

Following are five of the known ratings agencies, with telephone numbers and website addresses:

A.M. Best Company

No cost membership required
(908) 439-2200
www.ambest.com

Demotech, Inc.

Property/Casualty company ratings only
(800) 354-7207
www.demotech.com

Fitch

(800) 893-4824
www.fitchratings.com

Moody's Investors Service

(212) 553-0377
www.moodys.com

Standard & Poor's

(212) 438-7280
www.standardandpoors.com

Though it does not rate insurance companies, the National Association of Insurance Commissioners (NAIC) Consumer Information Source is a good source of key financial information about individual insurance companies. The website for the NAIC can be found at www.naic.org.

If you are interested in learning what happens to policy claims when an insurance company fails, you can ask the Department or visit our website at www.doi.ne.gov/brochure/out94071.pdf for a brochure about Nebraska Guaranty Fund Protection.



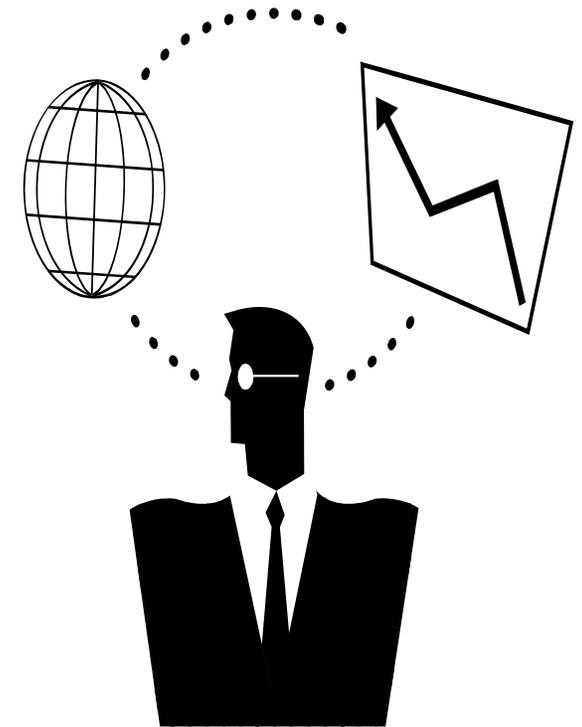
State of Nebraska

Department of Insurance

941 O Street, Suite 400
Lincoln, Nebraska 68508-3639
Phone (402) 471-2201
Fax (402) 471-6559
Toll-free consumer hotline:
1-877-564-7323
TDD (800) 833-7352
www.doi.ne.gov

RATINGS AGENCIES

What are they and how do I reach them?



*Information from the Nebraska
Department of Insurance*

There are over 1,500 insurance companies authorized to sell insurance in Nebraska. You may be wondering how to pick the best company to suit your needs.

As a government agency, the Department of Insurance does not recommend or endorse any insurance companies or insurance products. We can provide you with some financial information about insurance companies from our public records.

In addition, the Department of Insurance can tell you how long an insurance company has been in business, and whether the Department has imposed any administrative actions on a company for failing to comply with Nebraska's insurance laws.

Some private businesses review insurance companies' financial information, management experience, investments, and/or business strategies in order to rank them. These private businesses are called "ratings agencies." They assign a rating based on their opinion of the company's financial stability.

There are several ratings agencies from which you can request a rating. A few agencies provide this service for free. Other agencies charge a fee for this information.

A rating can give you some idea of the company's likelihood to stay in business and be successful. However, it should be noted that ratings are not perfect. Companies with high ratings have failed in the past.

Also, a rating may not necessarily indicate whether an insurance company provides good customer service. If customer service is of primary concern to you, ask trusted friends, relatives, or your doctor's office if they have any experience working with a particular insurance company.

When requesting an insurance company's rating, you should also ask for a description of the rate scale used by the agency. By doing so, you will better see how one insurance company compares to other insurance companies.

For example, under one agency's rating system, an insurance company might have earned an "A." That may seem like the best rate possible, but the agency may have rated other companies with an "A+" or an "A+," which is preferable to an "A."

It is also a good idea to see if the insurance company's rating has changed over the last few years. Is it improving or declining?

You should also ask the agency about the cost of any information. If you are interested in obtaining free information, you can call your public library's reference desk and ask if they have any reference books on insurance company ratings.

The ratings from A.M. Best Company are commonly found in reference libraries. The ratings from A.M. Best Company are also available as an outside link on the Department of Insurance website at www.doi.ne.gov.