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Guide to Proper Use of Best's Ratings & Assessments



Guide to Proper Use of Best's Ratings & Assessments

Introduction

This document outlines the proper use of AM Best's proprietary information by rated/assessed companies and the media, including:

- Best Credit Ratings (BCRs)
- Best's Financial Size Categories (FSCs)
- Best's Performance Assessments (PAs) for Delegated Underwriting Authority Enterprises (DUAEs)
- Best's Preliminary Credit Assessments (PCAs)
- AM Best press releases by rated insurance companies/assessed DUAEs
- AM Best press releases by media
- AM Best press releases hosted by third-party aggregators and websites
- *Best's Credit Reports*, Rating Rationales, *Best's Company Reports* and *Best's Performance Assessment Reports*
- BestMark for Rated Insurers, BestMark for DUAEs and BestMark for AM Best Press Release

It is intended as a guide and does not supersede any existing contracts or licensing agreements. Contact AM Best's Office of Intellectual Property for questions on the content of this document; further information on the use of AM Best proprietary information; or to obtain permission.

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Use of Best's Credit Ratings

Best's Credit Ratings (BCRs) include:

- Best's Financial Strength Ratings (FSRs)
- Best's Issuer Credit Ratings (ICRs)
- Best's Issue Credit Ratings (IRs)
- Best's National Scale Ratings (NSRs)

BCRs are publicly displayed and maintained on AM Best's website and can be verified using rating search tools. They are used by rated insurers, insurance professionals, distributors, consumers and other financial market participants worldwide.

BCRs can be communicated verbally and in print and digital formats, following the guidelines below. BCRs can be compared and contrasted with competitors' BCRs during client sales presentations. They also can be featured in traditional and digital marketing materials: websites, print ads, brochures, web banner ads, social media, email signatures, business cards and more.

Companies have the option of using:

- Only the FSR
- Only the ICR or IR
- The FSR, along with the ICR, IR and/or the NSR

In addition, rated insurers can request that their agents and/or brokers, who are licensed by and have a contractual right to sell policies for them, be permitted to use their BCR. An appropriate representative of the rated insurer must contact AM Best's Office of Intellectual Property to get permission for an agent or broker to use its BCR. Agents and brokers must follow the same guidelines for proper use as the rated insurer.

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What Needs to Be Included with BCRs

Proper attribution: A phrase such as "ABC Company has a Best's Credit Rating of A+" or "ABC Company is rated A+ by AM Best" must be included in print and digital content; or said verbally on the radio, television or internet.

A print/date stamp:

- **Printed content:** The current date and, wherever possible, the phrase, "For the latest Best's Credit Rating, access www.ambest.com," must be included when a BCR appears in printed material, such as brochures and other marketing collateral.
- **Dated publications:** Wherever possible, the phrase, "For the latest Best's Credit Rating, access www.ambest.com," must be included when a BCR appears in dated publications such as newspapers, magazines and professional journals.
- **Digital media:** An effective date and, wherever possible, the phrase, "For the latest Best's Credit Rating, access www.ambest.com," with the appropriate hyperlink, must be posted when a BCR appears on the internet or an intranet.

Any content used in connection with a BCR by rated insurers and/or their agents and brokers must be reviewed and approved by AM Best's Office of Intellectual Property.

How BCRs Can Be Represented

BCRs are represented by the insurer's latest assigned letter rating, and can include its rating descriptor (with or without parentheses). Including the rating descriptor with the letter rating is optional; however, the rating descriptor cannot be presented without the letter rating. In addition, it is recommended that the rating modifier, such as "u" (Under Review), or the rating outlook be included when displaying a BCR.

Below are examples of how to display FSRs:

- Rated A+ by AM Best
- Rated "A+" by AM Best
- Rated (A+) by AM Best
- Rated A+ from AM Best
- Rated "A+" from AM Best
- Rated (A+) from AM Best
- Rated A+ Superior by AM Best
- Rated A+ (Superior) by AM Best
- Rated A+ Superior from AM Best
- Rated A+ (Superior) from AM Best
- AM Best: A+
- AM Best: "A+"
- AM Best (A+)
- AM Best A+ rating
- AM Best "A+" rating
- AM Best (A+) rating
- A+ Superior by AM Best
- A+ (Superior) by AM Best
- A+ Superior from AM Best
- A+ (Superior) from AM Best
- A+ by AM Best
- (A+) by AM Best
- "A+" AM Best
- A+ from AM Best
- "A+" from AM Best
- AM Best Rating "A" (Excellent) to "A+" (Superior) with Positive Outlook
- A+ AM Best rated insurer

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ICRs or IRs on a rated security, as well as the NSR, are represented the same way as the FSRs above, except using the ICR or IR "aa" scale and the rating descriptors for those scales, or the NSR "aa.XX" scale and its rating descriptors.

Best's Financial Size Category

AM Best assigns a Best's Financial Size Category (FSC) to letter-rated insurers, which is an indicator of the company's size. The FSC is represented by Roman numerals ranging from Category I (smallest) to Category XV (largest). The FSC is not part of the BCR and does not have to be displayed alongside the rating. More information can be found on the [FSC webpage](#) on AM Best's website.

A rated insurer's FSC can be displayed as:

- Best's Financial Size Category of XV
- Best's FSC of Category XV
- Best's FSC of XV
- Financial Size Category of XV
- FSC of XV
- XV

When displaying the BCR and FSC together, the BCR and the FSC must be distinguished from one another, such as:

- A+ (Superior), Financial Size Category XV
- A+ (Superior), FSC XV
- A+ (Superior) from AM Best (XV Financial Size Category)
- AM Best rating of A+ (Superior), Financial Size Category of XV
- Rated A+ (Superior) by AM Best with a Financial Size Category of XV

It is improper to display the FSC between the BCR and the Rating Category, such as:

- A+ Financial Size Category XV (Superior).
- A-XV (Superior)

A rated insurer may substitute its ICR or NSR for its FSR and utilize the proper rating descriptor on the respective "aa" or "aa.XX" scale if a rating descriptor is being included.

Best's Performance Assessments for Delegated Underwriting Authority Enterprises

A Best's Performance Assessment (PA) is AM Best's forward-looking, independent and objective non-credit opinion indicative of a delegated underwriting authority enterprise's (DUAEE's) relative ability to perform services on behalf of its insurance partners.

DUAEE is a blanket term for managing general agents (MGAs), managing general underwriters (MGUs), coverholders, program administrators, program underwriters, underwriting agencies, direct authorizations and appointed representatives. Unlike a BCR, a PA does not address creditworthiness.

What Needs to Be Included with PAs

Proper attribution: A phrase such as "ABC Company has a Performance Assessment of PA-1 from AM Best" needs to be included in print and digital content; or said verbally on the radio, television or internet.

A print/date stamp:

- **Printed content:** The current date and, wherever possible, the phrase, "For the latest Performance Assessment, access www.ambest.com," must be included when a PA appears in printed material, such as brochures and other marketing collateral.
- **Dated publications:** Wherever possible, the phrase, "For the latest Performance Assessment, access www.ambest.com," must be included when a PA appears in dated publications such as newspapers, magazines and professional journals.
- **Digital media:** An effective date and, wherever possible, the phrase, "For the latest Performance Assessment, access www.ambest.com," with the appropriate hyperlink, must be posted when a PA appears on the internet or an intranet.

Additional information on PAs can be found in the [Guide to Best's Performance Assessments](#) on AM Best's website.

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How PAs Can Be Represented

PAs are represented by the DUAE's latest assigned assessment symbol and can include its assessment category (with or without parentheses). Including the category with the assessment symbol is optional; however, the category cannot be presented without the assessment symbol. In addition, it is recommended that the assessment modifier, such as "u" (Under Review), or the assessment outlook be included when displaying a PA.

Below are examples of how to display PAs:

- PA of PA-1 by AM Best
- PA of "PA-1" by AM Best
- (PA-1) PA by AM Best
- PA of PA-1 from AM Best
- PA of "PA-1" from AM Best
- (PA-1) PA from AM Best
- PA of PA-1 Exceptional by AM Best
- PA of PA-1 (Exceptional) by AM Best
- (PA-1 Exceptional) PA by AM Best
- AM Best: PA-1 (with or without colon)
- AM Best: "PA-1" (with or without colon)
- AM Best: (PA-1) (with or without colon)
- PA-1 Exceptional from/by AM Best
- PA-1 (Exceptional) from/by AM Best
- PA-1 by AM Best
- (PA-1) by AM Best
- "PA-1" AM Best
- AM Best PA-1 (Exceptional) with Stable Outlook
- AM Best PA-1 (Exceptional) Under Review With Developing Implications
- AM Best PA-1u (Exceptional)

Best's Preliminary Credit Assessments

A Best's Preliminary Credit Assessment (PCA) is an independent opinion on the relative general credit strengths and weaknesses of a(n):

- Issuer
- Obligor
- Security
- Proposed transaction or financing structure

PCAs are primarily based on business plans, term sheets and AM Best's expectations of how the business plans will be executed. Generally, it is a one-time evaluation and is not monitored or updated after being given to the entity that requested it.

PCAs are expressed using the same AM Best credit rating scales used for BCRs. However, because PCAs are not a BCR or statement of fact, they can never be presented as a credit rating in any type of communication, nor can insurance companies use it for underwriting purposes. PCAs may be disclosed publicly and displayed by the requesting entity for a maximum of 180 calendar days.

What Needs to Be Included with PCAs

Proper attribution: PCAs must be referenced with the designation of ".pca" A phrase such as "ABC Company has a Preliminary Credit Assessment of A+.pca from AM Best" needs to be included in print and digital content; or said verbally on the radio, television or internet.

A PCA on the FSR scale "A+.pca" may be substituted with the corresponding PCA on the respective "aa.pca" ICR scale.

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A print/date stamp:

- **Printed content:** The current date and, wherever possible, the phrase, "For the latest Best's Credit Rating, access www.ambest.com," must be included when a PCA appears in printed material, such as brochures and other marketing collateral.
- **Dated publications:** No date stamp is needed when a PCA appears in dated publications such as newspapers, magazines and professional journals.
- **Digital media:** An effective date and, wherever possible, the phrase, "For the latest Best's Credit Rating, access www.ambest.com," with the appropriate hyperlink, must be posted when a PCA appears on the internet or an intranet.

Additional information on PCAs can be found in the [Guide to Best's Credit Ratings](#) on AM Best's website.

How PCAs Can Be Represented

PCAs are represented by the insurer's latest assigned assessment letter and can include its assessment descriptor (with or without parentheses). Including the descriptor with the assessment letter is optional; however, the descriptor cannot be presented without the assessment letter.

Below are examples of how to display PCAs using the FSR scale:

- PCA of A+.pca by AM Best
- PCA of "A+.pca" by AM Best
- (A+.pca) PCA by AM Best
- PCA of A+.pca from AM Best
- PCA of "A+.pca" from AM Best
- (A+.pca) PCA from AM Best
- PCA of A+.pca Superior by AM Best
- PCA of A+.pca (Superior) by AM Best
- PCA of A+.pca Superior from AM Best
- PCA of A+.pca (Superior) from AM Best
- AM Best: A+.pca (with or without colon)
- AM Best: "A+.pca" (with or without colon)
- AM Best (A+.pca) (with or without colon)
- A+.pca Superior by AM Best
- A+.pca (Superior) by AM Best
- A+.pca Superior from AM Best
- A+.pca (Superior) from AM Best
- A+.pca from/by AM Best
- (A+.pca) from/by AM Best
- "A+.pca" from/by AM Best
- "A+.pca" AM Best

A Preliminary Credit Assessment may also be represented on the ICR scale using the respective "aa.pca" scale and the assessment descriptors for that scale.

Company Use of AM Best Press Releases

In addition to being published on the AM Best website, announcements can also be distributed through AM Best press releases. AM Best believes best practices include making any credit rating or assessment changes available to wire services and similar media channels in order to ensure wide distribution of the services and the accurate display of its ratings and assessments.

These press releases are aimed at informing the public of developments that may affect the credit rating or assessment assigned to a subject organization. All ratings and assessments are maintained on www.ambest.com. The rating of any organization can be verified on the AM Best website by using search tools provided. Access to some information may require registration with AM Best at no cost.

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Press releases are distributed through multiple channels, including:

- Business Wire
- AM Best's website
- *BestWire*®
- *Best's News & Research Service*
- Emails to select media outlets

An AM Best press release consists of a date line; a headline; a first paragraph disclosing the action(s) taken; the body of the press release presenting the rationale supporting the action(s); any required regulatory disclosure statements and links; the "About AM Best" boilerplate; and the AM Best copyright statement.

A subject company can reference its BCR in an AM Best press release in the following manners:

- **Link/Hyperlink:** A URL or online text can link back to AM Best's website for the full press release and rating disclosure.
- **Redistribution:** Print or digital copies of the complete AM Best press release can be distributed.
- **Website:** A digital copy of the AM Best press release can be posted on the subject company's website.

Redistributed press releases cannot be modified and must be presented in their entirety, including the AM Best copyright notice.

A subject company can use direct quotes from a press release for company materials such as its press releases and its annual reports, as long as quotation marks are used; the quote is attributed to AM Best; and the select portion quoted does not omit essential language and/or change the context of that portion of the analysis in the press release. Examples of what not to do when quoting from a press release and the correct method of using quotes and attribution follow:

Copy as presented in the press release:

AM Best has assigned a Financial Strength Rating of A (Excellent) and a Long-Term Issuer Credit Rating of "a" (Excellent) to ABC Insurance Company. The outlook assigned to these Credit Ratings (ratings) is stable. The ratings reflect ABC's balance sheet strength, which AM Best assesses as strong, as well as its adequate operating performance, limited business profile and marginal enterprise risk management (ERM).

Incorrect quotation from the press release:

AM Best has assigned a Financial Strength Rating of A (Excellent) and a Long-Term Issuer Credit Rating of "a" (Excellent) to ABC Insurance Company. The outlook assigned to these Credit Ratings (ratings) is stable. The ratings reflect ABC's balance sheet strength, which AM Best assesses as strong.

Correct quotation from the press release:

"AM Best has assigned a Financial Strength Rating of A (Excellent) and a Long-Term Issuer Credit Rating of "a" (Excellent) to ABC Insurance Company. The outlook assigned to these Credit Ratings (ratings) is stable. The ratings reflect ABC's balance sheet strength, which AM Best assesses as strong, as well as its adequate operating performance, limited business profile and marginal enterprise risk management (ERM)." Source: AM Best

Content from a press release for a PA or PCA may be used in the same manner as long as it does not change the context of the PA- or PCA-related press release.

Media Use of AM Best Press Releases

Media includes all print, broadcasting and narrowcasting media such as newspapers, television, trade magazines and journals, as well as newer digital properties, such as media internet sites and social media, and other different media formats and delivery platforms (e.g., video, podcasts, blogs, streaming media).

AM Best issues credit rating, PA and PCA announcements through its website and secondarily over Business Wire, a third-party press release distributor. Press releases are also emailed directly to publishers, editors and journalists who have requested to be included on specific press release distribution lists as a support for their reporting.

AM Best encourages credentialed journalists to use information contained in its press releases to form the basis of, supplement or support his or her reporting under the fair use principles of copyright law (Title 17, U.S. Code). BCRs, PAs and PCAs must only be used in the context of a news article.

Portions of the press release content may be freely reproduced without changes, provided that the selected portion does not change the context of the copy, and that full and clear credit is given to AM Best. It should be made clear to the reader by use of quotation marks the phrases/sentences that are being quoted from AM Best's announcement.

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(Examples of proper attribution of AM Best material can be found above. For examples on how BCRs, PAs and PCAs can be represented, as well as what must be included with them, please see pages 2-6.)

AM Best may, at its sole discretion, provide proprietary research and data to the media with an imposed embargo, requiring media to hold stories until a specific date and time. Any restrictions that the journalist agreed to in receiving the material must be observed. AM Best is prohibited from divulging any action on a credit rating prior to its disclosure on AM Best's website, or acknowledging a forthcoming credit rating action.

Third-Party Aggregators and Websites Hosting AM Best Press Releases

Third-party aggregators (TPAs) refer to entities and websites that locate press releases themselves from publicly available sources or indirectly receive AM Best press releases from distributors such as Business Wire and redistributors working under distribution agreements with third parties, and post them on their websites, typically displaying them without a unique editorial voice.

These entities may include blog aggregators that use AM Best rating actions, PAs, PCAs or press release content to create informal discussions.

If the TPA receives AM Best press releases from a third-party redistributor, including Business Wire, the TPA must ensure that the redistributor provides the AM Best press releases in their entirety, including the complete AM Best copyright notice at the end of the press release.

Because AM Best press releases, BCRs, PAs and PCAs are copyrighted and protected under national and international laws, TPAs must follow the following set of guidelines, in addition to those set forth above, whenever using or displaying AM Best's material:

- Republish the entire AM Best press release (in print or digital format). In all cases, the press release cannot be modified and must be presented in its entirety, including the complete AM Best copyright notice at the end of the press release.
- Redistribute or post just the title or header of the AM Best press release with a link back to the AM Best website for the full press release; or
- Quote the rating-action paragraphs from the AM Best press release, which include the decision(s), what entities are rated or assessed, their ratings or assessments and the outlooks or implications, and provide a link back to the AM Best website for the full press release. The same stipulations hold true on relevant PCA-related information in those announcements.

Limitations on Use of BCRs, PAs, PCAs and Press Releases

AM Best's website and press release content are the exclusive property of A.M. Best Company, Inc. and/or its subsidiaries, and are protected by national and international laws, including copyright, trademark, trade dress and other intellectual property and privacy laws.

AM Best prohibits the storage in databases and news retrieval systems or the use to train an LLM (large language model) of BCRs, PAs and PCAs, their effective date, rating rationales and related materials, and AM Best's press releases, whether or not they contain a credit rating action, PA or PCA, without first obtaining written permission or a limited license agreement from AM Best.

Additionally, AM Best will not consent to the use of its ratings in registration statements and related prospectuses or similar documents in the United States.

For more information, or for further questions related to AM Best's press releases, please contact a member of AM Best's Communications Department:

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Best's Credit Reports, Rating Rationales, Best's Company Reports and Best's Performance Assessment Reports

Best's Credit Reports

Best's Credit Reports provide a comprehensive analysis of an insurer's financial results and performance at the time a BCR is assigned. It includes the company's:

- BCR
- Financial performance
- Key performance indicators
- Detailed analysis

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A company is provided with one copy of its *Best's Credit Report* upon receiving its rating. It may not be reproduced in any manner for internal or external use, including print and digital copies; and cannot be posted to an internet or intranet site.

Rating Rationales

Rating rationales are part of a company's *Best's Credit Report*. They summarize the research and analysis behind the assignment of a BCR and include the following financial and operating performance factors:

- Balance sheet strength
- Operating performance
- Business profile
- Enterprise risk management (ERM)
- Rating outlook
- Rating drivers

A company may not use its rating rationale in marketing collateral or post the rationale on its website. However, a company can use direct quotes from its rating rationale in company materials, such as press releases or its annual report, as long as it is not a select portion that changes the context of the copy; and is accompanied by its FSR.

Best's Company Reports

Best's Company Reports document AM Best's opinion of an insurer's financial strength and operating performance at the time of the rating assessment.

Best's Company Reports can be used for:

- Verification of AM Best's opinion of a company's stability to policyholders, potential clients, employees, stockholders and investors
- Agent and broker recruitment
- Presentations and proposals
- Trade shows
- Sales and training materials
- Corporate relations

Best's Company Reports may only be purchased from AM Best by the insurance entity, parent organization or lead company of a carrier that has a current *Best's Credit Report*. They are produced in English and other languages and are available in PDF format. For an additional fee, the rated insurer has the option to print the report for its agents and brokers to distribute to clients; however, reports cannot be photocopied.

If a BCR changes, the rated insurer may no longer display the report on their company website or distribute printed copies. The rated insurer must remove the report in its entirety from their company website and any server where it may be stored. AM Best will provide a replacement PDF within a reasonable amount of time, in accordance with the license agreement.

Further information on *Best's Company Reports*, including ordering details, can be obtained by contacting AM Best's Company Report Services team at company.reports@ambest.com.

Best's Performance Assessment Reports

Best's Performance Assessment Reports document AM Best's opinion of a delegated underwriting authority enterprise's relative ability to perform services on behalf of its insurance carrier partners. *Best's Performance Assessment Reports* can be used for:

- Verification of AM Best's opinion of a company's ability to perform services on behalf of partners
- Recruitment of insurance carrier partners
- Presentations and proposals
- Trade shows
- Sales and training materials
- Corporate relations

For companies that choose a public assessment, *Best's Performance Assessment Reports* are available on AM Best's website. They are produced in English and other languages, and are available in print and digital formats. The assessed DUAE can provide its agents, brokers and carrier partners with preprinted *Best's Performance Assessment Reports* to distribute to their clients.

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If a PA changes, the assessed DUAЕ should promptly stop distributing any *Best's Performance Assessment Reports* containing the outdated assessment and obtain an updated report on the AM Best website. Further information on *Best's Performance Assessment Reports* can be found on the AM Best website at www.ambest.com.

BestMark for Rated Insurers

AM Best-rated insurers can showcase their Best's Financial Strength Rating or Best's National Scale Rating by displaying their BestMark in marketing collateral. This well-known icon communicates AM Best's informed, objective opinion of a rated company's financial strength, demonstrating to agents, brokers, customers, prospects and the financial services industry that the insurer has undergone AM Best's rigorous rating process.

A BestMark can be featured in marketing materials such as websites, print ads, brochures, web ads, social media, email signatures, business cards, and conference and events materials. It's available in black, blue and gold to complement the style of your marketing materials, with a white BestMark available for use on dark backgrounds. For uses requiring a smaller image, such as business cards and email signatures, BestMarks are available at 1- and .75-inch sizes.



To provide more-detailed information on their company to their audiences, insurers have the option to embed a link in their BestMark icon that opens their company's profile page on the AM Best website. To find a company's profile page, visit the AM Best [home page](#), and enter the company name in the "Search for a Company" box.

For instructions on how to link your BestMark icon to your company page, please contact bestmarkinsurers@ambest.com.

Insurers can grant permission to their agents and/or brokers to use their BestMark once the rated company has provided approval to AM Best via bestmarkinsurers@ambest.com.

To obtain a BestMark or for further information, please contact bestmarkinsurers@ambest.com or visit the [BestMark for Rated Insurers](#) page.

BestMark for Delegated Underwriting Authority Enterprises (DUAЕs)

Delegated underwriting authority enterprises (DUAЕs)* can showcase their Performance Assessment (PA) by displaying a customized BestMark for DUAЕs in marketing materials.

A BestMark for DUAЕs communicates AM Best's forward-looking, independent and objective non-credit opinion. It can be used to promote expertise and effectiveness to other parties, such as investors, venture capitalists, regulators and insurer partners. BestMarks for DUAЕs demonstrate that the organization has undergone AM Best's rigorous assessment process, and provide a uniform, independent global benchmark from a respected third party.



A BestMark can be featured in marketing materials such as websites, print ads, brochures, web ads, social media, email signatures, business cards, and conference and events materials. It is available in black, blue and gold to complement the style of your marketing materials, with a white BestMark available for use on dark backgrounds. For uses requiring a smaller image, such as business cards and email signatures, BestMarks are available at 1- and .75-inch sizes.

To obtain a BestMark or for further information, please contact bestmarkduaes@ambest.com or visit the [BestMark for Delegated Underwriting Authority Enterprises](#) page.

*DUAЕ is a blanket term for managing general agents (MGAs), managing general underwriters (MGUs), coverholders, program administrators, program underwriters, underwriting agencies, direct authorizations and appointed representatives.

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BestMark for AM Best Press Release



The BestMark for AM Best Press Release is available to rated insurers and DUAEs with a PA, as well as the assessed DUAЕ's non-insurance business partners, that would like to link from their site to a corresponding AM Best press release.*

The BestMark for AM Best Press Release can be used as an eye-catching element on a company's website that rated (re)insurance carriers or assessed DUAЕs and their business partners can use to showcase their Best's Financial Strength Rating or Best's National Scale Rating, or a PA for DUAЕ, via AM Best's press release announcing the rating to the marketplace.

Companies may choose to hyperlink to the corresponding press release on AM Best's website from their BestMark for AM Best Press Release and should ensure that the press release is the most current. A company formerly rated or assessed by AM Best may not use the BestMark for AM Best Press Release.

To obtain a BestMark for AM Best Press Release or for further information, please contact bestmarkinsurers@ambest.com or visit the [BestMark for AM Best Press Release](#) page.

For instructions on how to link your AM Best press release to your BestMark for AM Best Press Release icon, please contact bestmarkinsurers@ambest.com.

*Not every Best's Credit Rating Action results in the dissemination of an AM Best press release.

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