







# 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.
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-  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.

<b>CONSOLIDATED</b>			
<b>SUMMARY OF SELECTED FINANCIAL DATA</b>			
(\$'000)			
		2022 (04)	2023 (05)
<b>OPERATIONS</b>			
Assets/Assets Vested in Trust .....	01	14,042,936	18,384,895
Liabilities .....	02	9,025,127	12,268,906
Adjusted Equity .....	04	0	6,110,681
Cash flows - Premiums received for Insurance Contracts.....	05	8,194,891	11,439,012
Insurance Revenue.....	07	7,737,615	11,145,767
Insurance Service Expenses.....	08	6,585,165	9,663,990
<b>PROFITABILITY</b>			
Insurance Service Result			
Investment Return.....	35	978,981	1,068,536
Investment Yield.....	42	52,077	101,026
Expense Ratio .....	46	0	72
Net Income (Loss).....	47	727,827	527,668
Return on Equity.....	48	0	10

▲ View OSFI statements as filed by insurers.

\*Please note: OSFI has incorporated data filed according to International Financial Reporting Standard 17 (IFRS 17) as of the 2023 annual filing period.

Plus

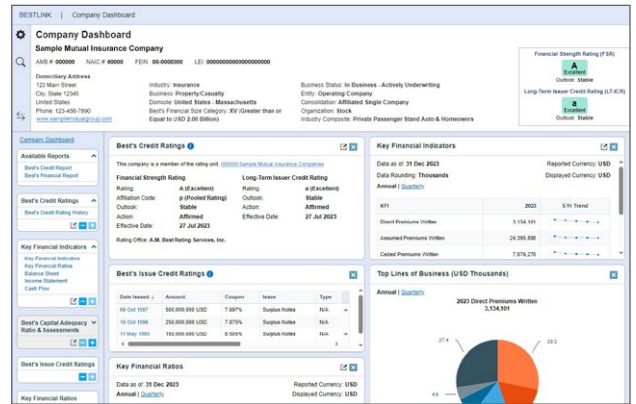
- Company Overview with Best's Credit Ratings, key financial indicators, investment portfolio analysis, and related news stories
- Historical Best's Financial Strength Ratings, Best's Issuer Credit Ratings and Best's Capital Adequacy Ratio (BCAR) scores—BCAR depicts the quantitative relationship between 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
- Training webinars and e-learning modules that walk you through product features

Multiple Delivery Channels

- *BestLink*<sup>®</sup>, 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.

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
000000	Sample Company 1		Report	Report	A	10/25/2023	Stable	Affirmed	a	10,396,033	1,326,519	1,185,876	Ontario	Canada
000000	Sample Company 2	a		Report	A++	07/24/2023	Stable	Affirmed	aa-	244,067	127,570	121,903	Ontario	Canada
000000	Sample Company 3			Report	A+	08/08/2023	Stable	Affirmed	aa	58,459,153	7,056,102	6,240,976	Manitoba	Canada
000000	Sample Company 4	IV	Report	Report	A	12/10/2023	Stable	Affirmed	a	229,548	272,538	105,635	Ontario	Canada
000000	Sample Company 5		Report	Report	A	01/16/2024	Stable	Affirmed	a	504,544	184,080	183,652	Quebec	Canada
000000	Sample Company 6			Report	A	01/16/2024	Stable	Affirmed	a	149,226	29,181	22,823	Quebec	Canada
000000	Sample Company 7			Report	A	08/22/2023	Stable	Affirmed	a	258,814	45,805	42,106	Ontario	Canada
000000	Sample Company 8		Report	Report	A	11/05/2023	Stable	Affirmed	a	3,345,317	1,311,147	1,284,674	Ontario	Canada
000000	Sample Company 9			Report	A	05/10/2023	Stable	Affirmed	a	212,146	93,498	72,679	Ontario	Canada
000000	Sample Company 10		Report	Report	A	06/14/2023	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.

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