

Last Update

January 03, 2025

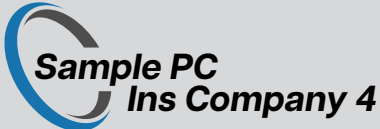
Identifiers

AMB #: 444444

NAIC #: 4 4

FEIN #: 24-16213

LEI #: 0000000AAA0A0A0AAAA00



Contact Information

Domiciliary Address:
213 Main Street, Town, GA 55555
United States

Mailing Address:
P.O. Box 548, Town, GA 55555
United States

Web: www.eee.bbb

Phone: +1-555-555-5555

Fax: +1-555-555-5550

Financial Data Presented

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

Filing Date History

November 13, 2024 (9-Month)
August 13, 2024 (6-Month)
May 20, 2024 (April Annual Amended)
May 13, 2024 (3-Month)
March 20, 2024 (April Annual)
February 28, 2024 (March Annual)

Sample PC Ins Company 4

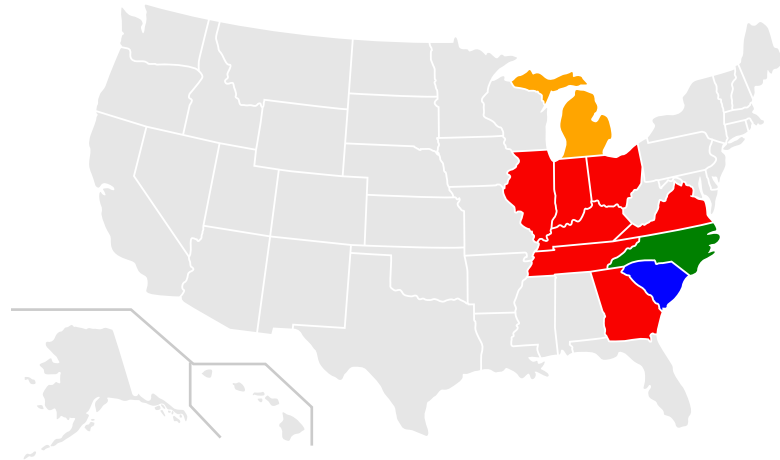
Operations

Date Incorporated: September 18, 1967 | **Date Commenced:** September 28, 1967

Domiciled: Georgia, United States

Licensed: The company is licensed in GA, IL, IN, KY, OH, TN and VA.

States Licensed



■ Licensed: GA, IL, IN, KY, OH, TN, VA

■ Licensed for Reinsurance: None

■ Approved for Reinsurance: None

Reinsurance Other: None

■ Surplus Lines Writer: None

■ Authorized Under the Federal LRRA: None

Qualified or Accredited Reinsurance: None

Business Type:

Property/Casualty

Organization Type:

Stock

Marketing Type:

Independent Agency

Best's Financial Size Category:

XIV (USD1.5 Billion to USD2 Billion)

Group Members

AMB#	Company Name
111111	Sample PC Ins Company 1
222222	Sample PC Ins Company 2
333333	Sample PC Ins Company 3
444444	Sample PC Ins Company 4

Best's Credit Ratings

Rating Relationship

AM Best Rating Unit: 079600 – Sample PC Ins Group

Sample PC Ins Company 4 is a member of the Sample PC Ins Group (AMB# 079600) and the rating reflects its reinsurance agreement with Sample PC Ins Company 1 (AMB# 111111). Refer to the Best's Credit Report for AMB# 079600 – Sample PC Ins Group 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

AM Best has assigned ratings on this company since 1973. In our opinion, the company has an Excellent ability to meet their ongoing insurance obligations and an Excellent ability to meet their ongoing senior financial obligations.

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 Rating		
AMB#	Rating	Affiliation	Outlook	Action	Rating	Outlook	Action
Current - Jan 3, 2025	A+	r (Reinsured Rating)	Stable	Affirmed	aa	Stable	Affirmed
Jan 12, 2024	A+	r (Reinsured Rating)	Stable	Affirmed	aa	Stable	Affirmed
Jan 15, 2023	A+	r (Reinsured Rating)	Stable	Affirmed	aa	Stable	Affirmed
Jan 19, 2022	A+	r (Reinsured Rating)	Stable	Affirmed	aa	Stable	Affirmed
Jan 2, 2021	A+	r (Reinsured Rating)	Stable	Affirmed	aa	Stable	Affirmed

Corporate Structure

Ultimate Parent: AMB# 555555 – PC Sample Holding Company, Inc.

Based on AM Best's analysis, AMB# 555555 PC Sample Holding Company, Inc. is the AMB Ultimate Parent and identifies the topmost entity of the corporate structure. Access in BestLink this company's current Corporate Structure.

Management

The company is a wholly owned subsidiary of Sample PC Ins Company 1. Day to day operations of the company is under the direction of the president and chief executive officer, Jane Doze.

Officers

President and CEO: Jane Doze

President: William Cafe (Personal Lines)

President: Jim Dough (Commercial Lines)

EVP and Chief Financial Officer: Ray Volp

EVP and Chief Information Officer: Ed Nich

EVP, Secretary and General Counsel: Mike Law

EVP and Chief Underwriting Officer: Kate Too Fong

EVP and Chief Security Officer: Daniel Gilbride

Directors

Jane Doze

William Cafe

Jim Dough

Teresa J. Fox

Michael Coerleon



BEST'S FINANCIAL REPORT

AMB#: 444444 – Sample PC Ins Company 4

Directors (Continued...)

Richard Times
Oliver Stenz

History

This company was incorporated under the laws of Georgia on September 18, 1967, and began business on September 28, 1967. Paid up capital of \$2,000,000 consists of 10,000 authorized and outstanding common shares at \$200 par value each. This company also has an additional \$8,000,000 of gross paid in and contributed surplus. The company began offering homeowners insurance, however, in the mid-1980's it expanded its product offerings to include personal auto and small commercial policies.

Recent M&A Transactions

Announced on	Closed on	Transaction Type	Status	Target	Acquirer	Seller
06/15/2023	01/31/2024	Acquisition	Closed	Target Company 1	Sample Acquisition Co.	Sample PC Ins Company 4
05/27/2023	03/01/2024	Acquisition	Closed	Target Company 2	Sample Acquisition Co.	Sample PC Ins Company 4
05/27/2023	11/23/2023	Acquisition	Closed	Target Company 3	Sample Acquisition Co.	Sample PC Ins Company 4
05/27/2023	03/01/2024	Acquisition	Closed	Target Company 4	Sample Acquisition Co.	Sample PC Ins Company 4
12/05/2016	05/09/2017	Acquisition	Closed	Target Company 5	Sample Acquisition Co.	Sample PC Ins Company 4

Search for this company in [Mergers & Acquisitions](#) in BestLink for additional details and previous transactions.

Corporate Changes

Date	Event Type	Company Name	Current Company Name	Corporate Changes Text
08/15/1917	Name Change	Sample Historical Ins Co	Sample PC Ins Co 4	This company changed its name to Sample PC Ins Co 4 on August 15, 1917

Search for this company in [Corporate Changes](#) in BestLink to review previous changes.

Regulatory

Auditor: AAA Accounting Firm, LLP

Actuary: Phil Blaszet, Senior Vice President, Chief Actuary

An examination of the financial condition was made as of December 31, 2023, by the insurance department of Georgia. The 2020 annual independent audit of the company was conducted by AAA Accounting Firm, LLP. The annual statement of actuarial opinion is provided by Phil Blaszet, Senior Vice President, Chief Actuary.

Professional Service Providers

Principal Law Firm: Host, Jones & Jones, LLP

Visit Best's Insurance Professional Resources to search for additional Attorneys, Adjusters, and Expert Service Providers with experience serving the insurance industry.

State Rate Filings

Summary of Approved Filings

The table below shows the numbers of approved filings in the last five years. For more information, please refer to Best's State Rate Filings - 444444 - Sample PC Ins Company 4

AMB#: 444444 – Sample PC Ins Company 4

Major Line	2025	2024	2023	2022	2021
Aviation	...	1	...	...	2
Boiler & Machinery	...	1	...	1	3
Commercial Auto	13	196	104	105	84
Commercial General Liability	18	356	264	219	178
Commercial Inland Marine	1	32	26	31	83
Commercial Interline	...	3	9	19	25
Commercial Multi-Peril	...	6	13	4	3
Credit	...	1	...	1	8
Crime	...	7	1	9	68
Farmowners Multi-Peril	...	...	...	1	...
Fidelity & Surety	...	1	2	...	...
Fire And Allied Lines (Commercial Property)	2	34	134	130	11
Homeowners Multi-Peril	21	164	161	64	29
Personal General Liability	2	48	62	24	41
Personal Inland Marine	...	...	1	...	1
Personal Interline	...	5	8	23	7
Private Passenger Auto	17	214	192	126	116
Workers Compensation	4	84	69	125	185
Total	78	1,153	1,046	882	844

Source: Best's State Rate Filings

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

Year End - December 31

Balance Sheet	2024		2023	
	USD (000)	%	USD (000)	%
Cash and Short-Term Investments	747	1.5	2,272	4.8
Bonds	47,506	97.5	44,584	94.2
Other Invested Assets	2	...	...	...
Total Cash and Invested Assets	48,255	99.1	46,856	99.0
Other Assets	462	0.9	490	1.0
Total Assets	48,716	100.0	47,346	100.0
Loss and Loss Adjustment Expense Reserves:	...	...	...	...
Other Liabilities	543	1.1	273	0.6
Total Liabilities	543	1.1	273	0.6
Capital Stock	2,000	4.1	2,000	4.2
Paid-In and Contributed Surplus	13,000	26.7	13,000	27.5
Unassigned Surplus	33,174	68.1	32,073	67.7
Total Policyholders' Surplus	48,174	98.9	47,073	99.4
Total Liabilities Surplus	48,716	100.0	47,346	100.0

Source: BestLink® - Best's Financial Suite

AMB#: 444444 – Sample PC Ins Company 4

	Year End - December 31	
Income Statement USD (000)	2024	2023
Net Losses and LAE Incurred:		
Net Investment Income	1,189	1,100
Pre-Tax Operating Income	1,189	1,100
Income Taxes Incurred	173	176
Net Operating Income	1,016	924
Net Realized Capital Gains (Losses)	81	-26
Net Income	1,097	898

Source: BestLink® - Best's Financial Suite

	Year End - December 31	
Statement of Operating Cash Flows USD (000)	2024	2023
Net Premiums Collected	...	...
Net Losses Paid	...	...
Expenses Paid	...	...
Dividends to Policyholders	...	...
Net Underwriting Cash Flow	...	...
Net Investment Income	1,681	1,475
Income Taxes Paid (Recovered)	163	169
Net Operating Cash Flow	1,518	1,305

Source: BestLink® - Best's Financial Suite

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 Quantitative Analytical Report (QAR) Annual and Quarterly for additional details.

Currency: US Dollars

Key Financial Indicators

	Year End - December 31				
Key Financial Indicators USD (000)	2024	2023	2022	2021	2020
Premiums Written:					
Direct	171,363	178,489	194,563	210,632	229,983
Assumed	147	243	295	344	358
Ceded	171,150	178,732	194,858	210,976	239,685
Net	...	...	...	...	-9,344
Net Operating Income	1,016	924	1,021	973	2,004
Net Income	1,097	898	1,085	898	2,312
Total Admitted Assets	48,716	47,346	46,355	45,213	44,204
Policyholders' Surplus	48,174	47,703	46,149	45,070	44,170

Source: BestLink® - Best's Financial Suite

Key Financial Indicators

Year End - December 31

Key Financial Ratios (%)	2024	2023	2022	2021	2020	Weighted Average
Profitability:						
Net Investment Yield	2.5	2.4	2.6	2.5	2.7	2.5
Net Income Return on Policyholders' Surplus	2.3	1.9	2.4	2.0	5.3	2.8
Total Return on Policyholders' Surplus	2.3	1.9	2.4	2.0	5.3	2.8
Leverage:						
Net	...	...	...	...	...	...
Gross	0.1	0.2	0.1	0.1	-0.1	...
Non-affiliated Investment	...	...	...	...	0.5	...

Source: BestLink® - Best's Financial Suite

Balance Sheet Highlights

Year End - December 31

Capital Generation Analysis USD (000)	2024	2023	2022	2021	2020
Beginning Policyholders' Surplus	47,073	46,149	45,070	44,170	42,629
Net Operating Income	1,016	924	1,021	973	2,004
Net Realized Capital Gains (Losses)	81	-26	64	-75	308
Other Changes in Capital and Surplus	4	26	-6	3	-771
Net Change in Policyholders' Surplus	1,101	924	1,079	900	1,541
Ending Policyholders' Surplus	48,174	47,073	46,149	45,070	44,170
Net Change in Policyholders' Surplus (%)	2.3	2.0	2.4	2.0	3.6
Net Change in Policyholders' Surplus (5 yr CAGR)	2.5	...	...	...	...

Source: BestLink® - Best's Financial Suite

Liquidity Analysis	2024	2023	2022	2021	2020
Net Operating Cash Flow USD (000)	1,518	1,305	1,456	2,030	-21,818
Current Liquidity (%)	999.9	999.9	999.9	999.9	999.9

Source: BestLink® - Best's Financial Suite

Year End - December 31

Ceded Reinsurance Analysis	2024	2023	2022	2021	2020
Sample PC Ins Company 4					
Ceded Reinsurance USD (000)	6,017	9,397	4,298	5,365	5,357
Business Retention (%)	...	...	...	...	-4.1
Reinsurance Recoverables to PHS (%)	2.6	10.6	0.2	0.1	0.1
Ceded Reinsurance to PHS (%)	12.5	20.0	9.3	11.9	12.1
Private Passenger Standard Auto & Homeowners Composite					
Net Change in Policyholders' Surplus (%)	...	91.1	91.2	91.1	91.7
Reinsurance Recoverables to PHS (%)	...	19.4	20.0	22.9	23.6
Net Change in Policyholders' Surplus (5 yr CAGR)	...	29.3	30.5	34.0	35.3

Source: BestLink® - Best's Financial Suite

Balance Sheet Highlights

2024 Reinsurance Recoverables USD (000)	Paid & Unpaid Losses	Incurred but not reported (IBNR) Losses	Unearned Premiums	Other Recoverables	Total Reinsurance Recoverables
US Affiliates	29,515	15,975	73,623		119,113
US Insurers	440	4	307	...	751
Pools/Associations	...	...	9	...	9
Other Non-US	471	7	...	...	477
Total (excluding US Affiliates)	911	11	316	...	1,237
Grand Total	30,426	15,986	73,938	...	120,351

Source: BestLink® - Best's Financial Suite

Asset Liability Management | Investments

Year End - December 31

Composition of Cash and Invested Assets	2024	2023	2022	2021	2020
Total Cash and Invested Assets USD (000)	48,255	48,856	45,724	44,341	43,022
Composition Percentages (%)					
Unaffiliated:					
Cash and Short-Term Investments	1.5	4.8	6.8	2.8	5.0
Bonds	98.4	95.2	93.1	9.7	95.0
Other Invested Assets	...	...	0.2	0.2	...
Total Unaffiliated	100.0	100.0	100.0	100.0	100.0
Total	100.0	100.0	100.0	100.0	100.0

Source: BestLink® - Best's Financial Suite

	Years					Average (Years)
Bonds and Short-Term Investments	0-1	1-5	5-10	10-20	20+	
Distirbution by Maturity (%)						
Government Bonds	0.7	3.7	...	...	...	2.6
Government Agencies and Munciple Bonds	0.5	6.7	30.8	1.2	...	10.6
Industrial and Miscellaneous Bonds	2.6	4.3	13.6	5.3	0.6	8.0
Total Bonds	3.8	14.6	44.4	35.3	1.9	9.5

Source: BestLink® - Best's Financial Suite

Balance Sheet Highlights

Asset Liability Management | Investments (Continued...)

Year End - December 31

Bond Portfolio	2024	2023	2022	2021	2020
Bonds & Short-Term Investments USD (000)	47,506	44,584	42,552	42,999	40,878
By Issuer (%)					
Unaffiliated Bonds:					
US Government	4.4	4.7	4.6	27.5	12.2
Foreign - All Other	3.3	3.6	3.8	3.6	3.8
State, Municipal & Special Revenue	69.1	64.3	63.3	52.8	62.6
Industrial and Misc, Hybrid and SVO Identified	23.1	27.4	28.4	16.2	21.4
Bonds and Short-Term Investments By Private vs Public (%)					
Private Issues	2.2	2.5	4.0	1.2	1.9
Public Issues	97.8	97.5	96.0	98.8	98.1
Bonds and Short-Term Investments By Quality (%)					
Class 1	91.8	90.1	87.6	93.1	89.7
Class 2	8.2	9.9	12.4	6.9	9.7
Class 3	...	...	...	...	0.6
Below Investment Grade (NAIC 3-6)	...	...	...	...	0.6
Below Investment Grade - % of Policyholders' Surplus	...	...	...	...	0.6

Source: BestLink® - Best's Financial Suite

Operating Performance Highlights

Year End - December 31

Operating and Financial Performance Ratios (%)	2024	2023	2022	2021	2020	Weighted Average
Sample PC Ins Company 4						
Net Investment Yield	2.5	2.4	2.6	2.5	2.7	2.5
Net Income Return on Policyholders' Surplus	2.3	1.9	2.4	2.0	5.3	2.8
Total Return on Policyholders' Surplus	2.3	1.9	2.4	2.0	5.3	2.8

Source: BestLink® - Best's Financial Suite

Year End - December 31

Operating and Financial Performance Ratios (%)	2024	2023	2022	2021	2020	Weighted Average
Private Passenger Standard Auto & Homeowners Composite						
Calendar Year Loss and LAE Ratio	82.9	81.3	73.9	69.0	72.4	76.3
Expense and Policyholder Dividend Ratio	25.7	27.1	28.3	29.3	27.6	27.5
Combined Ratio	108.6	108.4	102.2	98.3	100.1	103.8
Reserve Development Ratio Impact	-0.2	0.7	-0.8	-0.4	...	-0.1
Net Investment Yield	3.1	2.6	3.1	2.9	3.1	3.0
Pre-Tax Operating Return on Net Earned Premiums	-3.8	-3.7	4.1	7.3	5.8	1.6
Net Income Return on Policyholders' Surplus	-4.4	-3.9	6.6	8.2	6.9	2.7
Total Return on Policyholders' Surplus	-1.6	-11.5	8.5	10.6	11.2	3.3

Source: BestLink® - Best's Financial Suite

Operating Performance Highlights

Year End - December 31

Geographic - Direct Loss Ratio (%)	2024	2023	2022	2021	2020
Georgia	49.4	42.9	45.6	48.9	50.2
Kentucky	60.0	35.9	51.2	61.2	60.0
Indiana	84.8	68.7	49.5	38.3	61.3
Ohio	88.6	66.8	64.7	50.1	57.5
Virginia	7.7	57.3	101.1	...	...
Total	58.9	46.2	48.6	50.7	52.4

Source: BestLink® - Best's Financial Suite

Business Profile Highlights

Year End - December 31

Premium Composition and Growth	2024	2023	2022	2021	2020	5 Year CAGR
Direct Premiums Written USD (000)	171,363	178,489	194,563	210,632	229,983	...
% Change	-4.0	-8.3	-7.6	-8.4	-8.4	-7.4
Reinsurance Premiums Assumed USD (000)	147	243	295	344	358	...
% Change	-39.4	-17.5	-14.4	-3.7	-4.9	-17.1
Reinsurance Premiums Ceded USD (000)	171,510	178,732	194,858	210,976	239,685	...
% Change	-4.0	-8.3	-7.6	-12.0	5.1	-5.5
Net Premiums Written USD (000)	...	...	...	...	-9,344	...
% Change	...	...	...	-99.9	-99.9	...

Source: BestLink® - Best's Financial Suite

2024 By Line Business	Direct Premiums Written		Reinsurance Premiums Assumed		Reinsurance Premiums Ceded		New Premiums Written		Business Retention
	USD (000)	(%)	USD (000)	(%)	USD (000)	(%)	USD (000)	(%)	(%)
Homeowners	94,811	55.3	97	65.7	94,908	55.3	...	...	...
PP Auto Liab	39,439	23.0	...	...	39,439	23.0	...	...	...
Auto Phys Dmg	30,797	18.0	...	...	30,797	18.0	...	...	...
Comm Auto Liab	2,098	1.2	...	...	2,098	1.2	...	...	...
Inland Marine	1,968	1.1	...	...	1,968	1.1	...	...	...
Top 5	169,114	98.7	97	65.7	169,211	98.7	...	...	...
All Other	2,249	1.3	51	34.3	2,300	1.3	...	...	...
Total	171,363	100.0	147	100.0	171,510	100.0	...	...	...

Source: BestLink® - Best's Financial Suite

Historical Market Presence

Year End - December 31

By Line Breakdown - NPW USD (000)	2024	2023	2022	2021	2020
Fire	-191
Allied Lines	-101
Farmowners	-179
Home Owners	-2,851
Comm M.P.	-1,124
Inland Marine	-84
All Other	-4,814
Total	-9,344

Source: BestLink® - Best's Financial Suite

Business Profile Highlights

Historical Market Presence (Continued...)

Year End - December 31

By Geographic Breakdown - DPW USD (000)	2024	2023	2022	2021	2020
Georgia	95,523	110,354	129,266	148,899	168,274
Kentucky	29,469	30,088	33,430	35,696	35,591
Indiana	26,040	19,486	13,104	7,955	5,684
Ohio	17,785	15,758	16,124	18,081	20,433
Virginia	2,545	2,802	2,639	...	...
Total	171,363	178,489	194,563	210,632	229,983
Geographic Concentration Index	0.37				

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.

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.

Visit www.ambest.com/ratings/index.html for additional information or www.ambest.com/terms.html for details on the Terms of Use.

Copyright© 2025 by A.M. Best Company, Inc. and/or its affiliates (collectively, "AM Best"), All rights reserved. No part of this report or document may be distributed in any written, electronic, or other form or media, or stored in a database or retrieval system, without the prior written permission of AM BEST. For additional details, refer to our **Terms of Use** available at AM BEST's website: www.ambest.com/terms.html. All information contained herein was obtained by AM BEST from sources believed by it to be accurate and reliable. Notwithstanding the foregoing, AM BEST does not make any representation or warranty, expressed or implied, as to the accuracy or completeness of the information contained herein, and all such information is provided on an "as is" and "as available" basis, without any warranties of any kind, either express or implied. Under no circumstances shall AM BEST have any liability to any person or entity for (a) any loss or damage of any kind, in whole or in part caused by, resulting from, or relating to, any error (negligent or otherwise) or other circumstance or contingency within or outside the control of AM BEST or any of its directors, officers, employees, or agents in connection with the procurement, collection, compilation, analysis, interpretation, communication, publication or delivery of any such information, or (b) any direct, indirect, special, consequential, compensatory, punitive or incidental damages whatsoever (including without limitation, personal injury, pain and suffering, emotional distress, loss of revenue, loss of present or prospective profits, loss of business or anticipated savings, or loss of goodwill) resulting from the use of, or inability to use, any such information, in each case, regardless of (i) whether AM BEST was advised in advance of the possibility of such damages, (ii) whether such damages were foreseeable, and (iii) the legal or equitable theory (contract, tort or otherwise) upon which the claim is based. The credit ratings, assessments, financial reporting analysis, projections, and other observations, if any, constituting part of the information contained herein are, and shall be construed solely as, statements of opinion and not statements of fact or recommendations to purchase, 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. Credit risk is the risk that an entity may not meet its contractual, financial obligations as they come due. Credit ratings do not address any other risk, including but not limited to, liquidity risk, market value risk or price volatility of rated securities. NO WARRANTY, EXPRESS OR IMPLIED, AS TO THE ACCURACY, TIMELINESS, COMPLETENESS, MERCHANTABILITY OR FITNESS FOR ANY PARTICULAR PURPOSE OF ANY SUCH RATING OR OTHER OPINION OR INFORMATION IS GIVEN OR MADE BY AM BEST IN ANY FORM OR MANNER WHATSOEVER. Each credit rating or other opinion must be weighed solely as one factor in any investment or purchasing decision made by or on behalf of any user of the information contained herein, and each such user will, with due care, make its own study and evaluation of each security or other financial obligation, and of each issuer and guarantor of, and each provider of credit support for, each security or other financial obligation that it may consider purchasing, holding or selling. For additional details on credit ratings, credit rating scales and usage and limitations of credit ratings, refer to the Guide to Best's Credit Ratings available on the AM Best website: www.ambest.com/ratings/index.html.