

Credit Ratings

All ratings current as of April 26, 2018.

Co-operators Financial Services Limited

	S&P	DBRS
Issuer Credit Rating	BBB	BBB
Senior Unsecured Issues	BBB	BBB
Outlook	Positive	Stable

Co-operators General Insurance Company

	A.M. Best	S&P	DBRS
Preferred Stock Rating	-	P-2	Pfd-2 (low)
Issuer Credit Rating	a-	A-	A (low)
Financial Strength Rating	A-	A-	A (low)
Outlook	Stable	Positive	Stable

Co-operators Life Insurance Company

	A.M. Best	S&P
Issuer Credit Rating	a	A-
Financial Strength Rating	A	A-
Outlook	Stable	Positive

Sovereign General Insurance Company

	A.M. Best
Issuer Credit Rating	a-
Financial Strength Rating	A-
Outlook	Stable