



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)

<h1 style="margin: 0;">A+</h1> <h2 style="margin: 0;">Superior</h2>
Outlook: Outlook Action: Action

Issuer Credit Rating (ICR)

<h1 style="margin: 0;">aa</h1> <h2 style="margin: 0;">Superior</h2>
Outlook: Outlook Action: Action

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.
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Operating Performance: Descriptor

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Business Profile: Descriptor

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Enterprise Risk Management: Descriptor

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Outlook

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Rating Drivers

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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				
	2023	2022	2022	2021	2020	2019	2018
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
	2023	2022	2022	2021	2020	2019	2018	
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

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Capitalization

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Balance Sheet Strength (Continued)

Year End - December 31

Capital Generation Analysis USD (000)	9-Months		Year End - December 31				
	2023	2022	2022	2021	2020	2019	2018
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				
	2023	2022	2022	2021	2020	2019	2018
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

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Composition of Cash and Invested Assets	9-Months		Year End - December 31				
	2023	2022	2022	2021	2020	2019	2018
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

Balance Sheet Strength (Continued...)

Bonds and Short Term Investments - Distribution by Maturity (%)	Years					Average
	0-1	1-5	5-10	10-20	20+	
Distribution by Maturity (%)						
Government Bonds	9.9	9.9	9.9	9.9	9.9	9.9
Government Agencies and Municipal Bonds	9.9	9.9	9.9	9.9	9.9	9.9
Industrial and Miscellaneous Bonds	9.9	9.9	9.9	9.9	9.9	9.9
Bank Loans	9.9	9.9	9.9	9.9	9.9	9.9
Hybrid Securities	9.9	9.9	9.9	9.9	9.9	9.9
Total Bonds	9.9	9.9	9.9	9.9	9.9	9.9

Source: BestLink[®] - Best's Financial Suite

Reserve Adequacy

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Loss and Loss Adjustment Expense Reserves and Development - Calendar Year	9-Months		Year End - December 31				
	2023	2022	2022	2021	2020	2019	2018
Loss and LAE Reserves USD (000)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Loss and LAE Reserves Development USD (000)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Development to:							
Original Reserves (%)	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Prior Year End Reserves (%)	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Prior Year End Surplus (%)	9.9	9.9	9.9	9.9	9.9	9.9	9.9

Source: BestLink[®] - Best's Financial Suite

Loss and Loss Adjustment Expense Reserves and Development - Accident Year	Year End - December 31				
	2023	2022	2021	2020	2019
Original Loss and ALAE Reserves USD (000)	999,999	999,999	999,999	999,999	999,999
Loss and ALAE Reserves Developed thru Latest Year End USD (000)	999,999	999,999	999,999	999,999	999,999
Development to Original Reserves (%)	9.9	9.9	9.9	9.9	9.9
Accident Year Loss and LAE Ratio (%)	9.9	9.9	9.9	9.9	9.9
Accident Year Combined Ratio (%)	9.9	9.9	9.9	9.9	9.9

Source: BestLink[®] - Best's Financial Suite

Holding Company Assessment

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Balance Sheet Strength (Continued...)

Financial Leverage Summary - Holding Company

Financial Leverage Ratio (%)	9.9
Adjusted Financial Leverage Ratio (%)	9.9
Interest Coverage (x)	9.9

Operating Performance

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Operating and Financial Performance Ratios – (%) Company	9-Months		Year End - December 31					Weighted Average
	2023	2022	2022	2021	2020	2019	2018	
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's Financial Suite

Operating Performance (Continued)

Operating and Financial Performance Ratios (%) - Composite	9-Months		Year End - December 31					Weighted Average
	2023	2022	2022	2021	2020	2019	2018	
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's Financial Suite
 Industry Composite: Private Passenger Standard Auto & Homeowners Composite - Bestlink© - Best Financial Suite

Business Profile

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Premium Composition and Growth	9-Months		Year End - December 31					5 Year CAGR
	2023	2022	2022	2021	2020	2019	2018	
Direct Premiums Written USD (000)	999,999	999,999	999,999	999,999	999,999	999,999	999,999	9.9
% Change	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Reinsurance Premiums Assumed USD (000)*	999,999	999,999	999,999	999,999	999,999	999,999	999,999	9.9
% Change	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Reinsurance Premiums Ceded USD (000)*	999,999	999,999	999,999	999,999	999,999	999,999	999,999	9.9
% Change	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Net Premiums Written	999,999	999,999	999,999	999,999	999,999	999,999	999,999	9.9
% Change	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9

Source: BestLink® - Best's Financial Suite
 *Quarterly premiums include affiliated reinsurance premiums that are eliminated in annual assumed and ceded values.

Financial Statements

	9-Months		Year End - December 31			
	2023		2022		2021	
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	
	2023	2022	2022	2021
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	
	2023	2022	2022	2021
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	2023	2022	2021	2020	2019
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				
	2023	2022	2022	2021	2020	2019	2018
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				
	2023	2022	2022	2021	2020	2019	2018

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

	2023	Year End - December 31			2019
		2022	2021	2020	

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 (%)

	2023	2022	2021	2020	2019
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

	2023	Year End - December 31		2020	2019
		2022	2019		
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		2021
	2023	2022	
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				
	2023	2022	2021	2020	2019
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				
	2023	2022	2022	2021	2020	2019	2018
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 (%)**

	2023	2022	2022	2021	2020	2019	2018	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				
	2023	2022	2021	2020	2019
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)

	2023	2022	2021	2020	2019
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		
	2023	2022	2021
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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