



	Coastal Account			Personal and Commercial Lines Accounts		
Credit Ratings	Moody's	S&P	Fitch	Moody's	S&P	Fitch
Long-Term	A1	A+	AA-	A1	A+	AA-
Short-Term	MIG 1	SP-1+	F-1+	MIG 1	SP-1+	F-1+