



SAMPLE INSURANCE GROUP

AMB #: 999999

NAIC #: N/A

FEIN #: N/A

Phone: +1-234-555-1234

Fax: +1-234-555-2345

Website: N/A

SAMPLE INSURANCE COMPANY

A+

Domiciliary Address: 123 Main Street, Oldwick NJ, United States 08858

AMB #: 999999

NAIC #: 99999

FEIN #: 99-9999999

Phone: +1-234-555-1234

Fax: +1-234-555-2345

Website: www.samplecompany.com



Best's Credit Rating Effective Date

Month XX, XXXX

Analytical Contacts

First & Last Name

Position Title

First.LastName@ambest.com

+1(XXX) XXX-XXXX Ext. XXXX

First & Last Name

Position Title

First.LastName@ambest.com

+1(XXX) XXX-XXXX Ext. XXXX

Information

[Best's Credit Rating Methodology](#)

[Understanding Best's Credit Ratings](#)

[Market Segment Outlooks](#)

Financial Data Presented

The financial data in this report includes all rating unit members as well as certain Sample Insurance Group affiliates that are not rated by AM Best. A list of these non-rated affiliates is available here: [list of companies](#).

The financial data in this report reflects the most current data available to the Analytical Team at the time of the rating. Updates to the financial exhibits in this report are available here: [Best's Financial Report](#)

Sample Insurance Group

AMB#: 999999

Associated Ultimate Parent: 999999 - Sample Insurance Corporation

Best's Credit Ratings

Financial Strength Rating (FSR)

| |
|---|
| <p>A+</p> <p>Superior</p> |
| <p>Outlook: Outlook</p> <p>Action: Action</p> |

Issuer Credit Rating (ICR)

| |
|---|
| <p>aa</p> <p>Superior</p> |
| <p>Outlook: Outlook</p> <p>Action: Action</p> |

Assessment Descriptors

| Assessment Descriptors | |
|----------------------------|-------------------|
| Balance Sheet Strength | Descriptor |
| Operating Performance | Descriptor |
| Business Profile | Descriptor |
| Enterprise Risk Management | Descriptor |

Rating Unit - Members

Rating Unit: Sample Insurance Group | AMB #: 999999

| AMB # | Rating Unit Members |
|--------|--------------------------|
| 999999 | Sample Insurance Company |
| 999999 | Sample Mutual Ins Co |
| 999999 | Sample Indemnity Company |

Rating Rationale

Balance Sheet Strength: Descriptor

- Balance Sheet Strength Rating Rationale text will appear here.
- Balance Sheet Strength Rating Rationale text will appear here.
- Balance Sheet Strength Rating Rationale text will appear here.

Operating Performance: Descriptor

- Operating Performance Rating Rationale text will appear here.
- Operating Performance Rating Rationale text will appear here.
- Operating Performance Rating Rationale text will appear here.

Business Profile: Descriptor

- Business Profile Rating Rationale text will appear here.
- Business Profile Rating Rationale text will appear here.
- Business Profile Rating Rationale text will appear here.

Enterprise Risk Management: Descriptor

- Enterprise Risk Management Rating Rationale text will appear here.
- Enterprise Risk Management Rating Rationale text will appear here.
- Enterprise Risk Management Rating Rationale text will appear here.

Outlook

- Outlook Rating Rationale text will appear here.

Rating Drivers

- Rating Drivers Rating Rationale text will appear here.
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- Rating Drivers Rating Rationale text will appear here.

Key Financial Indicators

Best's Capital Adequacy Ratio (BCAR) Scores (%)

| | | | | |
|-------------------------|-------------|-------------|-------------|-------------|
| Confidence Level | 95.0 | 99.0 | 99.5 | 99.6 |
| BCAR Score | 99.9 | 99.9 | 99.9 | 99.9 |

Source: Best's Capital Adequacy Ratio Model - P/C, US

| Key Financial Indicators (USD 000) | 9-Months | | Year End - December 31 | | | | |
|---|-----------------|-------------|-------------------------------|-------------|-------------|-------------|-------------|
| | 2022 | 2021 | 2021 | 2020 | 2019 | 2018 | 2017 |
| Premiums Written: | | | | | | | |
| Direct | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| Assumed* | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| Ceded | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| Net | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| Net Operating Income | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| Net Income | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| Total Admitted Assets | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| Policyholders' Surplus | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |

Source: BestLink® - Best's Financial Suite

*Quarterly premiums include affiliated reinsurance premiums that are eliminated in annual assumed and ceded values.

| Key Financial Ratios (%) | 9-Months | | Year End - December 31 | | | | | Weighted Average |
|---|-----------------|-------------|-------------------------------|-------------|-------------|-------------|-------------|-------------------------|
| | 2022 | 2021 | 2021 | 2020 | 2019 | 2018 | 2017 | |
| Profitability: | | | | | | | | |
| Combined Ratio | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Reserve Development Combined Ratio Impact | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Net Investment Yield | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Pre-Tax Operating Return on Net Earned Premiums | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Net Income Return on Policyholders' Surplus | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Total Return on Policyholders' Surplus | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Leverage: | | | | | | | | |
| Net | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Gross | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Non-affiliated Investment | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |

Credit Analysis

Balance Sheet Strength

This section will contain Balance Sheet Strength credit analysis text. This section will contain Balance Sheet Strength credit analysis text. This section will contain Balance Sheet Strength credit analysis text.

Capitalization

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Balance Sheet Strength (Continued)

Year End - December 31

| Capital Generation Analysis USD (000) | 9-Months | | Year End - December 31 | | | | |
|--|-----------------|----------------|-------------------------------|----------------|----------------|----------------|----------------|
| | 2022 | 2021 | 2021 | 2020 | 2019 | 2018 | 2017 |
| Beginning Policyholders' Surplus | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| Net Operating Income | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| Net Realized Capital Gains (Losses) | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| Net Unrealized Capital Gains (Losses) | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| Net Change in Paid-In Capital and Surplus | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| Stockholder Dividends | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| Other Changes in Capital and Surplus | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| Net Change in Policyholders' Surplus | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| Ending Policyholders' Surplus | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| Net Change in Policyholders' Surplus (%) | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Net Change in Policyholders' Surplus (5 yr CAGR) | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |

Source: BestLink® - Best's Financial Suite

| Liquidity Analysis (%) | 9-Months | | Year End - December 31 | | | | |
|-----------------------------------|-----------------|-------------|-------------------------------|-------------|-------------|-------------|-------------|
| | 2022 | 2021 | 2021 | 2020 | 2019 | 2018 | 2017 |
| Net Operating Cash Flow USD (000) | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| Current Liquidity (%) | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |

Source: BestLink® - Best's Financial Suite

Asset Liability Management - Investments

This section will contain Asset Liability Management – Investments credit analysis text. This section will contain Asset Liability Management – Investments credit analysis text. This section will contain Asset Liability Management – Investments credit analysis text. This section will contain Asset Liability Management – Investments credit analysis text.

| Composition of Cash and Invested Assets | 9-Months | | Year End - December 31 | | | | |
|--|-----------------|-------------|-------------------------------|-------------|-------------|-------------|-------------|
| | 2022 | 2021 | 2021 | 2020 | 2019 | 2018 | 2017 |
| Total Cash and Invested Assets USD (000) | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| Composition Percentages (%) | | | | | | | |
| Unaffiliated: | | | | | | | |
| Cash and Short Term Investments | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Bonds | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Stocks | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Other Invested Assets | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Total Unaffiliated | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Investments in Affiliates | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Non-Admitted | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Total | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |

Source: BestLink® - Best's Financial Suite

Financial Statements

| | 9- Months | | Year End - December 31 | | | |
|--|-----------|-----|------------------------|-----|-----------|-----|
| | 2022 | | 2021 | | 2020 | |
| Balance Sheet | USD (000) | % | USD (000) | % | USD (000) | % |
| Cash and Short Term Investments | 999,999 | 9.9 | 999,999 | 9.9 | 999,999 | 9.9 |
| Bonds | 999,999 | 9.9 | 999,999 | 9.9 | 999,999 | 9.9 |
| Preferred and Common Stock | 999,999 | 9.9 | 999,999 | 9.9 | 999,999 | 9.9 |
| Other Invested Assets | 999,999 | 9.9 | 999,999 | 9.9 | 999,999 | 9.9 |
| Total Cash and Invested Assets | 999,999 | 9.9 | 999,999 | 9.9 | 999,999 | 9.9 |
| Premium Balances | 999,999 | 9.9 | 999,999 | 9.9 | 999,999 | 9.9 |
| Net Deferred Tax Asset | 999,999 | 9.9 | 999,999 | 9.9 | 999,999 | 9.9 |
| Other Assets | 999,999 | 9.9 | 999,999 | 9.9 | 999,999 | 9.9 |
| Total Assets | 999,999 | 9.9 | 999,999 | 9.9 | 999,999 | 9.9 |
| Loss and Loss Adjustment Expense Reserves: | | | | | | |
| Net Reported Loss Reserves* | 999,999 | 9.9 | 999,999 | 9.9 | 999,999 | 9.9 |
| Net INBR Loss Reserves* | 999,999 | 9.9 | 999,999 | 9.9 | 999,999 | 9.9 |
| Net LAE Reserves | 999,999 | 9.9 | 999,999 | 9.9 | 999,999 | 9.9 |
| Total Net Loss and LAE Reserves | 999,999 | 9.9 | 999,999 | 9.9 | 999,999 | 9.9 |
| Net Unearned Premiums | 999,999 | 9.9 | 999,999 | 9.9 | 999,999 | 9.9 |
| Other Liabilities | 999,999 | 9.9 | 999,999 | 9.9 | 999,999 | 9.9 |
| Total Liabilities | 999,999 | 9.9 | 999,999 | 9.9 | 999,999 | 9.9 |
| Capital Stock | 999,999 | 9.9 | 999,999 | 9.9 | 999,999 | 9.9 |
| Paid-In and Contributed Surplus | 999,999 | 9.9 | 999,999 | 9.9 | 999,999 | 9.9 |
| Unassigned Surplus | 999,999 | 9.9 | 999,999 | 9.9 | 999,999 | 9.9 |
| Other Surplus | 999,999 | 9.9 | 999,999 | 9.9 | 999,999 | 9.9 |
| Total Policyholders' Surplus | 999,999 | 9.9 | 999,999 | 9.9 | 999,999 | 9.9 |
| Total Liabilities and Surplus | 999,999 | 9.9 | 999,999 | 9.9 | 999,999 | 9.9 |

Source: BestLink® - Best's Financial Suite
 * Interim reserves balances include LAE.

| | 9-Months | | Year End - December 31 | |
|-------------------------------------|----------|---------|------------------------|---------|
| | 2022 | 2021 | 2021 | 2020 |
| Income Statement USD (000) | | | | |
| Net Premiums Earned | 999,999 | 999,999 | 999,999 | 999,999 |
| Net Losses and LAE Incurred: | | | | |
| Current Accident Year | 999,999 | 999,999 | 999,999 | 999,999 |
| Prior Accident Years | 999,999 | 999,999 | 999,999 | 999,999 |
| Underwriting Expenses Incurred | 999,999 | 999,999 | 999,999 | 999,999 |
| Dividends to Policyholders | 999,999 | 999,999 | 999,999 | 999,999 |
| Net Underwriting Income | 999,999 | 999,999 | 999,999 | 999,999 |
| Net investment income | 999,999 | 999,999 | 999,999 | 999,999 |
| Other Income (Expense) | 999,999 | 999,999 | 999,999 | 999,999 |
| Pre-Tax Operating Income | 999,999 | 999,999 | 999,999 | 999,999 |
| Income Taxes Incurred | 999,999 | 999,999 | 999,999 | 999,999 |
| Net Operating Income | 999,999 | 999,999 | 999,999 | 999,999 |
| Net Realized Capital Gains (Losses) | 999,999 | 999,999 | 999,999 | 999,999 |
| Net Income | 999,999 | 999,999 | 999,999 | 999,999 |

Source: Bestlink© - Best Financial Suite

| Statement of Operating Cash Flows USD (000) | 9-Months | | Year End December 31 | |
|--|-----------------|-------------|-----------------------------|-------------|
| | 2022 | 2021 | 2021 | 2020 |
| Net Premiums Collected | 999,999 | 999,999 | 999,999 | 999,999 |
| Net Losses Paid | 999,999 | 999,999 | 999,999 | 999,999 |
| Expenses Paid | 999,999 | 999,999 | 999,999 | 999,999 |
| Dividends to Policyholders | 999,999 | 999,999 | 999,999 | 999,999 |
| Net Underwriting Cash Flow | 999,999 | 999,999 | 999,999 | 999,999 |
| Net Investment Income | 999,999 | 999,999 | 999,999 | 999,999 |
| Other Income (Expense) | 999,999 | 999,999 | 999,999 | 999,999 |
| Income Taxes Paid (Recovered) | 999,999 | 999,999 | 999,999 | 999,999 |
| Net Operating Cash Flow USD | 999,999 | 999,999 | 999,999 | 999,999 |

Source: BestLink® - Best's Financial Suite

Sample Insurance Group

Last Update

Month XX, XXXX

Identifiers

AMB #: 999999

This company is a data record that AM Best utilizes to represent the AM Best Consolidated financials for the Property/Casualty business of AMB#: [999999 Sample Insurance Company](#).

AMB#: [999999 Sample Insurance Company](#) has been assigned as the AMB Group Lead for this consolidation and should be used to access name, address, or other contact information for this AM Best Consolidated Group.

Financial Data Presented

See [LINK](#) for details of the entities represented by the data presented in this report.

Operations

Date Incorporated: Month XX, XXXX

Domiciled: State, United States

Business Type: Property/Casualty
Organization Type: Organization Type
Marketing Type: Marketing Type

Best's Credit Ratings

Rating Relationship

This group represents an AM Best Rating Unit. In our opinion, companies under this Rating Unit have a Superior ability to meet their ongoing insurance obligations and a Superior ability to meet their ongoing senior financial obligations.

Best's Credit Rating Effective Date: Month XX, XXXX

Rating rationale and credit analysis can be found in the [Best's Credit Report for AMB# 999999 - Sample Insurance Group](#).

| AMB# | Rating Unit Members | Best's Credit Ratings | |
|--------|--------------------------|---------------------------|--------------------------------|
| | | Financial Strength Rating | Long-Term Issuer Credit Rating |
| 999999 | Sample Insurance Company | A+ | aa |
| 999999 | Sample Mutual Ins Co | A+ | aa |
| 999999 | Sample Indemnity Co | A+ | aa |

Corporate Structure

Ultimate Parent: AMB # 099999 – Ultimate Parent Name Here

This section will contain Corporate Structure text of the company. Access in BestLink this company's current [Corporate Structure](#).

Financial Results

Financial exhibits presented in this report provide calculated ratios using the most recent company-filed statements available in BestLink - Best's Statement File – P/C, US. Access [Qualitative Analytical Report \(QAR\) Annual](#) and [Quarterly](#) for additional details.

Currency: US Dollars

Balance Sheet Highlights

| | Year End - December 31 | | | | |
|---|------------------------|-------------|-------------|-------------|-------------|
| Ceded Reinsurance Analysis | 2022 | 2021 | 2020 | 2019 | 2018 |
| American National Property & Casualty Group | | | | | |
| Ceded Reinsurance USD (000) | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| Business Retention (%) | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Reinsurance Recoverables to PHS (%) | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Ceded Reinsurance to PHS (%) | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Private Passenger Standard Auto & Homeowners Composite | | | | | |
| Business Retention (%) | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Reinsurance Recoverables to PHS (%) | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Ceded Reinsurance to PHS (%) | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |

Source: BestLink® - Best's Financial Suite

| | Paid & Unpaid Losses | Incurred but not reported (IBNR) losses | Unearned premiums | Other Recoverables | Total Reinsurance Recoverables |
|--|---------------------------------|--|--------------------------|---------------------------|---------------------------------------|
| 2021 Reinsurance Recoverables USD (000) | | | | | |
| US Affiliates | 999,999 | 999,999 | 999,999 | ... | 999,999 |
| US Insurers | 999,999 | 999,999 | 999,999 | ... | 999,999 |
| Pools/Associations | 999,999 | ... | 999,999 | ... | 999,999 |
| Other Non-US | 999,999 | 999,999 | 999,999 | -9 | 999,999 |
| Total (excluding US Affiliates) | 999,999 | 999,999 | 999,999 | -9 | 999,999 |
| Grand Total | 999,999 | 999,999 | 999,999 | -9 | 999,999 |

Source: BestLink® - Best's Financial Suite

Asset Liability Management | Investments

| | 9-Months | | Year End - December 31 | | | | |
|--|----------|---------|------------------------|---------|---------|---------|---------|
| | 2022 | 2021 | 2021 | 2020 | 2019 | 2018 | 2017 |
| Bond Portfolio | | | | | | | |
| Bonds & Short Term Investments USD(000) | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| By Issuer (%) | | | | | | | |
| Unaffiliated Bonds: | | | | | | | |
| US Government | ... | ... | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Foreign - All other | ... | ... | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| State, Municipal & Special Revenue | ... | ... | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Industrial and Misc, Hybrid and SVO Identified | ... | ... | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Bonds and Short Term Investments By Private vs Public (%) | | | | | | | |
| Private issues | ... | ... | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Public issues | ... | ... | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Bonds and Short Term Investments By Quality (%) | | | | | | | |
| Class 1 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Class 2 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Class 3 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Class 4 | ... | ... | ... | ... | 9.9 | 9.9 | 9.9 |
| Class 6 | ... | ... | ... | ... | 9.9 | 9.9 | 9.9 |
| Below Investment Grade (NAIC 3-6) | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Below Investment Grade - % of Policyholders' Surplus | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |

Source: BestLink® - Best's Financial Suite

| | 9-Months | | Year End - December 31 | | | | |
|------------------------|----------|---------|------------------------|---------|---------|---------|---------|
| | 2022 | 2021 | 2021 | 2020 | 2019 | 2018 | 2017 |
| Stock Portfolio | | | | | | | |
| Stocks USD(000) | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| By Type (%) | | | | | | | |
| Unaffiliated Common | ... | ... | 999.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Unaffiliated Preferred | ... | ... | ... | 9.9 | 9.9 | 9.9 | 9.9 |

Source: BestLink® - Best's Financial Suite

Operating Performance Highlights

| | Year End - December 31 | | | | |
|-------------------------------------|------------------------|------|------|------|------|
| | 2022 | 2021 | 2020 | 2019 | 2018 |
| By Line - Net Loss Ratio (%) | | | | | |
| Line | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Line | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Line | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Line | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Line | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Line | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Line | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Line | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Line | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Line | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Line | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| All Other | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Total | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |

Source: BestLink® - Best's Financial Suite

Operating Performance Highlights

Year End - December 31

Geographic - Direct Loss Ratio (%)

| | 2022 | 2021 | 2020 | 2019 | 2018 |
|-----------|------|------|------|------|------|
| State | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| State | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| State | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| State | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| State | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| State | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| State | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| State | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| State | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| State | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| State | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| State | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| All Other | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Total | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |

Source: BestLink® - Best's Financial Suite

Business Profile Highlights

Historical Market Presence

Year End - December 31

| | 2022 | 2021 | 2020 | 2019 | 2018 |
|-----------|---------|---------|---------|---------|---------|
| Line | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| Line | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| Line | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| Line | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| Line | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| Line | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| Line | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| Line | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| Line | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| Line | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| Line | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| Line | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| All Other | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| Total | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |

Source: BestLink® - Best's Financial Suite

Historical Market Presence (Continued...)

| | Year End - December 31 | | 2020 |
|-----------------------------------|------------------------|---------|---------|
| | 2022 | 2021 | |
| By Line Reserves USD (000) | | | |
| Line | 999,999 | 999,999 | 999,999 |
| Line | 999,999 | 999,999 | 999,999 |
| Line | 999,999 | 999,999 | 999,999 |
| Line | 999,999 | 999,999 | 999,999 |
| Line | 999,999 | 999,999 | 999,999 |
| Line | 999,999 | 999,999 | 999,999 |
| Line | 999,999 | 999,999 | 999,999 |
| Line | 999,999 | 999,999 | 999,999 |
| Line | 999,999 | 999,999 | 999,999 |
| Line | 999,999 | 999,999 | 999,999 |
| All Other | 999,999 | 999,999 | 999,999 |
| Total | 999,999 | 999,999 | 999,999 |

Source: BestLink® - Best's Financial Suite

Sample Insurance Company

Last Update

Month XX, XXXX

Identifiers

AMB #: 999999

NAIC #: 99999

FEIN #: 999999999

LEI #: 999999999999999999

Contact Information

Administrative Office:

Street Name
State & Zip Code
Country

Domiciliary Address:

Street Name
State & Zip Code
Country

Web: www.sampleinsurance.com

Phone: +1-XXX-XXX-XXXX

Fax: +1-XXX-XXX-XXXX

Financial Data Presented

The financial data in this report reflects the most current data available at the time the report was printed.

Operations

Date Incorporated: Month XX, XXXX | **Date Commenced:** Month XX, XXXX

Domiciled: State, United States

Licensed: (Current since XX/XX/XXXX). The company is licensed in State 1, State 2, State 3, etc.

Business Type: Property/Casualty
Organization Type: Organization Type
Marketing Type: Marketing Type
Financial Size: Financial Size Category

Best's Credit Ratings

Rating Relationship

AM Best Rating Unit: [999999 – SAMPLE INSURANCE COMPANY](#)

Refer to the [Best's Credit Report for AMB# 999999 – Sample Insurance Company](#) for details regarding the rating rationale, credit analysis, and financial exhibits available at the time the credit analysis was performed.

Best's Credit Rating History

This section will contain credit rating history text for the company. This section will contain credit rating history text for the company. This section will contain credit rating history text for the company.

The following are the most recent rating events, for longer history refer to [Rating History](#) in BestLink:

| Best's Financial Strength Ratings | | | | Best's Long-Term Issuer Credit Ratings | | |
|-----------------------------------|--------|---------|---------|--|---------|--------|
| Effective Date | Rating | Outlook | Action | Rating | Outlook | Action |
| Current - | | | | | | |
| Month X, XXXX | FSR | Outlook | Action | ICR | Outlook | Action |
| Month XX, XXXX | A+ | Outlook | Action | aa | Outlook | Action |
| Month XX, XXXX | A+ | Outlook | Outlook | aa | Outlook | Action |
| Month XX, XXXX | A+ | Outlook | Outlook | aa | Outlook | Action |
| Month XX, XXXX | A+ | Outlook | Outlook | aa | Outlook | Action |

Corporate Structure

Ultimate Parent: AMB # 099999 – Ultimate Parent Name Here

This section will contain Corporate Structure text of the company. Access in BestLink this company's current [Corporate Structure](#).

Management

This section will contain important information in relation to Management of the company. This section will contain important information in relation to the Management of the company.

Officers

Chairman and CEO: First & Last Name

Vice Chairman: First & Last Name

President: First & Last Name

President: First & Last Name

President: First & Last Name

President: First & Last Name

EVP and CFO: First & Last Name

EVP: First & Last Name

Controller and Chief Accounting Officer: First & Last Name

Group Vice President: First & Last Name

Active Underwriter: First & Last Name

Directors

First & Last Name

First & Last Name

First & Last Name

First & Last Name

First & Last Name

First & Last Name

Regulatory

Auditor: Auditor Name

Actuary: Actuary Name

This section will contain Regulatory information of the company. This section will contain Regulatory information of the company. This section will contain Regulatory information of the company. This section will contain Regulatory information of the company. This section will contain Regulatory information of the company. This section will contain Regulatory information of the company.

Financial Results

Financial exhibits presented in this report provide calculated ratios using the most recent company-filed statements available in BestLink - Best's Statement File – P/C, US. Access [Qualitative Analytical Report \(QAR\) Annual](#) and [Quarterly](#) for additional details.

Currency: US Dollars

Balance Sheet Highlights

| Ceded Reinsurance Analysis | Year End - December 31 | | | | |
|---|-------------------------------|-------------|-------------|-------------|-------------|
| | 2021 | 2020 | 2019 | 2018 | 2017 |
| Company | | | | | |
| Ceded Reinsurance USD(000) | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| Business Retention (%) | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Reinsurance Recoverables to PHS (%) | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Ceded Reinsurance to PHS (%) | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Private Passenger Standard Auto & Homeowners Composite | | | | | |
| Business Retention (%) | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Reinsurance Recoverables to PHS (%) | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Ceded Reinsurance to PHS (%) | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |

Source: Bestlink - Best Financial Suite

Asset Liability Management | Investments

| | 9-Months | | End - December 31 | | | | |
|--|-----------------|-------------|--------------------------|-------------|-------------|-------------|-------------|
| | 2022 | 2021 | 2021 | 2020 | 2019 | 2018 | 2017 |
| Bond Portfolio | | | | | | | |
| Bonds & Short Term Investments USD(000) | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| By Issuer (%) | | | | | | | |
| Unaffiliated Bonds: | | | | | | | |
| US Government | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Foreign Government | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Foreign – All other | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| State, Municipal & Special Revenue | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Industrial and Misc, Hybrid and SVO Identified | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| By Private vs Public (%) | | | | | | | |
| Private issues | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Public issues | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| By Quality (%) | | | | | | | |
| Class 1 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Class 2 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Class 3 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Class 4 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Class 5 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Class 6 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Below Investment Grade (NAIC 3-6) | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Below Investment Grade - % of Policyholders' Surplus | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |

Source: Bestlink - Best Financial Suite

Operating Performance Highlights

9-Months

Year End - December 31

**Operating and Financial
Performance Ratios (%)**

| | 2022 | 2021 | 2021 | 2020 | 2019 | 2018 | 2017 | Weighted Average |
|---|------|------|------|------|------|------|------|---------------------|
| Company | | | | | | | | |
| Calendar Year Loss and LAE Ratio | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Expense and Policyholder Dividend Ratio | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Combined Ratio | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Reserve Development Ratio Impact | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Net Investment Yield | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Pre-Tax Operating Return on Net Earned Premiums | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Net Income Return on Policyholders' Surplus | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Total Return on Policyholders' Surplus | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Private Passenger Standard Auto & Homeowners Composite | | | | | | | | |
| Calendar Year Loss and LAE Ratio | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Expense and Policyholder Dividend Ratio | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Combined Ratio | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Reserve Development Ratio Impact | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Net Investment Yield | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Pre-Tax Operating Return on Net Earned Premiums | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Net Income Return on Policyholders' Surplus | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |
| Total Return on Policyholders' Surplus | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |

Source: Bestlink - Best Financial Suite

Historical Market Presence

| | Year End - December 31 | | | | |
|--|------------------------|---------|---------|---------|---------|
| | 2021 | 2020 | 2019 | 2018 | 2017 |
| By-Line Breakdown - NPW USD (000) | | | | | |
| PP Auto Liab | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| Auto Phys Dmg | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| Homeowners | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| Comm M.P. | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| Comm Auto Liab | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| Other Liab | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| Inland Marine | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| Fire | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| Warranty | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| Miscellaneous | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| All Other | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| Total | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |

Source: BestLink® - Best's Financial Suite

By Geographic Breakdown - DPW USD (000)

| | 2021 | 2020 | 2019 | 2018 | 2017 |
|---------------------------------------|---------|---------|---------|---------|---------|
| New York | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| California | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| Florida | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| Illinois | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| Louisiana | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| Maryland | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| Pennsylvania | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| Virginia | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| Georgia | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| South Carolina | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| All Other | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| Total | 999,999 | 999,999 | 999,999 | 999,999 | 999,999 |
| Geographic Concentration Index | 9.9 | 9.9 | 9.9 | 9.9 | 9.9 |

Source: BestLink® - Best's Financial Suite

Historical Market Presence (Continued...)

| | Year End - December 31 | | 2019 |
|-----------------------------------|------------------------|---------|---------|
| | 2021 | 2020 | |
| By-Line Reserves USD (000) | | | |
| PP Auto Liab | 999,999 | 999,999 | 999,999 |
| Homeowners | 999,999 | 999,999 | 999,999 |
| Product Liab | 999,999 | 999,999 | 999,999 |
| Other Liab | 999,999 | 999,999 | 999,999 |
| Comm Auto Liab | 999,999 | 999,999 | 999,999 |
| Comm M.P. | 999,999 | 999,999 | 999,999 |
| Auto Phys Dmg | 999,999 | 999,999 | 999,999 |
| Workers Comp | 999,999 | 999,999 | 999,999 |
| Inland Marine | 999,999 | 999,999 | 999,999 |
| Fire | 999,999 | 999,999 | 999,999 |
| All Other | 999,999 | 999,999 | 999,999 |
| Total | 999,999 | 999,999 | 999,999 |

Source: BestLink® - Best's Financial Suite

A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. The ratings are not assigned to specific insurance policies or contracts and do not address any other risk, including, but not limited to, an insurer's claims-payment policies or procedures; the ability of the insurer to dispute or deny claims payment on grounds of misrepresentation or fraud; or any specific liability contractually borne by the policy or contract holder. A Financial Strength Rating is not a recommendation to purchase, hold or terminate any insurance policy, contract or any other financial obligation issued by an insurer, nor does it address the suitability of any particular policy or contract for a specific purpose or purchaser.

A Best's Issue/Issuer Credit Rating is an opinion regarding the relative future credit risk of an entity, a credit commitment or a debt or debt-like security.

Credit risk is the risk that an entity may not meet its contractual, financial obligations as they come due. These credit ratings do not address any other risk, including but not limited to liquidity risk, market value risk or price volatility of rated securities. The rating is not a recommendation to buy, sell or hold any securities, insurance policies, contracts or any other financial obligations, nor does it address the suitability of any particular financial obligation for a specific purpose or purchaser.

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