

Best's Financial Suite

P/C, 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.
- Monitor trends in underwriting experience.
- Bolster your planning and analysis with the same reports, data and performance ratios used by AM Best's analysts during the rating process.
- Evaluate the sources of profits and trends in profitability measures.
- Benchmark insurers against peers, industry composites or the total industry.
- Measure a company's ability to meet its anticipated short- and long-term obligations to policyholders and other creditors.
- Understand corporate structures across industries; and research corporate changes, mergers, acquisitions and more.
- Analyze an insurer's financial leverage in conjunction with its operating leverage to assess its overall capitalization.
- 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 Insurance Company

AMB # 000000 NAIC # 00000 FEIN 00-00000000 LEI:000000000000000000

Mailing Address: 123 Main Street, City, State 12345, United States, Phone: 000-000-0000, www.sampleinsuranceco.com

Industry: Insurance
Business: Property/Casualty
Domicile: United States - Massachusetts
Best's Financial Size Category: XV (Greater than or Equal to USD 2.00 Billion)

Business Status: In Business - Actively Underwriting
Entity: Operating Company
Consolidation: Affiliated Single Company
Organization: Stock
Industry Composite: Private Passenger Stand Auto & Homeownrs

Financial Strength Rating (FSR)
A Excellent
Outlook: Stable

Long-Term Issuer Credit Rating (LT-ICR)
a Excellent
Outlook: Stable

Best's Credit Ratings

This company is a member of the rating unit 000000 Sample Insurance Companies

Rating	Long-Term Issuer Credit Rating
A (Excellent)	a (Excellent)
Affiliation Code: p (Pooled Rating)	Outlook: Stable
Outlook: Stable	Action: Affirmed
Action: Affirmed	Effective Date: 00 Aug 0000
Effective Date: 00 Aug 0000	

Rating Office: A.M. Best Rating Services, Inc.

Best's Issue Credit Ratings

Date Issued	Amount	Coupon	Issue	Type	Rating
09 Oct 0000	500,000,000 USD	7.897%	Surplus Notes	N/A	bbb+
16 Oct 0000	250,000,000 USD	7.875%	Surplus Notes	N/A	bbb+
11 May 0000	150,000,000 USD	8.505%	Surplus Notes	N/A	bbb+

Key Financial Indicators

Data as of: 31 Dec 2023
Data Rounding: Thousands
Annual | Quarterly | Global

KFI	2023	5-Yr Trend
Direct Premiums Written	3,146,111	
Assumed Premiums Written	25,299,111	
Ceded Premiums Written	8,208,111	
Net Premiums Written	20,237,111	

Key Financial Ratios

Data as of: 31 Dec 2023
Annual | Quarterly | Global

KFR	2023	5-Yr Trend
Combined Ratio (%)	109.9	

Top Lines of Business

Data as of: 31 Dec 2023
Data Rounding: Thousands
Annual | Quarterly | Global

2023 Direct Premiums Written: 3,146,111

▲ 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 P/C single companies, title companies 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 P/C lines by region, sector and line of business; examine underwriting performance and track trends.
- Loss reserves: Determine whether an insurer’s loss reserves are appropriate by line of business (Schedule P).
- Expenses: Uncover the true costs of providing insurance by analyzing expenses in individual and combined lines of business.
- Reinsurance: Evaluate the risk-sharing arrangements between insurers and reinsurers (Schedule F).
- Industry composites of aggregated results for the total industry and predominating categories.

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-	05/16/2024	Negative	Affirmed	a-	175,562	210,180	135,594	Pennsylvania
000000	Sample Company 2	Ⓜ	Report	Report	A	09/06/2024	Stable	Affirmed	a+	467,163	34,912	34,912	Illinois
000000	Sample Company 3	Ⓜ	Report	Report	A	12/17/2024	Stable	Affirmed	a+	1,031,712	262,802	216,049	Alaska
000000	Sample Company 4	Ⓜ	Report	Report	A	04/17/2024	Stable	Affirmed	a	112,636	117,845	54,371	Alabama
000000	Sample Company 5	Ⓜ	Report	Report	A	04/17/2024	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
 - Direct Combined Ratio
 - 20-Year Claims Development
 - Reinsurance Summary
 - Non-Standard Auto Companies
 - Market Expense
 - Excess and Surplus
 - Market Share

Tools

- Peer Selection tool to find peers for any US P/C insurer
- Company Ranking tool to identify top US P/C insurers based on key financial fields
- Insureware’s ELRF™ (Extended Link Ratio Family) third-party software preloaded with AM Best’s loss reserves data
- Wizards to assist in the report creation process
- Tools to analyze detailed data for loss reserves, reinsurance and investment data

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

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

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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
- Email alerts on companies you're monitoring using the AM Best Mobile App and *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 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
- Group License Management Tool to give you 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

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

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

AMB #	Company Name	Alert Type	Alert Date	Source	New Value	Old Value	% Difference
000000	Sample Company 1	Check All	6/2023	Best's Financial Suite - P/C, US	262,652	221,645	18.50%
000000	Sample Company 2	Premiums Written - Annual	6/2023	Best's Financial Suite - P/C, US	130,326	113,380	14.95%
000000	Sample Company 1	Total Net Admitted Assets - Annual	6/2023	Best's Financial Suite - P/C, US	220,850	273,756	-19.33%
000000	Sample Company 2	Total Capital & Surplus - Annual	6/2023	Best's Financial Suite - P/C, US	149,998	193,196	-22.36%
000000	Sample Company 3	Total Net Admitted Assets - Annual	04/22/2023	Best's Financial Suite - P/C, US	955,950	749,518	27.54%
000000	Sample Company 4	Total Net Admitted Assets - Annual	04/22/2023	Best's Financial Suite - P/C, US	917,944	710,007	29.29%
000000	Sample Company 5	Premiums Written - Annual	04/19/2023	Best's Financial Suite - P/C, US	20,377	18,118	12.47%
000000	Sample Company 6	Premiums Written - Annual	04/19/2023	Best's Financial Suite - P/C, US	6,555	8,058	-18.65%
000000	Sample Company 7	Premiums Written - Annual	04/19/2023	Best's Financial Suite - P/C, US	11,320,455	10,276,022	10.16%
000000	Sample Company 8	Total Capital & Surplus - Annual	04/19/2023	Best's Financial Suite - P/C, US	24,622	16,774	46.79%
000000	Sample Company 6	Total Capital & Surplus - Annual	04/19/2023	Best's Financial Suite - P/C, US	84,818	56,887	49.10%
000000	Sample Company 9	Total Capital & Surplus - Annual	04/19/2023	Best's Financial Suite - P/C, US	284,322	341,999	-16.66%

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



Download the
AM Best Mobile App.

For more information and to request a demonstration:

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