Best's Rating Assessment Service (RAS)

Best's Rating Assessment Service (RAS) provides a preliminary rating opinion to (re)insurance companies not currently rated by AM Best and are considering entering the rating process.
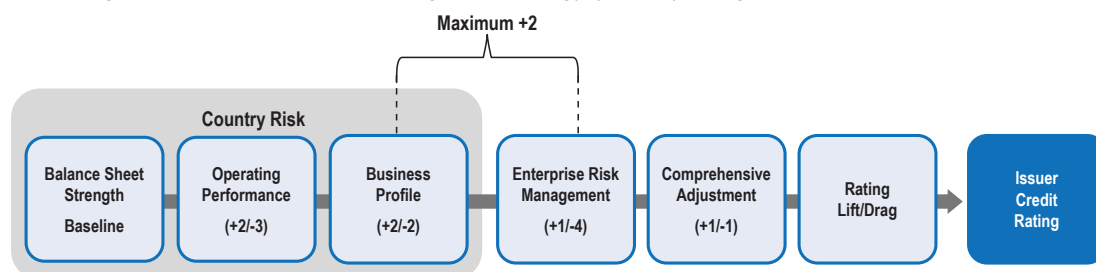
How does the service work?

RAS provides a confidential opinion of a company's rating prospects before deciding whether to obtain a Best's Credit Rating. The opinion is based on qualitative analysis that includes the Financial Strength Rating (FSR) and/or Issuer Credit Rating (ICR) that AM Best would assign under AM Best's rating scales.

Benefits of Best's Rating Assessment Service

- Delivers a preliminary rating outcome before investing in the formal rating process
- Highlights drivers of a potential rating outcome
- Indicates a carrier's strengths and weaknesses throughout the rating process
- Provides an understanding of the rating analysis and Best's Credit Rating Methodology (BCRM)

The foundational building blocks of Best's Credit Rating Methodology (BCRM) rating approach are outlined below.

What is the process?

The AM Best lead rating analyst assigned to the company will request financial information and data, including the company's most recent audited financial statements, a corporate structure chart, and details of ownership. After the analysis, the resulting opinion will be delivered to the company and will remain confidential.

What will AM Best provide as part of the service?

After the analysis is complete, AM Best will provide a Rating Assessment letter detailing our opinion of the company's rating prospects. This includes a summary of the data and a list of assumptions (deductions, findings, deliberations, conclusions) made in relation to AM Best's rating methodology.

How long will the process take?

The process typically takes two weeks once all the required information is received,

What will the service cost?

Please consult AM Best's Market Development team for details regarding fees.
Visit https://web.ambest.com/ratings-services/get-a-bests-credit-rating

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