



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)

A+
Superior
Outlook: Outlook
Action: Action

Issuer Credit Rating (ICR)

aa
Superior
Outlook: Outlook
Action: Action

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.
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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

- Outlook Rating Rationale text will appear here.

Rating Drivers

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Credit Analysis

Balance Sheet Strength

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Capitalization

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Asset Liability Management - Investments

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Reserve Adequacy

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Holding Company Assessment

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Enterprise Risk Management

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Reinsurance Summary

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Financial Statements

	9-Months		Year End - December 31			
	2023		2022		2021	
	USD (000)	%	USD (000)	%	USD (000)	%
Balance Sheet						
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.

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

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

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

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

History

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Financial Statements

Financial Statements reflected were compiled from the most recent company-filed statement available in BestLink - Best's Statement File - P/C, US. Access Statement Pages in Excel available in the [Comprehensive Financial Overview \(CFO\) Report](#) for additional details.

Currency: US Dollars

	9-Months		Year End - December 31			
	2023		2022		2021	
	USD (000)	%	USD (000)	%	USD (000)	%
Balance Sheet						
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
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Total Assets	999,999	9.9	999,999	9.9	999,999	9.9
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Net INBR Loss Reserves*	999,999	9.9	999,999	9.9	999,999	9.9
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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.

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.

In arriving at a rating decision, AM Best relies on third-party audited financial data and/or other information provided to it. While this information is believed to be reliable, AM Best does not independently verify the accuracy or reliability of the information. Any and all ratings, opinions and information contained herein are provided "as is," without any express or implied warranty.

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