



Intermediary Insurance Services, Inc.

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Niagara Life and Health Insurance Company

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Niagara Life and Health Insurance Company is a wholly-owned subsidiary of Companion Life Insurance Company (A.M. Best rated A+). Niagara Life and Health is licensed in the states of New York and Connecticut and is primarily engaged in group medical excess, student accident, dental and voluntary short term disability products. Niagara has earned high marks due to its fiscal strength, investment practices and sound management.

The employer stop loss market is a key sales target for Niagara Life and Health. The stop loss product has several options available to meet all the needs of employers that want to self-fund their employee medical plans. Niagara provides their clients with the highest level of service and responsiveness.

The A.M. Best rating for Niagara Life and Health Insurance Company is:

A.M. Best Rating A+ (Superior). A Rating Report from the A.M. Best Company represents an independent opinion from the leading provider of insurer ratings of a company's financial strength and ability to meet its obligations to policyholders. Rating as of January 23, 2013.

For more information on Niagara Life and Health's parent company (Companion Life), visit their website at www.companionlife.com