

2025 Annual Rating Information Request for Property/Casualty Insurers

To complete our annual report and update your company's rating, we require critical financial and operational information that is detailed below. This information will support the publication of individual **Best's Credit Reports**.

To ensure a complete and timely analysis of your company's rating, we would appreciate receiving the following information as soon as possible, no later than **March 3, 2025** (except as noted).

Please Note: Information required for the processing of financial data supporting the publication of **Best's Credit Reports** should be sent directly to our **Data Management Group**. Information used primarily to review your company's rating should be sent directly to your financial analyst. Specific instructions are included below.

Financial Data

Please submit the following items to our **Data Management Group** through the Data Submission Module in Best's Client Portal (Portal): <https://portal.ambest.com>

- 1. NAIC Annual Filing:** Please submit your annual statement for the year ending December 31, 2024, via NAIC formatted zip filing as soon as it is available.
- 2. Combined Annual Statement Filing:** If your company is a member of a group that files an NAIC Combined Statement, please provide one NAIC formatted zip filing of the Combined Statement for the year ending December 31, 2024, as soon as possible, no later than **May 1, 2025**.
- 3. Canadian Branch Statements:** If your company is federally licensed in Canada, please provide the following if applicable:
 - P&C Core Financial Statement Return (PC1) PDF
 - P&C Supervisory Quarterly Return (PC2) PDF
 - P&C Supervisory Annual Supplement Return (PC3) PDF
 - P&C Provincial Return (PCPROV) PDF
 - ASCII, OSFI, TXT or Excel electronic filings
- 4. Foreign Branch Statements:** Please provide completed and signed PDF financial statements for all other foreign branches.
- 5. Additional Reports/Filings:** Please forward one NAIC formatted zip filing of the following reports:
 - Management Discussion and Analysis (MD&A), PDF filing (**by April 1, 2025**)
 - Supplemental Investment Risks Interrogatories (**by April 1, 2025**)
 - Supplemental Health Care Exhibit (**by April 1, 2025**)
 - Audited Financial Report, PDF filing (**by June 2, 2025**)
 - All other required schedules and exhibits filed with your domiciliary regulators (as indicated in the "Supplemental Exhibits and Schedules Interrogatories" Annual Statement page)
- 6. Best's Supplemental Rating Questionnaire (SRQ):** If required, a separate request for the 2024 SRQ will be sent to your company. Due to the importance of the information provided by this questionnaire, its completion is required as part of your company's rating review. Additional communication regarding the SRQ and submission via the Portal will be sent to your Portal Administrator (**due by April 1, 2025**).
- 7. NAIC Quarterly Filing:** Please submit your quarterly filings via NAIC formatted zip filing as they become available at the end of each quarter. Failure to send quarterly filings may have an adverse effect on your company's Best Credit Rating.

You may contact Technical Support Services with any questions regarding the Portal:
Toll Free: (800) 544-2378 or email: Technical_Support@ambest.com

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Rating Review Material

Please submit the following items directly to your financial analyst. We request that you submit documentation through the Best's Client Portal Message Center: <https://portal.ambest.com/>. If you do not have access to the Message Center, please contact your company's Portal Administrator to assist with sending the materials to us.

Additional Reports/Filings: Please forward one copy of the following reports:

- Annual Stockholders' or Policyholders' Report (operating company and parent company if applicable)
- Insurance Department Financial Examination Reports issued in 2024/2025
- 2024 Actuarial Opinion Summary Supplement (**by March 17, 2025**)
- **GAAP Reports:** Please forward an electronic copy of the following reports:
 - 2024 Stockholders' Annual Report (including Independent CPA Audit Report)
 - 2024 Financial Statement of Off-Shore Affiliates
 - Any other 2024/2025 Audited GAAP Financial Statements compiled by your company
- Schedule BAA Assets: Provide available additional detail by type/style of hedge fund/private equity investments.
- Own Risk and Solvency Assessment (ORSA)

Please Note: If you intend to submit any documents not included on the above lists, and you believe these documents could contain material confidential information, please contact your financial analyst at (908) 439-2200 for specific submission instructions.

Thank you for your continued cooperation and support.

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