


Best's Insurance Reports® via Best's Library Center

Professional-Quality Insurance Resources, Exclusively for Libraries

AM Best is known worldwide for Best's Credit Ratings, an independent, unbiased opinion of an insurer's financial strength and ability to meet obligations to policyholders and investors.

Best's Insurance Reports® via Best's Library Center offers cost-effective access to professional-level resources for researching insurer financial strength and creditworthiness, in a format designed to meet the needs of public and academic libraries. It includes a broad selection of functions to meet individual accessibility needs and improve user experience through the UserWay widget .

Build your library's business and educational resources with online reports and tools ideal for:



Business owners, insurance policyholders and consumers making policy-buying decisions



Students preparing for a career in the insurance industry



Small and independent investors considering opportunities in the insurance industry



Professors and academic researchers seeking to enhance their curricula

BEST'S CREDIT REPORT

Sample PC Insurance Group

Best's Credit Rating - For the Rating Unit Holder:
 Financial Strength Rating: **A+**
 Superior
 Solvency Rating: **A+**
 Superior

Key Financial Indicators

Ratio	2022	2021	2020	2019	2018
Capitalization	12.8	12.8	12.4	12.2	12.1
Reserve-to-Premium Ratio	177.1	177.1	177.1	177.1	177.1

Balance Sheet Strength: Superior

Operating Performance: Strong

Reserves Profile: Favorable

BEST'S FINANCIAL REPORT

Sample Life Insurance Company

Operations

Contact Information

Best's Credit Rating History (Continued...)

Effective Date	Rating	Best's Strategic Strength Rating	Action	Rating	Best's Strategic Strength Rating	Action
May 19, 2022	A	Strong	Downgraded	A+	Superior	Downgraded
May 19, 2022	A+	Strong	Stable	A+	Superior	Stable
May 19, 2022	A	Strong	Stable	A	Strong	Stable
May 19, 2022	A	Strong	Stable	A	Strong	Stable

Corporate Structure

Management

Credit reports show the details and analysis behind Best's Credit Ratings at the time they are assigned.

Financial reports provide the latest company information and financial data.

Best's Insurance Reports® via Best's Library Center offers access to the same ratings, reports and tools insurance professionals use to research and analyze individual companies and the industry:

- Credit reports outlining AM Best's objective third-party evaluation of insurer performance, providing a thorough explanation of why the current Best's Credit Rating was assigned
- Financial reports with current financial data and updates, including corporate changes, rating history, M&A, and more
- Detailed company overview for at-a-glance access to key information
- Archived credit reports and financial reports for historical research
- Advanced search features to find insurers based on multiple customizable criteria
- IP authentication for 24/7 password-free access and remote connectivity (academic libraries only)

Add Best's Aggregates & Averages to your Best's Library Center subscription to access a moment-in-time snapshot of insurance industry performance as an online benchmarking resource.

Learn more and request a demonstration: (908) 439-2200, option 5, or sales@ambest.com