

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.
-  Analyze and monitor the performance of the industry or particular segments.
-  Bolster your planning and analysis with the same data and performance ratios used by AM Best's analysts during the rating process.
-  Monitor trends in underwriting experience.
-  Benchmark insurers against peers, industry composites or the total industry.
-  Evaluate the sources of profits and trends in profitability measures.
-  Understand corporate structures worldwide and across industries; research corporate changes, mergers, acquisitions and more.
-  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			
(\$'000)			
		2023 (04)	2024 (05)
OPERATIONS			
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
PROFITABILITY			
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.

Your Subscription Also Includes:

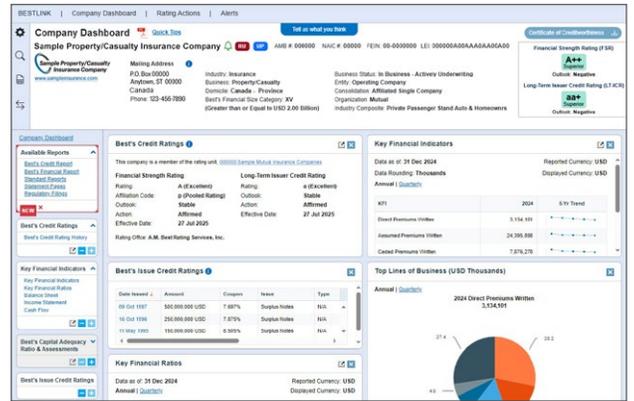
- Company Overview with Best's Credit Ratings, key financial indicators, investment portfolio analysis, and related news stories
- *Best's Certificate of Creditworthiness*, which provides documentation of Best's Credit Ratings and acts as a valuable complement to a certificate of insurance (COI)
- Historical 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 using the AM Best Mobile App and through *BestLink*
- Group License Management Tool to provide full control over your registered products, allowing you to manage users and license seats under a shared registration number for multi-user or unlimited purchases

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*®, 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 *BestLink* Company Dashboard 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.

Best's Certificate of Creditworthiness



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.A.
000000	Sample Company 1		Report	Report	A	10/25/2024	Stable	Affirmed	aa	10,396,033	1,326,519	1,185,876	Ontario	Canada
000000	Sample Company 2	a	Report	Report	A++	07/24/2024	Stable	Affirmed	aa+	244,067	127,570	121,903	Ontario	Canada
000000	Sample Company 3		Report	Report	A+	08/08/2024	Stable	Affirmed	aa	58,459,153	7,056,102	6,240,976	Manitoba	Canada
000000	Sample Company 4	ix	Report	Report	A	12/10/2024	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	Report	A	01/16/2024	Stable	Affirmed	a	149,226	29,181	22,823	Quebec	Canada
000000	Sample Company 7		Report	Report	A	08/22/2024	Stable	Affirmed	a	258,814	45,805	42,106	Ontario	Canada
000000	Sample Company 8		Report	Report	A	11/05/2024	Stable	Affirmed	a	3,345,317	1,311,147	1,284,674	Ontario	Canada
000000	Sample Company 9		Report	Report	A	05/10/2024	Stable	Affirmed	a	212,145	93,498	72,679	Ontario	Canada
000000	Sample Company 10		Report	Report	A	06/14/2024	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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