

# 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.
- Evaluate the sources of profits and trends in profitability measures.
- Bolster your planning and analysis with the same reports, data and performance ratios used by AM Best's analysts during the rating process.
- Measure a company's ability to meet its anticipated short- and long-term obligations to policyholders and other creditors.
- Benchmark insurers against peers, industry composites or the total industry.
- Analyze an insurer's financial leverage in conjunction with its operating leverage to assess its overall capitalization.
- Understand corporate structures across industries; and research corporate changes, mergers, acquisitions and more.
- Analyze and monitor the performance of the industry or particular segments.
- Gain a more meaningful perspective on group performance over time by comparing consolidated data under the current versus prior group structure.

**Company Dashboard** | Rating Actions

**Sample Life Insurance Company** | AMB #: 000000 | NAIC #: 00000 | FEIN: 00-000000 | LEI: 00000000000000000000

**Best's Credit Ratings**  
 Rating: **A (Excellent)**  
 Outlook: **Stable**  
 Action: **Affirmed**  
 Effective Date: **00 Oct 0000**

**Long-Term Issuer Credit Rating**  
 Rating: **a (Excellent)**  
 Outlook: **Stable**  
 Action: **Affirmed**  
 Effective Date: **00 Oct 0000**

**Key Financial Ratios**  
 Data as of: 31 Dec 2024  
 Reported Currency: USD  
 Displayed Currency: USD  
 Exchange Rate: 1.0

KFR	2024	5-Yr Trend
Operating Return on Capital and Surplus (%)	9.3	
Net Investment Yield (%)	4.2	

**Key Financial Indicators**

Metric	Value	Trend
Net Life Reserves	430,351	
Liability for Deposit Contracts	6,256	
Other General Account Liabilities	150,212	
Total Liabilities	606,871	
Total Capital and Surplus	222,742	
Net Income	20,257	

**Top Lines of Business**  
 Data as of: 31 Dec 2024  
 Data Rounding: Thousands  
 Reported Currency: USD  
 Displayed Currency: USD  
 Exchange Rate: 1.0

2024 Direct Premiums Written: **1,510,871**

▲ 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.

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.

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
000000	Sample Company 1		Report	Report	A-	05/16/2025	Negative	Affirmed	a-	175,562	210,180	135,594	Pennsylvania
000000	Sample Company 2		Report	Report	A	09/06/2025	Stable	Affirmed	a+	467,163	34,912	34,912	Illinois
000000	Sample Company 3		Report	Report	A	12/17/2025	Stable	Affirmed	a+	1,031,712	262,802	216,049	Alaska
000000	Sample Company 4		Report	Report	A	04/17/2025	Stable	Affirmed	a	112,636	117,845	54,371	Alabama
000000	Sample Company 5		Report	Report	A	04/17/2025	Stable	Affirmed	a	1,357,407	1,389,504	706,819	Alabama
000000	Sample Company 6		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 Indicators
  - Executive 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 reinsurance and investment data

**Select Statement Year:** 2024  
**Select Accident Years:** 10 Years  
**Select Part:** Part 2, History of Incurred Net Losses and Defense and Cost Containment Expenses Reported  
**Select Line:** D - Workers' Compensation  
**Select Triangle Type:** Actuarial  
**Select Triangle Data:** Net Basis Report

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

Continued

Your Subscription Also Includes:

- Company Overview with Best's Credit Ratings, key financial indicators, top states and lines of business, state licensing information 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)
- Email alerts on companies you're monitoring using the AM Best Mobile App and through *BestLink*
- 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 L/H and P/C 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
- 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
- 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



▲ *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
- *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

My Alerts | Watch List | Settings

List Type: Custom List | Alert List: | Create New Alert

Use this Watch List to monitor recent alert activity. Select "Show All Companies in Alert List" below for a complete view of listed companies with details. Quick Tips

Data Availability	Key Financial Indicators	Best's Credit Ratings	News	Best's Insurance Reports	Financial Size Category	M & A	Corporate Changes
Show All Companies in Alert List	<input checked="" type="checkbox"/> Hide Rating Unit Column	<input checked="" type="checkbox"/> Hide Rating Analyst Column	<input checked="" type="checkbox"/> Hide Ratings Columns	Reset Grid			
AMB #	Company Name	Alert Type	Source	New Value	Old Value	% Difference	
<input type="checkbox"/> 000000	Sample Company 1	<input type="checkbox"/> Check All	Best's Financial Suite - L/H, US	145,602	153,329	-5.04%	
<input type="checkbox"/> 000000	Sample Company 1	<input checked="" type="checkbox"/> Premiums Written - Annual	Best's Financial Suite - L/H, US	6,400,805	6,630,355	-3.46%	
<input type="checkbox"/> 000000	Sample Company 2	<input checked="" type="checkbox"/> Premiums Written - Quarterly	Best's Financial Suite - L/H, US	39,084,134	30,130,086	29.72%	
<input type="checkbox"/> 000000	Sample Company 2	<input type="checkbox"/> Total Net Admitted Assets - Annual	Best's Financial Suite - L/H, US	94,048,525	79,668,332	18.05%	
<input type="checkbox"/> 000000	Sample Company 2	<input checked="" type="checkbox"/> Total Net Admitted Assets - Quarterly	Best's Financial Suite - L/H, US	370,338,760	407,396,472	-9.10%	
<input type="checkbox"/> 000000	Sample Company 3	<input type="checkbox"/> Total Capital & Surplus - Annual	Best's Financial Suite - L/H, US	6,509,731	4,975,083	30.85%	
<input type="checkbox"/> 000000	Sample Company 3	<input type="checkbox"/> Total Capital & Surplus - Quarterly	Best's Financial Suite - L/H, US	10,468,321	4,505,749	113.39%	
<input type="checkbox"/> 000000	Sample Company 3	Total Net Admitted Assets - Quarterly	Best's Financial Suite - L/H, US	49,054,199	39,113,289	25.42%	
<input type="checkbox"/> 000000	Sample Company 4	Premiums Written - Annual	Best's Financial Suite - L/H, US	439,133	748,140	-41.30%	
<input type="checkbox"/> 000000	Sample Company 4	Premiums Written - Quarterly	Best's Financial Suite - L/H, US	370,306	586,005	-36.81%	
<input type="checkbox"/> 000000	Sample Company 4	Total Net Admitted Assets - Quarterly	Best's Financial Suite - L/H, US	10,566,503	10,760,244	-1.80%	
<input type="checkbox"/> 000000	Sample Company 5	Premiums Written - Annual	Best's Financial Suite - L/H, US	77,988	79,517	-1.92%	

u Denotes Under Review Best's Rating | 108 records in 3 pages

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



Download the AM Best Mobile App.

For more information and to request a demonstration:

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