The Value of an AM Best Credit Rating

Founded in 1899, AM Best is the world's first, largest and only global credit rating agency specializing in the insurance industry and insurance-linked securities. Best's Credit Ratings are an assessment of an insurer's financial strength, creditworthiness and their ability to honor obligations to policyholders.

AM Best's insurance data, market intelligence, and analytical resources provide a critical perspective to help insurers, financial professionals and consumers make informed decisions. Our analysts' diverse financial, operational, claims, underwriting and actuarial backgrounds equip them to deliver insight that helps support and guide the insurance industry.

We provide 3,600 ratings on companies of all sizes in more than 100 countries, including over 200 alternative risk transfer entities and more than 450 mutual companies. Headquartered in the United States, the company has regional offices in London, Amsterdam, Dubai, Hong Kong, Singapore and Mexico City.
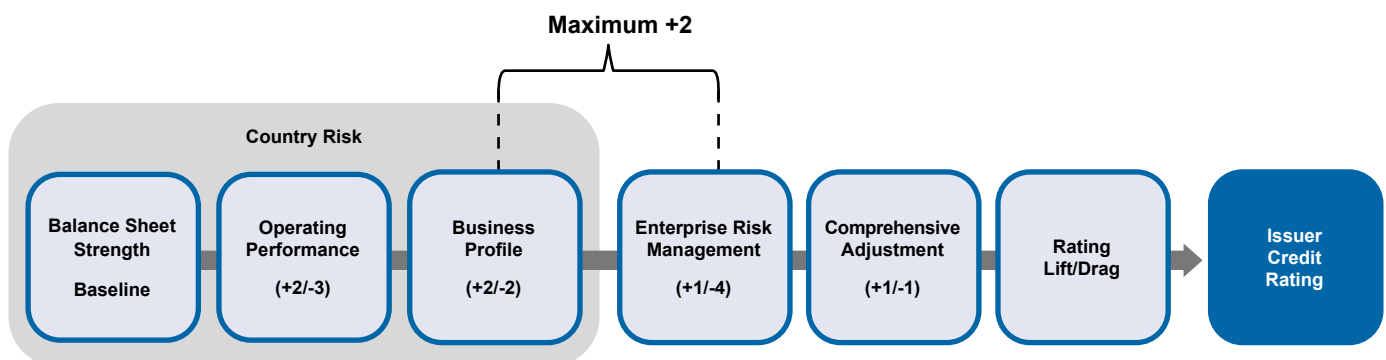
Why AM Best?

- AM Best is the only global credit rating agency focused solely on insurance.
- We provide an independent, third-party assessment of business profile, operating performance, business profile and enterprise risk management.
- Our analysis offers valuable insight into an organization, its management and track record.
- The interactive rating process serves as a roadmap for practicing sound risk management and effective business strategy.
- Our rating process promotes credibility, transparency and acceptance for new market/business penetration.
- We rate new formations, startups and companies of all sizes.
- Best's Credit Rating Methodology (BCRM) is publicly shared and transparent.
- Best's Credit Ratings are registered by regulatory authorities around the world. Click here for the full list.
- We rate risk transfer, single-parent captives, group captives, risk retention groups (RRGs) and protected cells in a number of domiciles.
- Our unmatched access to global insurance data, industry intelligence and analytical resources helps us deliver an essential perspective to the marketplace.

The AM Best Rating Process

A Best's Credit Rating (BCR) represents an independent opinion of an insurer's financial strength and its ability to meet its ongoing insurance policy and contract obligations. It serves as a valuable, transparent, forward-looking opinion that consumers, insurance agents, financial advisors, banks and other financial institutions can use to understand the financial strength and creditworthiness of insurance companies worldwide.

Best's Credit Rating Methodology (BCRM) is publicly shared and transparent, and consists of an in-depth evaluation of balance sheet strength, operating performance, business profile and enterprise risk management. The outcome is a BCR, which includes Best's Financial Strength Ratings (FSR), Issuer Credit Ratings (ICR), and Issue Credit Ratings (IR).

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