

# 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.**

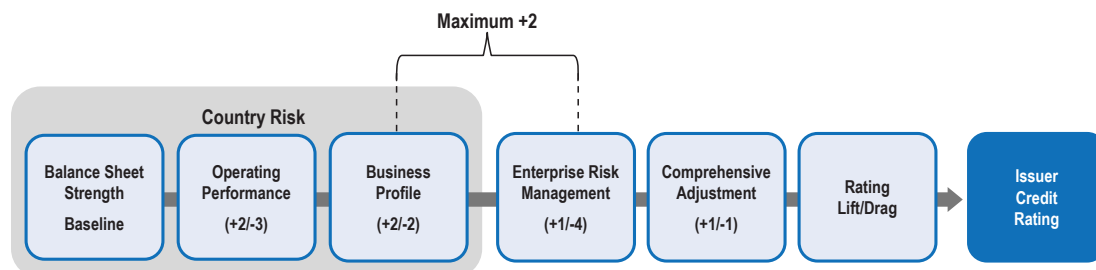
## How does the service work?

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 quantitative 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 three to four 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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