



Issue Date & Time: January 9, 2026; 2:46 PM UTC -05:00

Certificate #: AMB000188000000000000438

Certificate Holder: John Doe | Organization Name

BEST'S CERTIFICATE OF CREDITWORTHINESS

This certificate is issued as a matter of information only and confers no rights upon the certificate holder.

This is to certify that **A.M. Best Rating Services, Inc.** has rated the following company since 1922, with current ratings displayed below:

SAMPLE PROPERTY/CASUALTY INSURANCE COMPANY

AMB#
000000

NAIC#
00000

FEIN#
00-0000000

LEI#
000000A00AAA0AA00A00

Company Information:

Address:

123 Main Street
Anytown, ST 00000-0000 US



Website: www.sampleinsurance.com

Date Incorporated:

January 1, 1919

Date Commenced:

January 1, 1919

Best's Financial Size Category:

XV (Greater than or Equal to USD 2.00 Billion)

Best's Credit Ratings

Financial Strength (FSR)

Ratings: A++ (Superior)

Outlook: Stable

Action: Affirmed

Effective Date: January 7, 2026

Initial Rating Date: January 30, 1922

Long-Term Issuer Credit (ICR)

Ratings: aa+ (Superior)

Outlook: Stable

Action: Affirmed

Effective Date: January 7, 2026

Initial Rating Date: January 30, 2009

A **Best's Credit Rating (BCR)** is a forward-looking, independent and objective opinion regarding an insurer's, issuer's or financial obligation's relative creditworthiness. In our opinion, this company's ability to meet ongoing insurance obligations is Superior, and its ability to meet ongoing senior financial obligations is Superior.

Best's Credit Rating Definitions

Best's Financial Strength Rating (FSR): An independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations.

Best's Issuer Credit Rating (ICR): An independent opinion of an entity's ability to meet its ongoing financial obligations and can be issued on either a long- or short-term basis.

Important Note: Best's Credit Ratings are independent and objective opinions, not statements of fact. AM Best is not an Investment Advisor, does not offer investment advice of any kind, nor does the company or its Rating Analysts offer any form of structuring or financial advice. AM Best's credit opinions are not recommendations to buy, sell or hold securities, or to make any other investment decisions. For additional information regarding the use and limitations of credit rating opinions, as well as the rating process, information requirements and other rating related terms and definitions, please view the [Guide to Best's Credit Ratings](#).

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Authorized Representative

Kenneth J. Johnson
Chief Rating Officer, AM Best Rating Services

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