

Best's Rating Report

Foresters



THE INDEPENDENT ORDER OF FORESTERS

Toronto, Ontario, Canada



A

Ultimate Parent: Independent Order of Foresters

THE INDEPENDENT ORDER OF FORESTERS

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Data shown throughout this report is in Canadian dollars.

BEST'S CREDIT RATING

Best's Financial Strength Rating: A
Best's Financial Size Category: XIV

Outlook: Stable

RATING RATIONALE

The following text is derived from A.M. Best's consolidated Credit Report on The Independent Order of Foresters (AMB# 067409).

Rating Rationale: The ratings of The Independent Order of Foresters (Foresters) reflect its long-established presence as a Canadian fraternal benefit society, its cross-border geographic diversification, strong risk-adjusted capitalization and profitable insurance operations on a consolidated basis. Partially offsetting these positive factors are the challenges of executing a business strategy with increased complexity, reducing expense overruns, and maintaining profitability in the low interest rate environment.

For more than 140 years, Foresters has been providing fraternal benefits as well as a full array of life insurance, protection and asset accumulation products to its members in Canada, the United Kingdom and the United States. Foresters further diversified its business profile through acquisitions in recent years, including Foresters Life (formerly known as Unity Life) in 2008, First Investors Consolidated Corporation (FICC) in 2011, and two large blocks of business in Forester Life U.K. since 2011. The cumulative effect of

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the transactions include increased policies and membership counts, assets under management, and cross-selling opportunities through varied distribution channels. Foresters has consistently maintained a favorable risk-adjusted capital position at the consolidated and subsidiary levels supported by a high quality fixed-income investment portfolio and an actively managed asset-liability management program. Foresters' overall consolidated operating performance has remained profitable, supporting strain associated with new business growth, as it continues to reduce its operating expense gap associated with the integration of business acquisitions and overall operating efficiencies.

Although adding numerous diversification benefits, the considerable expansion of the overall business profile increases the complexity of executing on a collective business strategy. The continued integration and synergies developed between Foresters and its affiliates have helped to significantly reduce its historical expense overruns; however, improvements have slowed in recent years. Net earnings have been consistently positive in recent years; however, by-line results have been somewhat variable as the organization withdraws non-strategic lines of business, is impacted by adjustments in reserve assumptions, and contends with the persistent low interest rates and associated spread compression.

FIVE YEAR RATING HISTORY

Date	Best's FSR	Date	Best's FSR
07/01/15	A	07/06/12	A
07/02/14	A	05/26/11	A
07/03/13	A		

KEY FINANCIAL INDICATORS (\$000)

Year	Assets	Capital & Equity	AOCI	Net Premiums Written	Net Invest Income	Net Income
2010	4,397,816	1,426,386	-136,602	236,604	380,228	105,825
2011	4,748,143	1,444,003	54,131	280,088	427,885	34,914
2012	4,760,856	1,509,623	47,691	319,768	294,370	79,234
2013	4,729,910	1,681,691	97,724	363,460	-89,086	114,861
2014	5,390,460	1,905,546	218,806	423,658	412,213	102,773

(*) Beginning year end 2011, Total Assets and Total Liabilities are presented on a gross basis and include Segregated Accounts.

(*) Beginning 2011, Canadian insurers began reporting under International Financial Reporting Standards (IFRS). Data items prior to 2011 are stated under Canadian GAAP, as originally filed with A.M. Best. As a result, prior period may not be comparable.

CORPORATE OVERVIEW

The Independent Order of Forester (Foresters) is a fraternal benefit society originally founded in 1874 as an outgrowth of the Ancient Order of Foresters (U.S.). Foresters is organized and registered under the Insurance Companies Act of Canada, maintaining operations in Canada, the United Kingdom, and the United States. Individuals become voting members of the Society when they accept its Common Bond and are insured under a proprietary life insurance, annuity or investment product from Foresters or one of its wholly owned insurance subsidiaries in the United Kingdom and Canada. Non-Voting

membership (social membership) status is available for junior certificate holders and certain non-proprietary product holders.

Foresters exists to enrich the lives of its members, their families, and the communities where they live. Every part of what Foresters does, from the insurance products it sells and its commitment to the community, ties back to the purpose of enhancing the well-being of families. To help achieve this purpose, Foresters partners with other organizations who have the same vision and works closely with Community Partners to provide members with opportunities to make a difference in their communities. National Community Partners are: KaBOOM!, Children's Miracle Network Hospitals, Ronald McDonald House and Cash for Kids. Additionally, Foresters offers various fraternal member benefits, including scholarship programs and Legal Link, which provides members with access to free and discounted legal services. With a membership surpassing one million individuals, Foresters measures its success not only through financial strength, but also by the positive impact it has in the community.

The majority of Foresters business is conducted in the United States, with geographic diversification achieved through its operations in Canada and the United Kingdom. Foresters wholly owned insurance subsidiaries include Forester Holdings (Europe) Ltd., which is the immediate parent company of Forester Life Limited, where all UK life insurance business is written, Foresters Life Insurance Company, formerly Unity Life of Canada, acquired in 2008 to enhance Foresters presence in the Canadian life insurance market, and First Investors Consolidated Corporation (FICC) and its affiliates in the U.S., which includes First Investors Life Insurance Company (FIL).

Foresters acquired FICC in 2011, along with its family of companies, including a life insurance company, First Investors Life (FIL), a registered broker-dealer, a registered investment advisor and a transfer agent. The Society plans to operate FICC as a standalone entity in the Forester's U.S. Division. Additionally, FIL's field force will benefit from the marketing support provided by Foresters while also providing a new distribution channel for Foresters products.

CORPORATE STRUCTURE

AMB#	COMPANY NAME	DOMICILE	% OWN
060132	Independent Order of Foresters	Canada	
051541	First Investors Consolidated	DE	100.00
006413	First Investors Life Ins Co	NY	100.00
055508	Forester Holdings (Europe) Ltd	United Kingdom	100.00
087352	Forester Life Limited	United Kingdom	100.00
066847	Foresters Life Insurance Co	Canada	100.00

BUSINESS PROFILE

The following text is derived from A.M. Best's consolidated Credit Report on The Independent Order of Foresters (AMB# 067409).

The Independent Order of Foresters (Foresters), is a Canadian-based fraternal benefit society, that offers a wide variety of insurance and saving products to the middle-income market in Canada, the United States, and the United Kingdom. Foresters has materially expanded its business profile in recent years with several acquisitions. In 2008, the organization purchased Unity Life, a Canadian-based mutual insurance company, which was renamed

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Foresters Life Insurance Company (Foresters Life) in 2012. Foresters acquired First Investors Consolidated Corporation (FICC), which owns First Investors Life Insurance Company (FIL), in 2011. Foresters' U.K. division, Forester Life Limited (Forester Life U.K.), has acquired two large blocks of business since 2011, Communication Workers Friendly Society and The Children's Mutual, adding significant assets under management and members.

The organization's operations are managed in three segments: North American Life, First Investors, and Forester Life U.K. The North American Life segment consolidates Foresters' U.S. branch, Canadian segment, and Foresters Life under integrated management and operational functions. In the United States, product sales are predominantly final expense; however, Foresters also markets universal life, whole life, term life, and fixed annuities. Foresters transferred its distribution structure away from career agents in the late 2000s and currently markets its products through independent market organizations (IMOs), Broker General Agents (BGAs), and the National Agents Alliance (NAA). Foresters has taken steps to strategically align the Canadian product suite to be similar to the U.S. by exiting the preneed and group creditor segments, through Foresters Life, and focusing on the traditional whole life, term, and annuity segments. Foresters Life is also Foresters primary marketing representative in Canada, offering Foresters' proprietary products through its independent distribution channel.

Through FICC and its affiliated entities, Foresters offers variable life and annuities and mutual fund investments within the United States. These products have reported sizable growth following the financial crisis as favorable equity market performance has increased industry demand. The acquisition of FICC provides Foresters diversification of its product portfolio, geographic footprint, and sources of earnings. Additionally, agents of FIL's sole distributor, First Investors Corporation (FIC), provide an increasing proportion of Foresters' U.S. sales.

In the United Kingdom, Foresters continues to raise name and brand awareness, build its captive distribution sales force, enhance its product portfolio, and target new membership while encouraging greater membership affinity and participation. In addition to traditional life insurance, Foresters UK offers a range of unit linked savings and investment products including tax efficient deferred annuities, individual savings accounts and child trust funds.

TOTAL PREMIUM COMPOSITION & GROWTH ANALYSIS

Period Ending	DPW		Reinsurance Prem Assumed	
	(\$000)	(% Chg)	(\$000)	(% Chg)
2010	256,774	2.6	2,754	61.3
2011	301,897	17.6	4,068	47.7
2012	341,457	13.1	6,583	61.8
2013	384,906	12.7	7,993	21.4
2014	445,786	15.8	9,483	18.6
5-Yr CAGR	...	12.2	...	40.9

Period Ending	Reinsurance Prem Ceded		NPW	
	(\$000)	(% Chg)	(\$000)	(% Chg)
2010	22,924	999.9	236,604	-5.6
2011	25,877	12.9	280,088	18.4
2012	28,272	9.3	319,768	14.2
2013	29,439	4.1	363,460	13.7
2014	31,611	7.4	423,658	16.6
5-Yr CAGR	...	84.8	...	11.1

Territory: The company is licensed in all provinces and territories. It is also licensed in the United States in the District of Columbia and all states. The company has licensed subsidiaries in Great Britain.

2014 BY-LINE BUSINESS (\$000)

Product Line	DPW		Reinsurance Prem Assumed	
	(\$000)	(%)	(\$000)	(%)
Individual life	31,368	7.0	9,483	100.0
Individual annuities	574	0.1	...	...
Individual A&S	22	0.0	...	...
Non-Canadian	413,822	92.8	...	...
Total	445,786	100.0	9,483	100.0

Product Line	Reinsurance Prem Ceded		NPW	
	(\$000)	(%)	(\$000)	(%)
Individual life	916	2.9	39,935	9.4
Individual annuities	...	...	574	0.1
Individual A&S	...	...	22	0.0
Non-Canadian	30,695	97.1	383,127	90.4
Total	31,611	100.0	423,658	100.0

BY-LINE RESERVES (\$000)

Product Line	2014	2013	2012	2011	2010
Other	561,061	552,651	593,836	561,203	539,829
Total	561,061	552,651	593,836	561,203	539,829

LIFE POLICIES STATISTICS

Year	Individual Policies		Group Certificates	
	Issued	In Force	Issued	In Force
2010	107,412	464,432	...	...
2011	122,980	527,679
2012	106,246	569,847
2013	82,366	591,731
2014	69,628	603,523

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LIFE INSURANCE IN FORCE (\$000)

Year	Individual Life Insurance	Group	Total Insurance In Force
2010	25,571,879	...	25,571,879
2011	28,708,606	...	28,708,606
2012	30,194,755	...	30,194,755
2013	33,098,334	...	33,098,334
2014	35,967,904	...	35,967,904

NEW LIFE BUSINESS ISSUED (\$000)

Year	Individual Life Insurance	Group	Total Insurance Issued	Non-Par (%)	Par (%)
2010	5,741,389	...	5,741,389	...	100.0
2011	6,290,351	...	6,290,351	...	100.0
2012	5,845,269	...	5,845,269	...	100.0
2013	4,371,523	...	4,371,523	...	100.0
2014	3,482,932	...	3,482,932	...	100.0

GEOGRAPHIC BREAKDOWN BY DIRECT PREMIUM WRITINGS (\$000)

	2014	2013	2012	2011	2010
Out of Canada	413,822	354,167	313,633	275,844	228,393
Ontario	18,988	17,839	15,999	14,845	15,634
Alberta	4,360	4,492	4,215	4,116	4,490
British Columbia	4,169	4,139	3,680	3,555	3,847
Quebec	2,237	2,076	1,776	1,504	2,144
Manitoba	949	903	932	850	949
Saskatchewan	587	609	562	558	576
Nova Scotia	445	439	431	441	545
New Brunswick	192	213	206	173	186
Newfoundland and Labrador	36	29	23	10	9
All Other	1	...	...	1	1
Total	445,786	384,906	341,457	301,897	256,774

RISK MANAGEMENT

The following text is derived from A.M. Best's consolidated Credit Report on The Independent Order of Foresters (AMB# 067409).

As the complexity of Foresters operating profile has increased, Foresters' management has taken initiatives to broaden and deepen the risk management discipline within each business unit individually and as a whole. Chief Risk Officers (CROs) are established at each operating subsidiary and report to Forester's CRO and ERM Committee. The ERM and CRO are overseen by the Board's Risk and Investment Committee (RIC). The Board approves the Risk Management Policy annually which outlines Foresters' Risk Appetite and Tolerances, the Board's and Management's responsibilities in managing risks, the risk management governance and structure, and the ERM Committee Mandate.

The risk management framework works to identify risk areas and establish clear accountability across the risk spectrum. Primary risk categories include

Strategic, Financial, Operational, and Legal and Regulatory Risk. Individual risks are identified, measured, mitigated and monitored at the divisional or operational level and reported to the ERM and RIC quarterly. The committee then analyzes the company's overall risk profile, factoring in the correlation and scale of each business unit, and identifies areas of concern for management to monitor.

OPERATING PERFORMANCE

The following text is derived from A.M. Best's consolidated Credit Report on The Independent Order of Foresters (AMB# 067409).

Operating Results: Foresters has experienced continued profitability in recent years, despite volatile financial markets impacting bottom line results and individual segments. Profitability has been supported mostly due to strong investment income results and realized capital gains which have offset the strain associated with new business growth. Foresters operational results have also been enhanced by cost reduction initiatives, increased scale, and the repricing or withdrawal of unprofitable products. A.M. Best notes that recent fluctuations in interest rates, equity markets and the Canadian/U.S. dollar exchange rates have had a significant impact on the company's earnings.

Consolidated premium has recorded favorable growth trends in each line of business, supported by high growth in the U.S. branch and Forester Life U.K. Net premiums in Canada will be negatively impacted by the strategic exit of the preneed and group creditor segments. Foresters' year-end earnings, on a Canadian IFRS basis, were primarily driven by the Canadian operations and FIL. A.M. Best notes that improvements in the Canadian earnings were primarily driven by improvements in the unrealized gains/loss position in the investment portfolio. The U.S. branch earnings declined significantly from the prior year due to increased strain and unfavorable performance on legacy products. On a U.S. Statutory basis, the U.S. branch has generally reported sizable losses over the last five years driven by reserve increases on the universal life book of business and increased commission and general expenses due to increased sales.

PROFITABILITY TESTS

Year	Ben Paid to NPW	Comm & Exp to NPW	Net Inc to Tot Assets	Net Inc to Tot Rev	Net Inc to Equity	Yield on Invested Assets
2010	100.7	96.4	2.4	16.3	7.6	9.61
2011	85.1	92.3	0.8	4.8	2.4	10.98
2012	76.2	88.2	1.7	12.4	5.4	7.48
2013	74.0	65.4	2.5	36.4	7.2	-2.22
2014	75.1	56.2	2.1	11.3	5.7	10.33
5-Year Avg	80.5	76.6	1.9	13.5	5.7	7.20

BALANCE SHEET STRENGTH

The following text is derived from A.M. Best's consolidated Credit Report on The Independent Order of Foresters (AMB# 067409).

Capitalization: On a consolidated basis, Foresters' risk-adjusted capitalization remains strong and above industry averages. Capitalization at

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the subsidiary entities remains adequate as well, but has been declining in recent periods. A.M. Best notes that Foresters actively monitors the risk-adjusted capitalization of each subsidiary to ensure adequacy, and is expected to provide capital support to each entity, if necessary.

Foresters has reported favorable capital growth in recent years supported by continued profitability and is enhanced by the high credit quality investment portfolio and an actively managed asset-liability management process. Additionally, Foresters enters into forward exchange contracts to mitigate its exposure to foreign exchange rate fluctuations between the United States Dollar and British Pound with the Canadian Dollar. A.M. Best notes that there is no debt outstanding on the consolidated or subsidiary balance sheets.

Current BCAR: 395

CAPITAL GENERATION ANALYSIS (\$000)

Year	Source of Capital/Surplus Growth			Change in C&S	% Chg in C&S
	Pre-tax Adjusted Gain	Income Taxes	Other Changes		
2010	109,965	4,140	-36,755	69,070	5.1
2011	39,054	4,140	-17,297	17,617	1.2
2012	81,177	1,943	-13,614	65,620	4.5
2013	119,001	4,140	57,207	172,068	11.4
2014	78,140	-24,633	121,082	223,855	13.3
5-Yr Total	427,337	-10,270	110,623	548,230	7.0

QUALITY OF CAPITAL/SURPLUS (\$000)

Year	Other Debt	Conditional Capital	Unassigned Surplus	Year-End Capital & Equity	Adjusted C&S
2010	1,426,386	1,426,386	1,426,386
2011	1,444,003	1,444,003	1,444,003
2012	1,509,623	1,509,623	1,509,623
2013	1,681,691	1,681,691	1,681,691
2014	1,905,546	1,905,546	1,905,546

LEVERAGE ANALYSIS

Year	C&S to Liab(%)	Reins Leverage(%)	NPW to Capital	Change in NPW(%)
2010	48.0	...	0.2	-5.6
2011	43.7	...	0.2	18.4
2012	46.4	...	0.2	14.2
2013	55.2	...	0.2	13.7
2014	54.7	...	0.2	16.6

The following text is derived from A.M. Best's consolidated Credit Report on The Independent Order of Foresters (AMB# 067409).

Liquidity: Foresters has persistently maintained strong liquidity ratios in each of its operating segments. The company's liquidity needs are supported through generally positive cash flows and modest cash and short-term

holdings. Foresters preserves a conservative investment portfolio that is primarily made up of long-term, investment-grade fixed-income securities, which are viewed as more liquid.

LIQUIDITY ANALYSIS

Year	Quick Liquidity	Quick Liquidity	Mtge Loans & RE to Cap & Surp	Affil Invest to Capital
2010	16.3	129.9	2.1	14.9
2011	9.3	117.2	0.5	19.2
2012	8.3	117.7	0.4	21.7
2013	6.4	120.6	0.0	25.8
2014	7.6	123.7	0.0	25.0

The following text is derived from A.M. Best's consolidated Credit Report on The Independent Order of Foresters (AMB# 067409).

Investments: In recent years, Foresters has adjusted its investment strategy to reduce its exposure to market volatility and improve asset liability matching, and to increase credit quality and liquidity. As a result, the organization has reduced its exposure to equity securities and is in the process of liquidating the mortgage and direct real estate holdings. The remaining equity shares are primarily held in Foresters Life U.K.

The majority of Foresters invested assets are comprised of investment-grade fixed-income securities that are well diversified between government, agency, and corporate bonds in the U.S. and Canada. The company has sold off all of its direct real estate holdings, however it maintains some allocation to the real estate market through REIT investments within the U.S. branch operations and a commercial real estate pool held in Foresters Life. A.M. Best notes that there is some concentration across asset classes in the financial sector.

INVESTMENTS - TOTAL PORTFOLIO

	2014	2013	2012	2011	2010
Investments (000)	4,987,662	4,316,310	4,389,697	4,382,048	4,331,211
Bonds and debentures	76.8	75.8	76.6	76.0	72.4
Common shares	4.1	4.4	4.7	7.1	8.9
Mortgage loans	0.0	0.0	0.2	0.2	0.2
Real Estates	...	...	...	...	0.5
Cash & short term investments	2.5	1.5	3.0	2.2	5.4
Affiliated investments	10.3	10.8	8.1	6.9	4.9
Other investments	6.3	7.5	7.4	7.5	7.8

HISTORY

Date Incorporated: 07/23/1881

Date Commenced: 07/23/1881

Domicile: Canada

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Mergers: Ancient Order of United Workmen of Ontario, 1926; Order of Canadian Home Circles, 1926; Royal Templars of Temperance, 1931; Modern Brotherhood of America, 1931; Catholic Mutual Benefit Association, 1952; Royal Clan, Order of Scottish Clans, 1971; Canadian Foresters Life Insurance Society, 1992; London Area Mobile Physiotherapy Service Limited. (United Kingdom subsidiary), 1996, Unity Life of Canada, 2008. First Investors Life Insurance Company, 2011.

MANAGEMENT

Officers: President and Chief Executive Officer, Anthony M. Garcia; President and Executive Vice President, Cheryl Neal (North American Life Insurance); President, Senior Executive Vice President and Chief Executive Officer, Bill Lipkus (First Investors); President, Brian Isabelle (International Fraternal); Executive Vice President and Chief Financial Officer, Paul D. Reaburn; Senior Vice President and Chief Executive Officer, Euan Allison (UK Division); Senior Vice President, Chief Compliance Officer and Chief Risk Officer, Sharon T. Giffen; Senior Vice President and Chief Marketing Officer, Kasia A. Czarski; Senior Vice President, Secretary and Chief Officer, Suanne M. Nielsen (Talent).

Directors: Sonia A. Baxendale, James M. Bowden, Richard M. Freeborough (Chairman), Anthony M. Garcia (ex-officio), Brian A. Isabelle, Robert E. Lamoureux, Frank N.C. Lochan, Martha E. Marcon, Laraine J. Morris, David E. Morrison, David R. Saunders, John B. Scott, Michael Stramaglia, Christopher J. Stranahan, Wendy A. Watson.

REGULATORY

An annual review was also conducted by the Office of the Superintendent of Financial Institutions, Canada. Annual audits in the U.K. are conducted by the Financial Services Authority. The 2014 annual independent audit of the company was conducted by KPMG, LLP. The annual statement of actuarial opinion is provided by Ralph Ovsec, FSA, FCIA, MAA, Vice President and Chief Actuary.

Reserve basis: (Current ordinary business): In accordance with the Canadian Asset and Liability Method. Explicit assumptions made for interest, mortality, lapse, expense. Assumptions are updated as indicated by emerging experience. Margins for adverse deviation are added to each assumption.

REINSURANCE

The maximum net retention on any one life is \$1,000,000.

FINANCIAL INFORMATION BALANCE SHEET (\$000) - December 31, 2014

Assets		Liabilities	
Bonds	3,828,059	Net actuarial liabilities	3,191,312
Common shares	203,542	Accounts payable	17,839
Mortgage loans	756	Other policy liabilities	126,036
Real estate	35,504	Other liabilities	66,993
Contract loans	189,448	Segregated funds	82,734
Cash & short-term inv	127,098		
Accounts receivable	19,884	Total liabilities	3,484,914
Accrued invest income	37,312	Policyholders equity	1,905,546
Other assets	866,123		
Segregated funds	82,734		
Assets	5,390,460	Total	5,390,460

SUMMARY OF OPERATIONS (\$000)

Premiums:		Benefits paid	318,280
Individual life	418,973	Change in reserves	193,085
Individual annuities	1,936	Pleyhldr divs & refunds	30,022
Acc & sickness individual	2,749	Commissions	109,823
Total premiums	423,658	Gen exp & taxes	146,409
Net investment income	412,213	Other expenses	31,851
Misc income	71,739		
Total	907,610	Total	829,470
Income before income tax and other items.....			78,140
Provision for income taxes.....			-24,633
Income before attribution to participating policies and other items.....			102,773
Net income.....			102,773

Best's Rating Report

Why is this *Best's® Rating Report* important to you?

A Best's Rating Report from the A.M. Best Company showcases the **opinion** from the leading provider of insurer ratings of a company's financial strength and ability to meet its obligations to policyholders, as well as its relative credit risk.

The A.M. Best Company is the oldest, most experienced rating agency in the world and has been reporting on the financial condition of the insurance companies since 1899.

A Best's Financial Strength Rating is an **independent opinion** of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations.

The Financial Strength Rating **opinion** addresses the relative ability of an insurer to meet its ongoing insurance policy and contract obligations. The rating 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. The rating 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 arriving at a rating decision, A.M. Best relies on third-party audited financial data and/or other information provided to it. While this information is believed to be reliable, A.M. Best does not independently verify the accuracy or reliability of the information.

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