# **Best's Financial Suite**

# L/H, US

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 reports, 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 across industries; research corporate changes, mergers, acquisitions and more.



Analyze and monitor the performance of the industry or particular segments.

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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.



Gain a more meaningful perspective on group performance over time by comparing consolidated data under the current versus prior group structure.

st Type: C	Custom List	Alert List:			•	Create	New Alert				
e this Watch	List to mon	itor recent alert activity. Select "Sho	w All Companies in Alert List" belo	w for a comple	ete view of listed companie	with details.	💆 Quick Tips	1	1		
Data Avail	lability	Key Financial Indicators	Best's Credit Ratings	News	Best's Insurance Re	ports	Financial Size Category	M&A	Corporate Changes		
Show All Co	mpanies in A	lert List 👻	Hide Rating Unit Colum	n	Hide	Rating Analys	Column	Hide Ra	atings Columns		C Reset Grid
AMB	#	Company Name		Alert Type	9		Source		New Va	lue Old Value	% Difference
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00000	00	Sample Company 1		Ch	eck All		Best's Financial Suite - L/H,	us	145,	502 153,329	-5.04%
0000	00	Sample Company 1		Pre	emiums Written - Annual		Best's Financial Suite - L/H,	US	6,400,	6,630,355	-3.46%
0000	00	Sample Company 2		Pre	emiums Written - Quarter	ły	Best's Financial Suite - L/H,	US	39,084,	134 30,130,086	29.72
00000	00	Sample Company 2		🗆 Tot	tal Net Admitted Assets -	Annual	Best's Financial Suite - L/H,	us	94,048,	525 79,668,332	18.059
0000	00	Sample Company 2		Tot	tal Net Admitted Assets -	Quarterly	Best's Financial Suite - L/H,	us	370,338.	760 407,396,472	-9.109
00000	00	Sample Company 3		🗆 Tot	tal Capital & Surplus - An	nual	Best's Financial Suite - L/H,	us	6,509,	731 4,975,083	30.859
00000	00	Sample Company 3		Tot	tal Capital & Surplus - Qu	arterly	Best's Financial Suite - L/H,	US	10,468,	4,905,749	113.399
00000	00	Sample Company 3		I otal rvet	Admitted Assets - Quarterry		Best's Financial Suite - L/H,	US	49,054,	199 39,113,289	25.42%
00000	00	Sample Company 4		Premiums	s Written - Annual		Best's Financial Suite - L/H,	US	439,	133 748,140	-41.309
0000	00	Sample Company 4		Premiums	s Written - Quarterly		Best's Financial Suite - L/H,	US	370,	306 586,005	-36.819
0000	00	Sample Company 4		Total Net	Admitted Assets - Quarterly		Best's Financial Suite - L/H,	US	10,566.	503 10.760,244	-1.809
00000	00	Sample Company 5		Premiums	s Written - Annual		Best's Financial Suite - L/H,	US	77,	988 79,517	-1.929

Set Key Financial Indicator alerts to receive notifications when a period-over-period change equals or exceeds the threshold you set.



Continued

## Up to 11 Years of Annual and Six Years of Quarterly Data

- Annual and quarterly regulatory filing data (statutory as filed with the NAIC, GAAP and IFRS) for US life, fraternal and health insurers and holding companies, consolidated as filed, and AM Best groups.
- "As-Is" and "As-Was" data: Group data is restructured to reflect current structure and ownership, but we also provide data as originally filed to analyze both angles and evaluate business growth.
- Market share: Find major players in life lines and accident & health lines by region, sector and line of business; examine underwriting performance and track trends.
- Reinsurance: Evaluate the risk-sharing arrangements between insurers and reinsurers (Schedule S).
- Industry composites of aggregated results for the total industry and predominating categories.
- Combined life/health data

## **Reporting Capabilities**

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

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Company List	Select Company List						Fi	elds 🛛	Select Fields							
Current List: - ( 112	7 companies )						Tol	al Fields:	15 of 50 available							
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AMB Number	Company Name		RU / UP	Best's Credit Report	Best's Financial Report	FSR Current	FSR Effect Date	ve	FSR Outlook / Implication Current	FSR Action Current	Long Term IC Current	R	Total Assets	Gross Premiums Written	Net Premiums Written	State of Domicile
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000000	Sample Company 1		@	Report	Report	A-	05/16/2024	¢.	Negative	Affirmed	a-		175,562	210,180	135,594	Pennsylvania
000000	Sample Company 2				Report	A	09/06/2024		Stable	Affirmed	a+		467,163	34,912	34,912	Illinois
000000	Sample Company 3		0	Report	Report	A	12/17/2023	i i	Stable	Affirmed	a+		1,031,712	262,802	216,049	Alaska
000000	Sample Company 4				Report	A	04/17/2024		Stable	Affirmed	а		112,636	117,845	54,371	Alabama
000000	Sample Company 5		<b>@</b>		Report	A	04/17/2024		Stable	Affirmed	а		1,357,407	1,389,504	706,819	Alabama
000000	Sample Company 6		0	Report	Report								2,434,166	2,710,517	1,359,278	Alabama

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

- Best's Quantitative Analysis Reports for evaluating an insurer's operating strength and performance trends—the same reports AM Best's analysts use when analyzing an insurer's financial strength
- Standard report templates for analyzing single companies or performing peer comparison, including:
  - Key Financial IndicatorsExecutive Summary
- Financial Overview
- Schedule T Report

- Reinsurance Summary
- Market Share

#### Tools

- Peer Selection tool to find peers for any US L/H insurer
- Company Ranking tool to identify top US L/H insurers based on key financial fields
- Wizards to assist in the report creation process
- Tools to analyze detailed data for reinsurance

Select Statement Year:	Select Part:	Select Triangle Type:	Select Triangle Data:		
2023 -	Part 2, History of Incurred Net Losses and Defense and Cost Containment Expenses Reported	-	Actuarial 🔻	Net Basis 👻	
Select Accident Years:	Select Line:	NAIC	Net Basis		
10 Years 💌	D - Workers' Compensation	-	Actuarial	Gross Basis Report	

▲ Analyze loss reserves and other data with tools to create reports.



### Plus

- Company Overview with Best's Credit Ratings, key financial indicators, top states and lines of business, state licensing information 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

Company Das	hboard									
Sample Mutual Ins AMB # 000000 NAIC Domicillary Address 123 Main Street City, State 12345 United States Phone: 123-456-7800 www.samplemutualgroup	# 00000 FEIN : 00 Ind But Doi Bet		Massachusett	ts	Entity: Operati Consolidation: Organization 1	ing Compar Affiliated S Stock	ess - Actively Underwriting Y Ingle Company e Passenger Stand Auto & Homeownrs	Financial Strength Ra Excellent Long-Term Issuer Credit R Rocellent Ovfook: Stabl		
Company Dashboard	Best's Credit	Ratings ()					Key Financial Indicators			
Available Reports A Bests Credit Report Bests Financial Report	le Mutual Insurance g-Term Issuer Ci ng:	edit Rating a (Excellent	,	Data as of: 31 Dec 2022 Data Rounding: Thousands Annual   <u>Coartech</u>		Reported Currency: USD * Displayed Currency: USD				
Best's Credit Ratings   Best's Credit Rating History	Best's Credit Ratings Affiliation Code: p (Pooled Rating) Outlook: Stable Outlook: Stable Action: Affirmed							2022	5-Yr Trend	
	Action: Effective Date:	Affirmed 27 Jul 2022	Effe	ctive Date:	27 Jul 2022		Direct Premiums Written	3,134,101		
Key Financial Indicators	Rating Office: A.M	. Best Rating Services	, Inc.				Assumed Premiums Written	24,395,898		
Key Financial Indicators							Ceded Premiums Written	7,876,278	• • • • • •	
Key Financial Ratios Balance Sheet Income Statement Cash Fany	Best's Issue	Credit Ratings					Top Lines of Business (USD Tho	usands)	×	
	Date Issued 1 09 Oct 1997	Amount 500,000,000 USD	Coupon 7.697%	Annual   <u>Quarterit</u> 2022 Direct Premiums Written 3,134,101						
Best's Capital Adequacy V Ratio & Assessments	16 Oct 1996 11 May 1995	250,000,000 USD 150,000,000 USD	7.875% 8.505%	Surplus Notes Surplus Notes	NA NA	•	27.4		28.2	
Best's Issue Credit Ratings	Key Financia	I Ratios								
	Data as of: 31 D Annual   Quarte				eported Current					

▲ The **NEW** *BestLink* Company Dashboard feature presents companylevel 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.

# **Multiple Delivery Channels**

- $\textit{BestLink}^{\circ},$  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

# For more information and to request a demonstration:

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Europe/Asia-Pacific: +44 20 7397 0290 • europe.sales@ambest.com



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