

Credit ratings

All ratings current as of January 24, 2017.

CO-OPERATORS FINANCIAL SERVICES LIMITED

	S&P	DBRS
Issuer credit rating	BBB	BBB
Senior unsecured issues	BBB	BBB
Outlook	Stable	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	Stable	Stable

CO-OPERATORS LIFE INSURANCE COMPANY

	A.M. Best	S&P
Issuer credit rating	a	A–
Financial strength rating	A	A–
Outlook	Stable	Stable

SOVEREIGN GENERAL INSURANCE COMPANY

	A.M. Best
Issuer credit rating	a–
Financial strength rating	A–
Outlook	Stable