

Credit Ratings

The following table sets out ratings the Company has received from approved rating organizations as at the dates indicated below.

	A.M. Best	S&P	Fitch
Sagicor Life Insurance Company			
Financial Strength	A- (Stable) ^(g)		
Issuer Credit Rating	a- (Stable) ^(g)		
Sagicor Life Jamaica Limited			
Financial Strength	B++ (Stable) ^(g)		
Issuer Credit Rating	bbb+ (Stable) ^(g)		
Sagicor Life Inc.			
Financial Strength	A- (Stable) ^(g)		
Issuer Credit Rating	a- (Stable) ^(g)		
Sagicor Financial Company Ltd.			
Issuer Credit Rating	bbb- (Stable) ^(g)	BB+ (Stable) ^(c)	BB (Stable) (Long term issuer default rating) ^(d)
Senior Unsecured Notes due May 13, 2028	bbb (Good) ^(g)	BB+ ^(f)	BB-
Sagicor General Insurance Inc.			
Financial Strength	A- (Stable) ^(g)		
Issuer Credit Rating	a- (Stable) ^(g)		
Sagicor Reinsurance Bermuda Ltd.			
Financial Strength	A- (Excellent) ^(g)		
Issuer Credit Rating	a- (Excellent) ^(g)		

a. Updated September 11, 2020.

b. Updated October 14, 2020

c. Updated November 25, 2020

- d. Updated June 8, 2020.
- e. Updated June 16, 2021
- f. Updated May 3, 2021
- g. Updated Nov 4, 2021

Current Rating Agency Releases

A.M. Best



A.M. Best Press Release - November, 2021

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A.M. Best Bond Rating Press Release - June 16, 2021

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S&P



S & P SFCL Senior Unsecured Notes Press Release - December 7, 2021

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S & P Ratings Score Snapshot - December 2, 2021

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S & P Global Rating Press Release - November 25, 2020

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S & P Bond Rating Press Release - May 3, 2021

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Fitch



Fitch Assigns BB- Rating to Sagicor Financial's Notes - December 7 2021

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Fitch Affirms Sagicor Financial's Ratings - Outlook Stable - December 6, 2021

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Fitch Report-March 12, 2020

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Fitch Report -March 17, 2020

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Fitch Report -June 8, 2020

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Fitch Bond Rating Press Release - June
2021

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