

MIKE HENRY TRAVEL INSURANCE FINANCIAL STRENGTH RATING



MIKE HENRY

IAG NZ received a financial strength rating of AA- from Standard & Poor's (Australia) Pty Ltd, an approved rating agency.

A rating of AA- means we have a 'very strong' claims paying ability, as you can see from the table below. As a customer, this is your reassurance that we will be able to pay out on your claims.

The rating scale is:

AAA (Extremely Strong)	CCC (Very Weak)
AA (Very Strong)	CC (Extremely Weak)
A (Strong)	SD (Selective Default)
BBB (Good)	D (Default)
BB (Marginal)	R (Regulatory Supervision)
B (Weak)	NR (Not Rated)

The ratings from 'AA' to 'CCC' may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories.

The rating scale above is in summary form. A full description of this rating scale can be obtained from www.standardandpoors.com