

Best's Financial Suite

Global

This worldwide online insurer credit ratings, financial database and analysis system provides timely and accurate data on thousands of public and private insurance companies. It is used extensively for insurer and reinsurer counterparty credit risk analysis, strategic planning, investment and M&A analysis.

Access all of AM Best's ratings, credit reports and financial reports alongside up to 11 years of financial data on over 17,540 insurers worldwide: 5,105 in Europe, 7,510 in North America, 2,015 in the Asia-Pacific region, 470 in the Middle East and North Africa, and 2,440 in Latin America, the Caribbean and beyond.

Perform cross-border and comparative analysis and view information in the currency of your choice.

Download extended company rating histories, some exceeding 25 years.

Aggregate selected companies to create a single group company, country total or benchmark record and evaluate mergers.

Research and analyse companies, competitors, peers and markets with the latest ratings, reports and data.

Identify insurers and analyse groups with immediate and ultimate parent data, based on AM Best's analysis of corporate structures and ownership.

Pull the latest ratings and financial data into your spreadsheets.

The screenshot displays the Best's Financial Suite interface, which includes a financial report for AMB Insurance Company, a credit report for Sample PC Insurance Group, and a bar chart titled "Return on Equity for 'Big Four' European Reinsurers".

Financial Report (AMB Insurance Company): Shows assets such as Cash & deposits with credit institutions (21), Bonds & other fixed interest securities (301), and Shares & other variable interest instrum (29). It also displays a table of Fields 1 Years from 2023 to 2016.

Credit Report (Sample PC Insurance Group): Shows a Best's Credit Rating of A+ (Superior) and a Best's Financial Strength Rating of A+ (Superior). It includes a table of Fields 1 Years from 2023 to 2016.

Return on Equity for "Big Four" European Reinsurers: A bar chart showing the Return on Equity (ROE) for Reinsurer A, Reinsurer B, Reinsurer C, and Reinsurer D from 2019 to 2023. The ROE values are: Reinsurer A (2019: 13.4%, 2020: 13.4%, 2021: 13.4%, 2022: 13.4%, 2023: 13.4%), Reinsurer B (2019: 10.5%, 2020: 10.5%, 2021: 10.5%, 2022: 10.5%, 2023: 10.5%), Reinsurer C (2019: 10.5%, 2020: 10.5%, 2021: 10.5%, 2022: 10.5%, 2023: 10.5%), and Reinsurer D (2019: 10.5%, 2020: 10.5%, 2021: 10.5%, 2022: 10.5%, 2023: 10.5%).

Key Financial Indicators (EUR 000): A bar chart showing Total Assets and Net Premiums Written for 2023. Total Assets: 134,478,108 (EUR); Net Premiums Written: 44,035,697 (EUR).

Up to 11 Years of Annual Data

- Financial data for Non-Life, Life and Composite insurers and reinsurers worldwide, including those filing under IFRS 17
- PDFs of Annual and Interim Reports and Accounts
- Detailed consolidated and unconsolidated balance sheet, technical accounts and non-technical accounts
- A database of standardised, country-specific and as-filed templates
- Solvency II Solvency and Minimum Capital Requirement (SCR/MCR) ratios for EU insurers from 2016 onwards

Reporting Capabilities

Ready-to-use templates with standard reports are available, along with wizards to create custom reports using the data and ratios of your choice or to create or download statement pages in Excel® or PDF.

- Current and archived *Best's Credit Reports* and *Best's Financial Reports*
- *Best's Executive Summary Reports*, for five years of financial and rating data for individual insurers
- Preformatted reports, including balance sheet, technical and non-technical accounts, financial overview and ratio reports

Tools

- Worldwide Market Filters to create rankings quickly and easily:
 - Global Market Filter, based on consolidated worldwide groups and independent (non-affiliated) single companies
 - Country Market Filter, based on the individual insurers writing business in each country, excluding where possible cross-border international business
- Data and analysis templates, for easy cross-border analysis
- A flexible interface to view data in your preferred layout and create analysis templates
- Currency conversion feature
- Peer Selection and Company Ranking tools for US insurers

Plus

- **NEW:** *BestLink* Company Dashboard feature that presents company-level intelligence in a fast, user-friendly interface featuring interactive tables, charts and sparkline performance histories. Customise the dashboard tiles to prioritise the ratings, data and analytics that best support your workflow.
- Company Overview with Best's Credit Ratings, key financial indicators, corporate structure and data structure, and investment portfolio analysis
- 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
- Key numeric identifiers such as AM Best #, NAIC #, FEIN # and Legal Entity Identifier #
- Email alerts on ratings, news and data KFI for companies you are monitoring
- News, special reports and rankings to add further insight to your analysis (for one user)
- Training webinars and e-learning modules that walk you through the product's features

Multiple Delivery Channels

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

For more information and to request a demonstration:

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Download the AM Best Mobile App.

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