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.



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.



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.



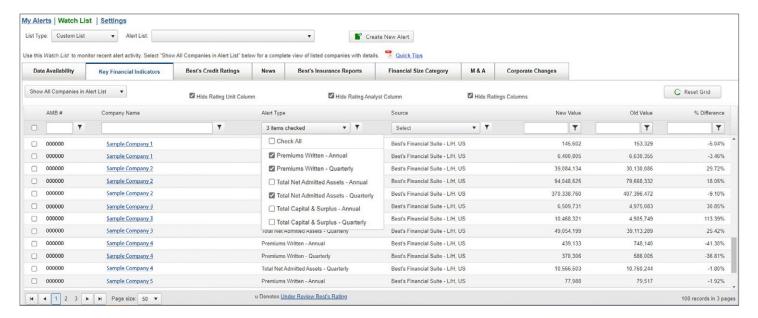
Understand corporate structures across industries; research corporate changes, mergers, acquisitions and more.



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



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



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

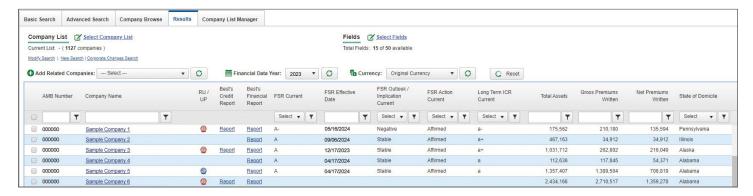


Up to 11 Years of Annual and Six Years of Quarterly Data

- 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.



- ▲ 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 data for reinsurance



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

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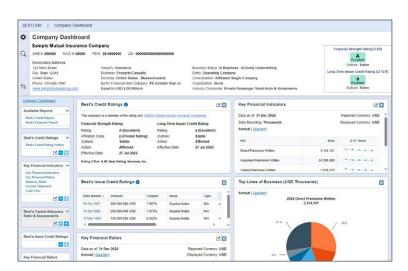
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Plus

- 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



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

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

For more information and to request a demonstration:

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