

THERE WHEN YOU NEED US

Financial strength ratings and what they mean

Ever wondered what the 'financial strength rating' in your insurance policy correspondence means?

We all like to know that the company we're dealing with has the financial strength to be there when we need them. But apart from what you hear or get told, how do you really know? That's where financial strength ratings come in.

A number of high-profile organisations conduct independent evaluations of companies operating in the financial services industry, including insurers, so that financial strength ratings can be determined. These ratings provide a benchmark of financial strength and dependability.

Fitch Ratings is an approved rating agency in New Zealand and one of the leading providers of insurance ratings worldwide. Their Financial Strength Rating is an assessment of an insurer's ability to meet its obligations to policyholders. The 'secure' ratings are AAA (Exceptionally Strong), AA (Very Strong), A (Strong), BBB (Good).

Currently AIA New Zealand Limited has a Financial Strength Rating of AA (Very Strong) from Fitch Ratings, which means we have a very strong capacity to meet policyholder and contract obligations.

For more information on Fitch Ratings or financial strength ratings, go to: [fitchratings.com](https://www.fitchratings.com)



HEALTHIER, LONGER,
BETTER LIVES

YOUR INSURANCE POLICY IS UNDERWRITTEN BY

AIA New Zealand Limited

AA

(VERY STRONG) RATING

Given by Fitch Ratings, an approved insurance rating agency.

RATING SCALE

SECURE	VULNERABLE
AAA (Exceptionally Strong)	BB (Moderately Weak)
AA (Very Strong)	B (Weak)
A (Strong)	CCC (Very Weak)
BBB (Good)	CC (Extremely Weak)
	C (Distressed)

Note: "+" or "-" may be appended to a rating to indicate the relative position of a credit within the rating category. Such suffixes are not added to ratings in the AAA category or to ratings below the CCC category.