lloyd's Syndicate 2623 (Beazley Furlonge Limited)		aa-	Stable	A+ s	Stable
048945	Lloyd's Syndicate 3000 (Markel Syndicate Management Limited)		aa-	Stable	A+ s	Stable
047731	Lloyd's Syndicate 33 (Hiscox Syndicates Limited)		aa-	Stable	A+ s	Stable
049253	Lloyd's Syndicate 3622 (Beazley Furlonge Limited)		aa-	Stable	A+ s	Stable
049246	Lloyd's Syndicate 3623 (Beazley Furlonge Limited)		aa-	Stable	A+ s	Stable
048937	Lloyd's Syndicate 623 (Beazley Furlonge Limited)		aa-	Stable	A+ s	Stable
087918	The Marine Insurance Company Limited	Intact Financial Corporation	a+	Stable	A	Stable
085173	Markel International Insurance Company Limited	Markel Group Inc.	a+	Stable	A	Stable
087466	Motors Insurance Company Limited	Evergreen Parent, L.P.	a-	Stable	A-	Stable
089489	Navigators Insurance Company (United Kingdom Branch)		aa-	Positive	A+	Stable
087706	The New India Assurance Company Limited (United Kingdom Branch)		bbb+	Stable	B++	Stable
078187	Newline Insurance Company Limited	Fairfax Financial Holdings Limited	aa-	Stable	A+	Stable
086126	QBE UK Limited	QBE Insurance Group Limited	a+	Stable	A	Stable
086257	Royal & Sun Alliance Insurance Limited	Intact Financial Corporation	a+	Stable	A	Stable

AM Best's Credit Ratings (Europe, Middle East & Africa)

AMB#	Name	Ultimate Parent	ICR	Outlook/ Implication	FSR	Outlook/ Implication
UNITED KINGDOM (CONTINUED)						
085187	Royal & Sun Alliance Reinsurance Limited	Intact Financial Corporation	a+	Stable	A	Stable
091214	Samsung Fire & Marine Insurance Company of Europe Limited	Samsung Fire & Marine Insurance Co Ltd	aa+	Stable	A++	Stable
085448	SCOR UK Company Limited	SCOR SE	a+	Stable	A	Stable
092292	Starr Insurance & Reinsurance Limited (United Kingdom Branch)		a+	Stable	A	Stable
094943	Starr International (Europe) Limited	Starr International Company, Inc.	a+	Stable	A	Stable
077364	Stewart Title Limited	Stewart Information Services Corporation	a-	Stable	A-	Stable
093227	TransRe London Limited	Berkshire Hathaway Inc.	aa+	Stable	A++	Stable
085363	Travelers Insurance Company Limited	The Travelers Companies, Inc.	aa+	Stable	A++	Stable
084975	TT Club Mutual Insurance Limited	Through Transport Mutual Ins Assoc Ltd	a-	Stable	A-	Stable
072513	United Kingdom Mutual War Risks Association Limited		a-	Stable	A-	Stable
087660	USAA Limited	United Services Automobile Association	aaa	Stable	A++	Stable

AM Best's Credit Ratings (Europe, Middle East & Africa)

GUIDE TO BEST'S ISSUER CREDIT RATINGS – (ICR)

A Best's Issuer Credit Rating (ICR) is an independent opinion of an entity's ability to meet its ongoing financial obligations and can be issued on either a long- or short-term basis. A Long-Term ICR is an opinion of an entity's ability to meet its ongoing senior financial obligations, while a Short-Term ICR is an opinion of an entity's ability to meet its ongoing financial obligations with original maturities generally less than one year. An ICR is an opinion regarding the relative future credit risk of an entity. Credit risk is the risk that an entity may not meet its contractual financial obligations as they come due. An ICR does not address any other risk. In addition, an ICR is not a recommendation to buy, sell or hold any securities, contracts or any other financial obligations, nor does it address the suitability of any particular financial obligation for a specific purpose or purchaser. An ICR may be displayed with a rating identifier or modifier that denotes a unique aspect of the opinion.

Best's Long-Term Issuer Credit Rating (Long-Term ICR) Scale

Rating Categories	Rating Symbols	Rating Notches*	Category Definitions
Exceptional	aaa	-	Assigned to entities that have, in our opinion, an exceptional ability to meet their ongoing senior financial obligations.
Superior	aa	aa+ / aa-	Assigned to entities that have, in our opinion, a superior ability to meet their ongoing senior financial obligations.
Excellent	a	a+ / a-	Assigned to entities that have, in our opinion, an excellent ability to meet their ongoing senior financial obligations.
Good	bbb	bbb+ / bbb-	Assigned to entities that have, in our opinion, a good ability to meet their ongoing senior financial obligations.
Fair	bb	bb+ / bb-	Assigned to entities that have, in our opinion, a fair ability to meet their ongoing senior financial obligations. Credit quality is vulnerable to adverse changes in industry and economic conditions.
Marginal	b	b+ / b-	Assigned to entities that have, in our opinion, a marginal ability to meet their ongoing senior financial obligations. Credit quality is vulnerable to adverse changes in industry and economic conditions.
Weak	ccc	ccc+ / ccc-	Assigned to entities that have, in our opinion, a weak ability to meet their ongoing senior financial obligations. Credit quality is vulnerable to adverse changes in industry and economic conditions.
Very Weak	cc	-	Assigned to entities that have, in our opinion, a very weak ability to meet their ongoing senior financial obligations. Credit quality is very vulnerable to adverse changes in industry and economic conditions.
Poor	c	-	Assigned to entities that have, in our opinion, a poor ability to meet their ongoing senior financial obligations. Credit quality is extremely vulnerable to adverse changes in industry and economic conditions.

* Best's Long-Term Issuer Credit Rating Categories from "aa" to "ccc" include Rating Notches to reflect a gradation within the category to indicate whether credit quality is near the top or bottom of a particular Rating Category. Rating Notches are expressed with a "+" (plus) or "-" (minus).

Best's Short-Term Issuer Credit Rating (Short-Term ICR) Scale

Rating Categories	Rating Symbols	Category Definitions
Strongest	AMB-1+	Assigned to entities that have, in our opinion, the strongest ability to repay their short-term financial obligations.
Outstanding	AMB-1	Assigned to entities that have, in our opinion, an outstanding ability to repay their short-term financial obligations.
Satisfactory	AMB-2	Assigned to entities that have, in our opinion, a satisfactory ability to repay their short-term financial obligations.
Adequate	AMB-3	Assigned to entities that have, in our opinion, an adequate ability to repay their short-term financial obligations; however, adverse industry or economic conditions likely will reduce their capacity to meet their financial commitments.
Questionable	AMB-4	Assigned to entities that have, in our opinion, questionable credit quality and are vulnerable to adverse economic or other external changes, which could have a marked impact on their ability to meet their financial commitments.

Long- and Short-Term Issuer Credit Non-Rating Designations

Designation Symbols	Designation Definitions
d	Status assigned to entities (excluding insurers) that are in default or when a bankruptcy petition or similar action has been filed and made public.
e	Status assigned to insurers that are publicly placed, via court order into conservation or rehabilitation, or the international equivalent, or in the absence of a court order, clear regulatory action has been taken to delay or otherwise limit policyholder payments.
f	Status assigned to insurers that are publicly placed via court order into liquidation after a finding of insolvency, or the international equivalent.
s	Status assigned to rated entities to suspend the outstanding ICR when sudden and significant events impact operations and rating implications cannot be evaluated due to a lack of timely or adequate information; or in cases where continued maintenance of the previously published rating opinion is in violation of evolving regulatory requirements.
nr	Status assigned to entities that are not rated; may include previously rated entities or entities that have never been rated by AM Best.

Rating Disclosure: Use and Limitations

A Best's Credit Rating (BCR) is a forward-looking independent and objective opinion regarding an insurer's, issuer's or financial obligation's relative creditworthiness. The opinion represents a comprehensive analysis consisting of a quantitative and qualitative evaluation of balance sheet strength, operating performance, business profile and enterprise risk management or, where appropriate, the specific nature and details of a security. Because a BCR is a forward-looking opinion as of the date it is released, it cannot be considered as a fact or guarantee of future credit quality and therefore cannot be described as accurate or inaccurate. A BCR is a relative measure of risk that implies credit quality and is assigned using a scale with a defined population of categories and notches. Entities or obligations assigned the same BCR symbol developed using the same scale, should not be viewed as completely identical in terms of credit quality. Alternatively, they are alike in category (or notches within a category), but given there is a prescribed progression of categories (and notches) used in assigning the ratings of a much larger population of entities or obligations, the categories (notches) cannot mirror the precise subtleties of risk that are inherent within similarly rated entities or obligations. While a BCR reflects the opinion of A.M. Best Rating Services, Inc. (AM Best) of relative creditworthiness, it is not an indicator or predictor of defined impairment or default probability with respect to any specific insurer, issuer or financial obligation. A BCR is not investment advice, nor should it be construed as a consulting or advisory service, as such; it is not intended to be utilized as a recommendation to purchase, hold or terminate any insurance policy, contract, security or any other financial obligation, nor does it address the suitability of any particular policy or contract for a specific purpose or purchaser. Users of a BCR should not rely on it in making any investment decision; however, if used, the BCR must be considered as only one factor. Users must make their own evaluation of each investment decision. A BCR opinion is provided on an "as is" basis without any expressed or implied warranty. In addition, a BCR may be changed, suspended or withdrawn at any time for any reason at the sole discretion of AM Best.

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AM Best's Credit Ratings (Europe, Middle East & Africa)

GUIDE TO BEST'S FINANCIAL STRENGTH RATINGS – (FSR)

A Best's Financial Strength Rating (FSR) is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. An FSR is not assigned to specific insurance policies or contracts and does not address any other risk, including, but not limited to, an insurer's claims-payment policies or procedures; the ability of the insurer to dispute or deny claims payment on grounds of misrepresentation or fraud; or any specific liability contractually borne by the policy or contract holder. An FSR is not a recommendation to purchase, hold or terminate any insurance policy, contract or any other financial obligation issued by an insurer, nor does it address the suitability of any particular policy or contract for a specific purpose or purchaser. In addition, an FSR may be displayed with a rating identifier, modifier or affiliation code that denotes a unique aspect of the opinion.

Best's Financial Strength Rating (FSR) Scale

Rating Categories	Rating Symbols	Rating Notches*	Category Definitions
Superior	A+	A++	Assigned to insurance companies that have, in our opinion, a superior ability to meet their ongoing insurance obligations.
Excellent	A	A-	Assigned to insurance companies that have, in our opinion, an excellent ability to meet their ongoing insurance obligations.
Good	B+	B++	Assigned to insurance companies that have, in our opinion, a good ability to meet their ongoing insurance obligations.
Fair	B	B-	Assigned to insurance companies that have, in our opinion, a fair ability to meet their ongoing insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
Marginal	C+	C++	Assigned to insurance companies that have, in our opinion, a marginal ability to meet their ongoing insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
Weak	C	C-	Assigned to insurance companies that have, in our opinion, a weak ability to meet their ongoing insurance obligations. Financial strength is very vulnerable to adverse changes in underwriting and economic conditions.
Poor	D	-	Assigned to insurance companies that have, in our opinion, a poor ability to meet their ongoing insurance obligations. Financial strength is extremely vulnerable to adverse changes in underwriting and economic conditions.

* Each Best's Financial Strength Rating Category from "A+" to "C" includes a Rating Notch to reflect a gradation of financial strength within the category. A Rating Notch is expressed with either a second plus "+" or a minus "-".

Financial Strength Non-Rating Designations

Designation Symbols	Designation Definitions
E	Status assigned to insurers that are publicly placed, via court order into conservation or rehabilitation, or the international equivalent, or in the absence of a court order, clear regulatory action has been taken to delay or otherwise limit policyholder payments.
F	Status assigned to insurers that are publicly placed via court order into liquidation after a finding of insolvency, or the international equivalent.
S	Status assigned to rated insurance companies to suspend the outstanding FSR when sudden and significant events impact operations and rating implications cannot be evaluated due to a lack of timely or adequate information; or in cases where continued maintenance of the previously published rating opinion is in violation of evolving regulatory requirements.
NR	Status assigned to insurance companies that are not rated; may include previously rated insurance companies or insurance companies that have never been rated by AM Best.

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A Best's Credit Rating (BCR) is a forward-looking independent and objective opinion regarding an insurer's, issuer's or financial obligation's relative creditworthiness. The opinion represents a comprehensive analysis consisting of a quantitative and qualitative evaluation of balance sheet strength, operating performance, business profile and enterprise risk management or, where appropriate, the specific nature and details of a security. Because a BCR is a forward-looking opinion as of the date it is released, it cannot be considered as a fact or guarantee of future credit quality and therefore cannot be described as accurate or inaccurate. A BCR is a relative measure of risk that implies credit quality and is assigned using a scale with a defined population of categories and notches. Entities or obligations assigned the same BCR symbol developed using the same scale, should not be viewed as completely identical in terms of credit quality. Alternatively, they are alike in category (or notches within a category), but given there is a prescribed progression of categories (and notches) used in assigning the ratings of a much larger population of entities or obligations, the categories (notches) cannot mirror the precise subtleties of risk that are inherent within similarly rated entities or obligations. While a BCR reflects the opinion of A.M. Best Rating Services, Inc. (AM Best) of relative creditworthiness, it is not an indicator or predictor of defined impairment or default probability with respect to any specific insurer, issuer or financial obligation. A BCR is not investment advice, nor should it be construed as a consulting or advisory service, as such; it is not intended to be utilized as a recommendation to purchase, hold or terminate any insurance policy, contract, security or any other financial obligation, nor does it address the suitability of any particular policy or contract for a specific purpose or purchaser. Users of a BCR should not rely on it in making any investment decision; however, if used, the BCR must be considered as only one factor. Users must make their own evaluation of each investment decision. A BCR opinion is provided on an "as is" basis without any expressed or implied warranty. In addition, a BCR may be changed, suspended or withdrawn at any time for any reason at the sole discretion of AM Best.

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