

Moody's		S&P		Fitch		rating description	
Long-term	Short-term	Long-term	Short-term	Long-term	Short-term		
Aaa	P-1	AAA	A-1+	AAA	F1+	Prime	
Aa1		AA+		AA+		High grade	
Aa2		AA		AA		Upper medium grade	
Aa3		AA-	AA-				
A1		A+	A+				
A2		P-2	A	A-1	A	F1	Lower medium grade
A3	A-		A-2	A-	F2		
Baa1	BBB+		A-3	BBB+	F3		
Baa2	BBB	B		BBB		Non-investment grade speculative	
Baa3	BBB-			BBB-			
Ba1	Not prime		BB+	B	BB+		B
Ba2		BB	BB				
Ba3		BB-	BB-				
B1		B+	B+				
B2		B	B				
B3		B-	B-				
Caa1		C	CCC+	C	CCC	C	Substantial risks
Caa2			CCC				Extremely speculative
Caa3			CCC-				Default imminent with little prospect for recovery
Ca			CC				
C			C				
C			D				/
/	D	DD					
/		D					



About ALIRT

What We Do

ALIRT Research models and analyzes the relative financial performance trends of insurance companies across three industry sectors: Life/Annuity, Property & Casualty, and Health/Employee Benefits.

How We Do It

Every quarter, ALIRT collects publicly-available financial and market information/news on over 2,000 insurance companies. This financial data is run through proprietary models which result in an in-depth ALIRT Analysis for each carrier. This Analysis – which generates a unique ALIRT Score – allows clients to make critical decisions about their insurance partners.

The individual ALIRT Analyses are embedded within customized reports and actively supported by ALIRT's analytical staff. Learn more about ALIRT's [Services](#).

Why We Do It

Traditionally, there were two principal ways that an interested party tracked the financial strength of insurance companies:

1. ***In-House Research***: Doing one's own homework on insurance company financials is an optimal solution. However, many organizations lack the know-how, time, and funding to do this effectively.
2. ***Reliance on Public Ratings***: Reliance on ratings has long been a way to track insurer financials without devoting a lot of time and effort. This strategy has several shortcomings, however, including:
 - a. Broad rating categories provide only a general sense of an insurer's financial stability and are not regularly updated,
 - b. Ratings largely reflect the implied support of an insurer's parent organization,
 - c. Rating agencies are not designed to provide "hands-on" support to their subscribers.

NAIC Code Company			Parent/Group			Ratings						Watchlist Status			
												Did the Company Raise 4 or More Flags?	Is Total ALIRT Score below 45?	Is the Weighted Composite Rating Below A+?	Watch List
						Current ALIRT Score	Change In Current Year	ALIRT Flags Raised	Moody's	S&P	Fitch	A.M. Best	ALIRT Rating	Weighted Composite Rating	
Annuity Carriers															
64190	Allianz Life Ins. Co. of NY	Allianz SE	69	0	0	N/R	AA	N/R	A+	A+	AA-	No	No	No	
90611	Allianz Life of N. America	Allianz SE	56	-3	0	A2	AA	N/R	A+	AA-	AA-	No	No	No	
92738	American Equity Inv. Life	American Equity Inv. Life Holding	47	-4	1	N/R	A-	BBB+	A-	A+	A	No	No	Yes	
11135	American Equity Inv. NY	American Equity Inv. Life Holding	55	-2	2	N/R	N/R	BBB+	A-	A	A	No	No	Yes	
60488	American General Life	American International Group, Inc	49	-11	7	A2	A+	A+	A	AA	AA-	Yes	No	No	
60739	American National Ins. Co.	American National Insurance Cor	62	2	0	N/R	A	N/R	A	AA-	AA-	No	No	No	
13762	American National Life NY	American National Insurance Cor	55	-3	2	N/R	A	N/R	A	A-	A	No	No	Yes	
61999	Americo Fin'l Life & Annu.	Americo Life, Inc.	65	4	0	N/R	N/R	N/R	A	A+	A+	No	No	No	
93661	Annuity Investors Life	American Financial Group, Inc.	57	-1	0	N/R	A+	N/R	A	A+	A+	No	No	No	
71439	Assurity Life Ins. Co.	Assurity Security Group Inc.	54	-1	0	N/R	N/R	N/R	A-	A+	A+	No	No	No	
68039	Athene Annuity & Life Assr. NY	Athene Holding Ltd.	45	1	3	N/R	A-	A-	A-	A	A	No	No	Yes	
61689	Athene Annuity & Life (IA)	Athene Holding Ltd.	41	-10	6	N/R	A-	A-	A-	A	A	Yes	Yes	Yes	Yes
62243	Companion Life (NY)	Mutual of Omaha	40	2	4	N/R	AA-	N/R	A+	A-	A	Yes	Yes	Yes	Yes
79065	Delaware Life Ins. Co.	Delaware Life Holdings, LLC	50	0	1	N/R	BBB+	N/R	A-	A	A	No	No	Yes	
72664	Delaware Life Ins. Co. of NY	Delaware Life Holdings, LLC	51	1	1	N/R	BBB+	N/R	A-	A+	A	No	No	Yes	
62510	Equitrust Life Ins. Co.	Magic Johnson Enterprises	49	-1	2	N/R	BBB+	N/R	B++	A	A-	No	No	Yes	
63274	Fidelity & Guaranty Life Ins.	Fidelity & Guaranty Life	39	-1	5	Baa2	BBB-	BBB	B++	A-	Below A-	Yes	Yes	Yes	Yes
69434	Fidelity & Guaranty Life NY	Fidelity & Guaranty Life	46	2	3	N/R	BBB-	BBB	B++	A-	Below A-	No	No	Yes	
91642	Forethought Life Ins. Co.	Global Atlantic Financial Group	56	2	1	A3	A-	N/R	A-	A+	A	No	No	Yes	
63312	Great American Life	American Financial Group, Inc.	65	-2	1	A2	A+	N/R	A	AA	AA-	No	No	No	
83607	Guggenheim L&A Co.	GPFT Holdco, LLC (owned by Gu	55	3	1	N/R	N/R	N/R	B++	A	A	No	No	Yes	
74780	Integrity Life Ins. Co.	Western & Southern Financial	60	-2	0	Aa3	AA	AA	A+	A+	AA-	No	No	No	
65242	Lafayette Life Ins. Co.	Western & Southern Financial	42	-4	3	N/R	AA	AA	A+	A	A+	No	Yes	No	
68543	Liberty Bankers Life Ins. Co.	Liberty Life Group Trust	49	-2	2	N/R	N/R	N/R	B+	A	A-	No	No	Yes	
65528	Life Ins. Co. of the SW	National Life Holdings	59	9	1	A1	A+	N/R	A	A+	A+	No	No	No	
62057	Lincoln Life & Annuity, NY	Lincoln National Corporation	66	21	3	A1	AA-	A+	A+	A	A+	No	No	No	
65676	Lincoln National Life	Lincoln National Corporation	49	1	1	A1	AA-	A+	A+	AA-	AA-	No	No	No	
66044	Midland National Life	Sammons Enterprises, Inc.	59	3	1	N/R	A+	N/R	A+	AA-	AA-	No	No	No	
66168	Minnesota Life Ins. Co.	Securian Financial Group	55	-3	0	Aa3	A+	AA	A+	AA+	AA	No	No	No	
66850	National Western Life	National Western Life Group, Inc	67	1	0	N/R	A	N/R	A	AA-	AA-	No	No	No	
92657	Nationwide Life & Ann.	Nationwide Mutual	52	4	1	A1	A+	N/R	A+	A-	A	No	No	Yes	
66869	Nationwide Life Ins. Co.	Nationwide Mutual	63	3	0	A1	A+	N/R	A+	AA	AA-	No	No	No	
66915	New York Life Ins. Co.	New York Life Ins. Co.	67	0	1	Aaa	AA+	AAA	A++	AAA	AAA	No	No	No	
66974	North Amer. Co. for L&H	Sammons Enterprises, Inc.	51	5	2	N/R	A+	N/R	A+	A+	A+	No	No	No	
76112	Oxford Life Insurance Co.	AMERCO	65	3	0	N/R	N/R	N/R	A-	A+	A+	No	No	No	
67466	Pacific Life Ins. Co.	Pacific Mutual Holding Co.	63	-4	0	A1	AA-	A+	A+	AA	AA-	No	No	No	
67644	Penn Mutual Life	Penn Mutual Life	59	-3	1	Aa3	A+	N/R	A+	AA-	AA-	No	No	No	
67814	Phoenix Life Ins. Co.	Nassau Reinsurance Group Hold	39	0	6	N/R	BB-	N/R	B	BMRS*	Below A-	Yes	Yes	Yes	Yes
61271	Principal Life Ins. Co.	Principal Financial Group	56	-1	0	A1	A+	AA-	A+	AA+	AA	No	No	No	
68136	Protective Life Ins. Co.	Dai-ichi Life Insurance Company	57	-8	0	A2	AA-	A+	A+	AA-	AA-	No	No	No	

NAIC Code Company			ALIRT Scores		ALIRT Flags Raised	Ratings						Watchlist Status			
												Current ALIRT Score	Change In Current Year	Moody's	S&P
			Parent/Group												
68381	Reliance Standard Life	Tokio Marine Holdings, Inc.	60	4	1	A2	A	N/R	A+	AA-	A+	No	No	No	
61360	ReliaStar Life of NY	Voya Financial, Inc.	51	0	3	A2	A	A	A	A	A	No	No	Yes	
67105	ReliaStar Life, MN	Voya Financial, Inc.	48	3	1	A2	A	A	A	A+	A+	No	No	No	
57657	Royal Neighbors of Amer.	Royal Neighbors of America	55	-5	2	N/R	N/R	N/R	A-	A	A	No	No	Yes	
60445	Sagicor Life Ins. Co.	Sagicor Financial Corporation	39	-4	3	N/R	N/R	N/R	A-	BMRS*	Below A-	No	Yes	Yes	Yes
68802	Sentinel Security Life Ins. Co.	Advantage Capital Partners, LLC	32	-8	4	N/R	N/R	N/R	B++	BMRS*	Below A-	Yes	Yes	Yes	Yes
69019	Standard Ins. Co.	Meiji Yasuda Life Ins. Co.	53	2	2	A2	A+	A	A	A+	A+	No	No	No	
89009	Standard Life Ins. of NY	Meiji Yasuda Life Ins. Co.	55	-1	3	N/R	N/R	A	A	A	A	No	No	Yes	
68608	Symetra Life Ins. Co.	Sumitomo Life Insurance Compa	51	-2	2	A2	A	A	A	AA-	A+	No	No	No	
80942	Voya Ins. & Annuity Co.	Voya Financial, Inc.	46	-2	1	A2	A	A	A	A	A	No	No	Yes	
66230	William Penn Life, NY	Legal & General Group plc	45	3	2	N/R	AA-	AA-	A+	A-	A	No	No	Yes	
Life Insurance Carriers															
77879	5 Star Life Ins. Co.	Armed Forces Benefit Associatio	45	0	2	N/R	N/R	N/R	A-	BMRS*	Below A-	No	No	Yes	
62200	Accordia Life and Annuity	Global Atlantic Financial Group	40	-5	2	N/R	A-	N/R	A-	A	A	No	Yes	Yes	Yes
64190	Allianz Life Ins. Co. of NY	Allianz SE	69	0	0	N/R	AA	N/R	A+	A+	AA-	No	No	No	
90611	Allianz Life of N. America	Allianz SE	56	-3	0	A2	AA	N/R	A+	AA-	AA-	No	No	No	
60488	American General Life	American International Group, Inc	49	-11	7	A2	A+	A+	A	AA	AA-	Yes	No	No	
60739	American National Ins. Co.	American National Insurance Cor	62	2	0	N/R	A	N/R	A	AA-	AA-	No	No	No	
13762	American National Life NY	American National Insurance Cor	55	-3	2	N/R	A	N/R	A	A-	A	No	No	Yes	
61999	Americo Fin'l Life & Annu.	Americo Life, Inc.	65	4	0	N/R	N/R	N/R	A	A+	A+	No	No	No	
61301	Ameritas Life Ins. Corp.	Ameritas Mutual Holding Compar	51	-1	1	N/R	A+	N/R	A	AA-	AA-	No	No	No	
60033	Ameritas Life, NY	Ameritas Mutual Holding Compar	53	7	2	N/R	A+	N/R	A	A-	A	No	No	Yes	
71439	Assurity Life Ins. Co.	Assurity Security Group Inc.	54	-1	0	N/R	N/R	N/R	A-	A+	A+	No	No	No	
62944	Axa Equitable Life Ins Co	AXA Group	52	-4	0	Aa3	AA-	AA-	A+	AA-	AA-	No	No	No	
61212	Baltimore Life	Mutual Holding Company	50	-2	2	N/R	N/R	N/R	B++	A	A	No	No	Yes	
94250	Banner Life Ins. Co.	Legal & General Group plc	67	8	1	N/R	AA-	AA-	A+	A	A+	No	No	No	
87726	Brighthouse Life Ins. Co.	MetLife, Inc.	40	-2	9	A3	A+	A+	A	A+	A+	Yes	Yes	No	Yes
77828	Companion Life (SC)	BC/BS of South Carolina	59	1	1	N/R	N/R	N/R	A+	A+	A+	No	No	No	
62510	Equitrust Life Ins. Co.	Magic Johnson Enterprises	49	-1	2	N/R	BBB+	N/R	B++	A	A-	No	No	Yes	
63274	Fidelity & Guaranty Life Ins.	Fidelity & Guaranty Life	39	-1	5	Baa2	BBB-	BBB	B++	A-	Below A-	Yes	Yes	Yes	Yes
69434	Fidelity & Guaranty Life NY	Fidelity & Guaranty Life	46	2	3	N/R	BBB-	BBB	B++	A-	Below A-	No	No	Yes	
69140	First Allmerica Financial	Global Atlantic Financial Group	53	3	3	A3	A-	N/R	A-	A	A	No	No	Yes	
67652	First Penn-Pacific Life	Lincoln National Corporation	61	1	0	A1	A-	A+	A	AA-	A+	No	No	No	
91642	Forethought Life Ins. Co.	Global Atlantic Financial Group	56	2	1	A3	A-	N/R	A-	A+	A	No	No	Yes	
65536	Genworth Life & Annuity	Genworth Financial, Inc.	40	-3	7	Baa2	BB-	BB	B++	A	Below A-	Yes	Yes	Yes	Yes
70025	Genworth Life Ins. Co.	Genworth Financial, Inc.	43	2	7	Ba3	BB-	BB	B	A	Below A-	Yes	Yes	Yes	Yes
72990	Genworth Life, NY	Genworth Financial, Inc.	34	0	8	Ba3	BB-	BB	B	A-	Below A-	Yes	Yes	Yes	Yes
70939	Gerber Life Ins. Co.	Nestlé	54	-1	0	N/R	N/R	N/R	A	A+	A+	No	No	No	
64246	Guardian Life Ins. Co.	Guardian Life Ins. Co.	64	-1	0	Aa2	AA+	AA+	A++	AA+	AA+	No	No	No	
58068	Ind. Order Foresters	Independent Order of Foresters	58	6	1	N/R	N/R	N/R	A	A	A	No	No	Yes	

											Watchlist Status				
		ALIRT Scores		ALIRT Flags Raised	Ratings						Did the Company Raise 4 or More Flags?	Is Total ALIRT Score below 45?	Is the Weighted Composite Rating Below A+?	Watch List	
NAIC Code	Company	Current ALIRT Score	Change In Current Year		Moody's	S&P	Fitch	A.M. Best	ALIRT Rating	Weighted Composite Rating					
	Parent/Group														
65838	John Hancock Life (USA)	Manulife Financial	42	4	4	A1	AA-	AA-	A+	A	A+	Yes	Yes	No	Yes
86375	John Hancock Life, NY	Manulife Financial	55	1	3	A1	AA-	AA-	A+	A	A+	No	No	No	
65242	Lafayette Life Ins. Co.	Western & Southern Financial	42	-4	3	N/R	AA	AA	A+	A	A+	No	Yes	No	
65528	Life Ins. Co. of the SW	National Life Holdings	59	9	1	A1	A+	N/R	A	A+	A+	No	No	No	
62057	Lincoln Life & Annuity, NY	Lincoln National Corporation	66	21	3	A1	AA-	A+	A+	A	A+	No	No	No	
65676	Lincoln National Life	Lincoln National Corporation	49	1	1	A1	AA-	A+	A+	AA-	AA-	No	No	No	
65935	Mass. Mutual Life	Mass. Mutual Life Ins. Co.	55	-3	0	Aa2	AA+	AA+	A++	AAA	AA+	No	No	No	
65978	Metropolitan Life Ins. Co.	MetLife, Inc.	35	-8	6	Aa3	AA-	AA-	A+	AA-	AA-	Yes	Yes	No	Yes
66168	Minnesota Life Ins. Co.	Securian Financial Group	55	-3	0	Aa3	A+	AA	A+	AA+	AA	No	No	No	
66427	Mutual Trust Life Ins. Co.	Pan American Life Group	48	4	3	N/R	A	A	A	A	A	No	No	Yes	
66583	National Guardian Life Ins. Co.	National Guardian Life	58	5	1	N/R	N/R	N/R	A	A+	A+	No	No	No	
66850	National Western Life	National Western Life Group, Inc	67	1	0	N/R	A	N/R	A	AA-	AA-	No	No	No	
92657	Nationwide Life & Ann.	Nationwide Mutual	52	4	1	A1	A+	N/R	A+	A-	A	No	No	Yes	
66869	Nationwide Life Ins. Co.	Nationwide Mutual	63	3	0	A1	A+	N/R	A+	AA	AA-	No	No	No	
66915	New York Life Ins. Co.	New York Life Ins. Co.	67	0	1	Aaa	AA+	AAA	A++	AAA	AAA	No	No	No	
66974	North Amer. Co. for L&H	Sammons Enterprises, Inc.	51	5	2	N/R	A+	N/R	A+	A+	A+	No	No	No	
76112	Oxford Life Insurance Co.	AMERCO	65	3	0	N/R	N/R	N/R	A-	A+	A+	No	No	No	
67644	Penn Mutual Life	Penn Mutual Life	59	-3	1	Aa3	A+	N/R	A+	AA-	AA-	No	No	No	
61271	Principal Life Ins. Co.	Principal Financial Group	56	-1	0	A1	A+	AA-	A+	AA+	AA	No	No	No	
71161	Principal National Life	Principal Financial Group	60	0	1	A1	A+	AA-	A+	A	A+	No	No	No	
68136	Protective Life Ins. Co.	Dai-ichi Life Insurance Company	57	-8	0	A2	AA-	A+	A+	AA-	AA-	No	No	No	
97195	Pruco Life Ins. Co., NJ	Prudential Financial, Inc.	57	-3	1	N/R	AA-	AA-	A+	A+	AA-	No	No	No	
79227	Pruco Life Ins. Co., AZ	Prudential Financial, Inc.	58	-7	1	A1	AA-	AA-	A+	A+	A+	No	No	No	
68241	Prudential Ins Co of Amer	Prudential Financial, Inc.	50	-1	1	A1	AA-	AA-	A+	AA-	AA-	No	No	No	
61360	ReliaStar Life of NY	Voya Financial, Inc.	51	0	3	A2	A	A	A	A	A	No	No	Yes	
67105	ReliaStar Life, MN	Voya Financial, Inc.	48	3	1	A2	A	A	A	A+	A+	No	No	No	
68462	Reserve National Ins. Co.	Kemper Corporation	51	-1	4	N/R	N/R	N/R	A-	A-	A-	Yes	No	Yes	Yes
57657	Royal Neighbors of Amer.	Royal Neighbors of America	55	-5	2	N/R	N/R	N/R	A-	A	A	No	No	Yes	
60445	Sagicor Life Ins. Co.	Sagicor Financial Corporation	39	-4	3	N/R	N/R	N/R	A-	BMRS*	Below A-	No	Yes	Yes	Yes
68713	Security Life of Denver	Voya Financial, Inc.	49	7	1	A2	A	A	A	A	A	No	No	Yes	
68772	Security Mutual Life, NY	Security Mutual Life, NY	53	4	2	N/R	N/R	N/R	A-	A	A	No	No	Yes	
68608	Symetra Life Ins. Co.	Sumitomo Life Insurance Compa	51	-2	2	A2	A	A	A	AA-	A+	No	No	No	
86231	Transamerica Life Ins Co	AEGON N.V.	49	4	1	A1	AA-	A+	A+	A+	A+	No	No	No	
69922	United Home Life Ins. Co.	Indiana Farm Bureau Group	54	-2	2	N/R	N/R	N/R	A-	A	A	No	No	Yes	
69930	United Insurance Co.	Kemper Corporation	57	-6	1	A3	A-	A-	A-	A+	A	No	No	Yes	
69868	United of Omaha Life	Mutual of Omaha	46	-2	0	A1	AA-	N/R	A+	A+	A+	No	No	No	
70106	United States Life, NY	American International Group, Inc	42	-16	8	A2	A+	A+	A	A+	A+	Yes	Yes	No	Yes
66230	William Penn Life, NY	Legal & General Group plc	45	3	2	N/R	AA-	AA-	A+	A-	A	No	No	Yes	
90557	Zurich American Life	Zurich Insurance Group	43	2	4	A3	A	N/R	A	A-	A-	Yes	Yes	Yes	Yes
14178	Zurich American Life (NY)	Zurich Insurance Group	56	2	2	N/R	N/R	N/R	N/R	A-	A-	No	No	Yes	

											Watchlist Status				
		ALIRT Scores		ALIRT Flags Raised	Ratings						Did the Company Raise 4 or More Flags?	Is Total ALIRT Score below 45?	Is the Weighted Composite Rating Below A+?	Watch List	
NAIC Code	Company	Parent/Group	Current ALIRT Score		Change In Current Year	Moody's	S&P	Fitch	A.M. Best	ALIRT Rating					Weighted Composite Rating
LTC Carriers															
91642	Forethought Life Ins. Co.	Global Atlantic Financial Group	56	2	1	A3	A-	N/R	A-	A+	A	No	No	Yes	
70025	Genworth Life Ins. Co.	Genworth Financial, Inc.	43	2	7	Ba3	BB-	BB	B	A	Below A-	Yes	Yes	Yes	Yes
72990	Genworth Life, NY	Genworth Financial, Inc.	34	0	8	Ba3	BB-	BB	B	A-	Below A-	Yes	Yes	Yes	Yes
64211	Guarantee Trust Life	Guarantee Trust Group	58	-1	3	N/R	N/R	N/R	B++	A	A	No	No	Yes	
64238	Guaranty Income Life	Kuvare U.S. Holdings, Inc.	53	6	4	N/R	N/R	N/R	B+	A	A-	Yes	No	Yes	Yes
65838	John Hancock Life (USA)	Manulife Financial	42	4	4	A1	AA-	AA-	A+	A	A+	Yes	Yes	No	Yes
86375	John Hancock Life, NY	Manulife Financial	55	1	3	A1	AA-	AA-	A+	A	A+	No	No	No	
77720	LifeSecure Ins. Co.	Blue Cross and Blue Shield of Mi	45	-1	4	N/R	N/R	N/R	N/R	BMRS*	Below A-	Yes	No	Yes	Yes
65676	Lincoln National Life	Lincoln National Corporation	49	1	1	A1	AA-	A+	A+	AA-	AA-	No	No	No	
65935	Mass. Mutual Life	Mass. Mutual Life Ins. Co.	55	-3	0	Aa2	AA+	AA+	A++	AAA	AA+	No	No	No	
69515	MedAmerica Ins. Co., PA	Lifetime Healthcare, Inc.	39	4	3	N/R	N/R	N/R	N/R	BMRS*	Below A-	No	Yes	Yes	Yes
83437	MedAmerica Ins. Co., NY	Lifetime Healthcare, Inc.	42	-1	3	N/R	N/R	N/R	N/R	BMRS*	Below A-	No	Yes	Yes	Yes
71412	Mutual of Omaha Ins.	Mutual of Omaha	61	3	0	A1	AA-	N/R	A+	AA-	AA-	No	No	No	
66869	Nationwide Life Ins. Co.	Nationwide Mutual	63	3	0	A1	A+	N/R	A+	AA	AA-	No	No	No	
66915	New York Life Ins. Co.	New York Life Ins. Co.	67	0	1	Aaa	AA+	AAA	A++	AAA	AAA	No	No	No	
68462	Reserve National Ins. Co.	Kemper Corporation	51	-1	4	N/R	N/R	N/R	A-	A-	A-	Yes	No	Yes	Yes
69116	State Life Ins. Co.	American United Life Group	58	-5	1	N/R	AA-	N/R	A+	A+	AA-	No	No	No	
70688	Transamerica Fin'l Life, NY	AEGON N.V.	55	1	1	A1	AA-	A+	A+	A+	A+	No	No	No	
86231	Transamerica Life Ins Co	AEGON N.V.	49	4	1	A1	AA-	A+	A+	A+	A+	No	No	No	
ALIRT Life Composite			49	-2		A1	A+	A+	A	A+	A+				

Watch List

1. Company raises 2 or More of Watchlist Criteria