# **Best's Custom Services**

In addition to AM Best's standard products, customized data solutions can be created to your specifications. Our Data Specialists will work with you to determine the information that meets your needs, in the format and medium best suited to your goals and technical environment.

## **Focused Solutions, Defined by Your Needs**



Define the population of companies: Select an entire industry or specific companies, or let us help refine your focus by performing a search.



Choose AM Best-defined groups, consolidated as filed, or we'll create groups based on your specifications.



Select AM Best industry totals and composites, or set your own parameters.



Choose from a variety of formats and delivery methods, including FTP.

## **Data Covering All US Premium Volume**

AM Best has a long history of collecting and analyzing insurer financial data. We continually maintain and expand our extensive database, which includes data for 100% of all premium volume reported by US insurance companies.

Frequently requested data sets include specific statement pages, *Best's Credit Ratings - Feed*, state/line premium data for use in catastrophe modeling, and Best's Hazard Index. You can also completely customize your purchase by selecting from AM Best's extensive database of credit ratings, financial data, ratios and market share data and rankings.

## A Value-Added Approach to Quality, Consistency and Accuracy

- Historical group data is restructured to reflect current ownership and business structures, and we also offer data as originally filed to address both views.
- · Our consolidation process eliminates double counting, for more accurate group records.
- · We present a multidimensional perspective by creating records using both GAAP/IFRS and statutory data.
- AM Best analysts work to resolve inconsistencies in the financial statements they review. We perform corrections to approximately a quarter of the statements we receive, and our validation process surpasses industry norms.

#### The Choices Are Yours: Options to Help Us Customize Your Data Solution

In preparation for your discussion with our Custom Data Services team, please consider the following options:

- Define the company population: Pick an entire industry segment or specific companies, or ask us to search our databases based upon your criteria.
- Define the aggregation: Options include affiliated singles, unaffiliated singles, AM Best-defined groups, and companies consolidated as filed.
- If groups are selected, define the group structure: Choose data restructured to reflect current ownership and business structure ("as-is" data) and/or as originally filed ("as-was" data). We can also define the group based on your specifications.
- Choose the data years: Over 30 years of annual and quarterly data are available, on more than 17,500 insurers in the US, Canada and around the world.
- Select the data points: We offer thousands of data fields—statutory and GAAP data, Best's Credit Ratings, market share, loss and expense ratios and more.
- Select the format: Comma delimited, txt, fixed field, tab delimited, csv, Excel®, Access®—we offer a variety of format options to suit your needs.
- Specify your delivery method: We offer several different delivery options, including FTP and web services (API).
- · Choose the delivery frequency: Data is available as a one-time delivery or based on the frequency of your choice.

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