

Best's Rating Evaluation Service (RES)

Best's Rating Evaluation Service (RES) provides currently rated (re)insurance companies an advance opinion regarding the rating impact of major corporate activity and/or changes.

What does the service offer?

RES provides feedback on the likely impact on a company's existing ratings of one or more hypothetical scenarios, such as:

- Mergers and acquisitions
- Significant asset divestitures and/or other restructuring of the company's invested asset portfolio
- Entering or exiting a major line of business
- Stock buy-backs
- Significant capital restructuring
- Creation of a new holding company or operating affiliate

What are the benefits of the service?

Best's Rating Evaluation Service benefits companies that are considering strategic or financial initiatives that could impact their rating.

Companies benefit from:

- An indicative rating outcome for each hypothetical scenario
- An understanding of the rating impact of the planned strategic initiatives and underlying assumptions
- Feedback regarding the primary factors influencing the opinion

What is the process for obtaining the service?

The AM Best lead rating analyst assigned to the company will request the scenarios for evaluation, including supporting financial information and data.

What will AM Best provide to the company as part of the service?

After the analysis is complete, AM Best will provide a confidential Rating Evaluation letter, detailing our opinion of the potential impact of the hypothetical scenarios presented on the company's rating.

How long will the process take?

Since these requests can be time-critical, we can negotiate a timeframe that considers the company's requirements and our ability to respond based on the complexity of the analysis.

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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