



2010 Income Protection

	Income Protection Rating	Income Protection Overall	Movement on 2009	2009 e-Rating	2008 e-Rating	2007 e-Rating	2006 e-Rating	2005 e-Rating
Legal & General	eee	1	Not Rated	Not Rated	eee	eee	eee	
Friends Provident	eee	2	▶	eee	ee+	ee	ee	
Fortis	eee	3	▶	eee	Not Rated	Not Rated	Not Rated	
Prudential	eee	4	▲	ee+	Not Rated	Not Rated	Not Rated	
AXA Winterthur	eee	5	▲	ee-	ee	ee	ee-	
Bright Grey	eee	6	▶	eee	ee+	e+	e	
Scottish Provident	ee+	7	▶	ee+	ee	ee	ee-	
Royal Liver	ee+	8	▶	ee+	ee+	ee+	ee-	
Aegon	ee+	9	▶	ee+	eee	eee	ee	
Zurich	ee+	10	▶	ee+	Not Rated	Not Rated	Not Rated	
LV=	ee+	11	▼	eee	ee+	ee	e	
BUPA Individual Protection	ee+	12	▶	ee+	ee+	ee-	Not Rated	
Aviva	e-	13	New	Not Rated	Not Rated	Not Rated	Not Rated	