

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 17,500 insurers worldwide: 5,001 in Europe, 7,590 in North America, 1,949 in the Asia-Pacific region, 473 in the Middle East and North Africa, and 2,545 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 AM Best Financial Suite interface for AMB Insurance Company. It includes several key components:

- Balance Sheet:** A table showing assets and liabilities for 2024. Key figures include Cash and deposits with credit institutions (32,242,290), Bonds and other fixed interest securities (481,208,177), and Total Assets (168,741,642).
- Key Financial Indicators:** A table showing metrics like Return on Equity (ROE) and Return on Assets (ROA) for 2024 and 2023.
- Key Financial Ratios:** A table showing ratios such as Capital Ratio and Solvency Ratio for 2024 and 2023.
- Top Lines of Business:** A pie chart showing the distribution of 2024 Gross Premiums (14,714,280) across different lines of business: NE - Automobile - liability (5,750,000), NE - Liability (1,218,000), NE - Other classes (1,810,250), NE - Property (1,341,000), NE - Homeowners (1,405,000), and All Other Lines (3,382,000).
- Best's Credit Report:** A detailed report for the Sample PC Insurance Group, showing a Best's Credit Rating of A+ (Superior) and a Best's Financial Strength Rating of A+ (Superior).
- Return on Equity for "Big Four" European Reinsurers:** A bar chart comparing the ROE of Reinsurer A (2024 IFRS 17) and Reinsurer B (2024 IFRS 17) for 2020 and 2021.
- Country Risk Tier:** A map of Europe showing risk tiers for various countries, ranging from Not Assigned to CRT-6.
- Technical Accounts (Global):** A table showing technical accounts for 2024, including Direct premiums (16,241,769) and Total technical account (168,741,642).

Continued

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 UK/European 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

- *BestLink for Excel* add-in to facilitate automation of analysis
- IFRS 17-specific data templates with prior-years' data back-mapped (where analytically sound to do so) to illustrate trends
- Custom Report Wizard that allows users to export IFRS 17 and Non IFRS 17 data simultaneously
- 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
- 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

Your Subscription Also Includes:

- *BestLink* Company Dashboard, for 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
- *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
- Current rate, rule and form filings for US companies that have filed P/C and L/H policies
- 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 #, Legal Entity Identifier #, National Registration #, and Alien ID #
- Email alerts on ratings, news and KFI for companies you are monitoring using the AM Best Mobile App and through *BestLink*
- 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



▲ *Best's Certificate of Creditworthiness*

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
- *Best's Certificate of Creditworthiness*, an on-demand electronic document verifying Best's Credit Ratings



Download the AM Best Mobile App.

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