










# Best's Financial Suite

P/C & L/H, CN

Power your insurance industry research with quality data, insurer credit ratings and analytical tools from AM Best. As the only global credit rating agency focused solely on insurance, we offer insight that supports sophisticated analysis.

-  Examine the details behind insurers' Best's Credit Ratings and performance ratios.
-  Perform credit risk analysis, strategic and financial planning on a historical basis with the same data and performance ratios used by AM Best's analysts during the rating process.
-  Benchmark insurers against peers, industry composites or the total industry.
-  Understand corporate structures worldwide and across industries; research corporate changes, mergers, acquisitions and more.
-  Analyze and monitor the performance of the industry or particular segments.
-  Monitor trends in underwriting experience.
-  Evaluate the sources of profits and trends in profitability measures.
-  Measure a company's ability to meet its anticipated short- and long-term obligations to policyholders and other creditors.
-  Analyze an insurer's financial leverage in conjunction with its operating leverage to assess its overall capitalization.

## Up to Five Years of Annual Data

- Annual regulatory filing data as filed with the Office of the Superintendent of Financial Institutions (OSFI) for Canadian P/C and L/H single companies, and consolidated as filed
- Industry composites of aggregated results for the total industry and predominating categories

## Reporting Capabilities

Create custom reports using the fields of your choice, and create or download statement pages in Excel® or PDF.

CONSOLIDATED SUMMARY OF SELECTED FINANCIAL DATA FOR FIVE YEARS (\$'000)					
	2018 (01)	2019 (02)	2020 (03)	2021 (04)	2022 (05)
<b>OPERATIONS</b>					
Assets/Assets Vested in Trust ..... 01	145,751	162,216	182,344	199,076	208,518
Liabilities ..... 02	212,970	231,750	259,767	301,659	325,894
Adjusted Equity ..... 04	0	0	0	0	0
Gross Premiums Written ..... 05	70,614	79,394	74,084	81,879	88,042
Net Premiums Written ..... 06	37,409	41,274	36,942	19,897	23,988
Net Premiums Earned ..... 07	31,813	41,532	41,206	25,295	23,395
Gross Claims Incurred ..... 08	62,424	45,016	49,311	66,102	32,501
<b>PROFITABILITY</b>					
Claims Ratio					
- By Year of Account ..... 30	80.00	63.26	54.48	74.45	42.13
- By Year of Accident ..... 31	62.32	73.63	66.64	80.04	80.82

▲ View OSFI statements as filed by insurers.

## Plus

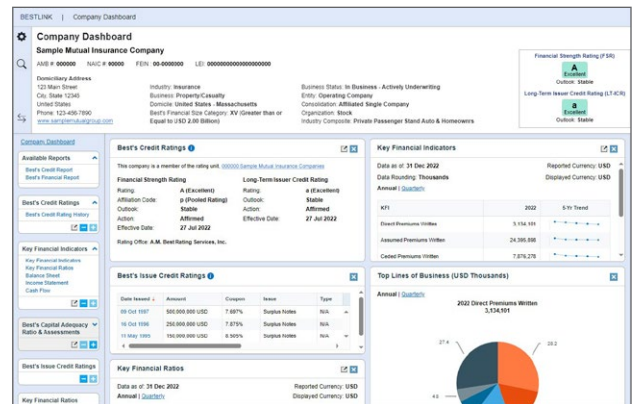
- Company Overview with Best's Credit Ratings, key financial indicators, investment portfolio analysis, and related news stories
- Historical Best's Financial Strength Ratings, Best's Issuer Credit Ratings and Best's Capital Adequacy Ratio (BCAR) scores—BCAR depicts the quantitative relationship between a rating unit's balance sheet strength and its operating risks
- Corporate changes: domiciliary changes, company name changes, suspended/surrendered licenses and more, along with a database of mergers and acquisitions involving insurers
- Features that let you collaborate on lists with colleagues and incorporate saved lists into our reporting and analysis tools
- Email alerts on companies you're monitoring

## Support

- Access to our template service at no extra cost, as well as assistance from our data support team

## Multiple Delivery Channels

- *BestLink®*, which offers online access to financial data and insurer analysis
- *BestLink for Excel*, our downloadable add-in
- *BestLink Data Feeds*, which transmit filing data (excluding AM Best-created ratios) to the subscriber's FTP site (additional fee applies)
- AM Best Mobile App, for on-the-go access to premium subscription features



▲ The **NEW** *BestLink* Company Dashboard feature presents company-level intelligence in a fast, user-friendly interface featuring interactive tables, charts and sparkline performance histories. Customize the dashboard tiles to prioritize the ratings, data and analytics that best support your workflow.

Basic Search   Advanced Search   Company Browse   <b>Results</b>   Company List Manager														
<b>Company List</b> <a href="#">Select Company List</a> Current List: Search Results - (123 companies) Companies in Business Only. Best's Financial Strength Rating - Current (without modifier) is greater than or equal to A And Country of Domicile is equal to Canada <a href="#">Modify Search</a>   <a href="#">New Search</a>														
Add Related Companies: <a href="#">Select</a>   Financial Data Year: 2022   Currency: Original Currency   <a href="#">Reset</a>														
AMB Number	Company Name	RU / UP	Best's Credit Report	Best's Financial Report	FSR Current	FSR Effective Date	FSR Outlook / Implication Current	FSR Action Current	Long Term ICR Current	Total Assets	Gross Premiums Written	Net Premiums Written	State of Domicile	Country of D
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<input type="checkbox"/>	000000	Sample Company 1		Report	A	10/25/2022	Stable	Affirmed	a	10,396,033	1,326,519	1,185,876	Ontario	Canada
<input type="checkbox"/>	000000	Sample Company 2		Report	A++	07/24/2022	Stable	Affirmed	aa+	244,067	127,570	121,903	Ontario	Canada
<input type="checkbox"/>	000000	Sample Company 3		Report	A+	08/08/2022	Stable	Affirmed	aa	58,459,153	7,056,102	6,240,976	Manitoba	Canada
<input type="checkbox"/>	000000	Sample Company 4		Report	A	12/10/2022	Stable	Affirmed	a	229,548	272,538	105,635	Ontario	Canada
<input type="checkbox"/>	000000	Sample Company 5		Report	A	01/16/2023	Stable	Affirmed	a	504,544	184,080	183,652	Quebec	Canada
<input type="checkbox"/>	000000	Sample Company 6		Report	A	01/16/2023	Stable	Affirmed	a	149,226	29,181	22,823	Quebec	Canada
<input type="checkbox"/>	000000	Sample Company 7		Report	A	08/22/2022	Stable	Affirmed	a	258,814	45,805	42,106	Ontario	Canada
<input type="checkbox"/>	000000	Sample Company 8		Report	A	11/05/2022	Stable	Affirmed	a	3,345,317	1,311,147	1,284,674	Ontario	Canada
<input type="checkbox"/>	000000	Sample Company 9		Report	A	05/10/2023	Stable	Affirmed	a	212,146	93,498	72,679	Ontario	Canada
<input type="checkbox"/>	000000	Sample Company 10		Report	A	06/14/2022	Stable	Affirmed	a	15,487,321	1,020,640	873,605	Ontario	Canada

▲ Take control of how data is displayed in search results and lists, for greater flexibility in report creation and analysis.

## For more information and to request a demonstration:

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