Best's Credit Rating Process

An AM Best Business Development representative can help you get started by answering your questions and supplying the information necessary to make informed decisions about obtaining a Best's Credit Rating (BCR).

Upon determination of rating feasibility, a rating fee will be quoted. If accepted, a contract will be issued for signature, and when returned, and fee paid, the company will be assigned an analytical team for the process to begin.

The duration from signed contract to ratings announcement is about eight to twelve weeks. Each interactively rated entity is assigned to an analytical team, which manages the ongoing interaction with company management and conducts the fundamental credit analysis as described in AM Best's rating criteria.

BCRs are initially determined and periodically updated through a defined rating committee process. The rating committee itself consists of analytical staff and is chaired by senior rating officers.

The committee approach ensures rating consistency across different business segments and maintains the integrity of the rating process (described briefly below).



1 Rating Engagement and Contract
Once a contract is signed and returned and the fee paid, the company is assigned an analytical team, and the interactive rating process commences.

2 Compile Information
The analytical team collects public and proprietary financial information and data to develop a tailored agenda for a rating meeting.

3 Meet with Company Management
The analytical team meets with company management to discuss the organization's operations, strategy, risk management and financial condition, incorporating quantitative and qualitative questions to inform their analysis.

4 Perform Analysis
The analytical team performs analysis using quantitative and qualitative factors to assess an organization's financial health and risk profile, supported by peer and industry benchmark comparisons.

5 Determine Best's Credit Rating
The AM Best rating committee ensures rating consistency and maintains the integrity of the rating process and methodology.

6 Disseminate Best's Credit Rating
If the initial Best's Credit Rating is accepted, it is distributed via the AM Best website, press releases and publications. The company can choose to keep the rating private. Private BCRs are disseminated to the rated entity only.

7 Monitor Best's Credit Rating
AM Best regularly monitors the rating by continually analyzing the organization's creditworthiness.

AM Best relies primarily on information provided by the rated entity, although other sources of information may be used in the analysis.

Find out more about getting a Best's Credit Rating.

For more information on Best's Credit Rating Process, please visit www.ambest.com/ratings/index.html.

A Best's Credit Rating (BCR) is a forward-looking, independent opinion regarding an insurer's, issuer's or financial obligation's relative creditworthiness. For limitations and disclosures regarding Best's Credit Ratings, please visit www.ambest.com/ratings/notice.asp.

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