

Best's Financial Suite

Solvency II

Europe's Solvency II regulations and the public Solvency and Financial Condition Report (SFCR), introduced in 2016, provide a standardised reporting format offering greater insight into the UK/European market and its insurers and reinsurers.

Best's Financial Suite – Solvency II is the essential information resource for UK/European counterparty credit risk analysis, strategic planning, investment/asset management and M&A analysis and a perfect partner to *Best's Financial Suite – Global*.

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Access nine years of Solvency and Financial Condition Report (SFCR) Filings made public under UK/European Solvency II regulations for UK/European insurers and reinsurers.
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Export and analyse data for over 3,300 UK/EU insurers and over 130 market and country total records:

 - Solvency II Capital Requirement (SCR) and Ratios
 - Line of Business Premiums, Claims and Expenses
 - Technical Provisions by Line of Business
 - Balance Sheet
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Analyse premiums, claims and expenses for the top five countries in which each insurer generates business.
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Compare insurers by SCR risk categories such as market risk, counterparty risk, life & non-life underwriting risk.
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Review the text report accompanying the SFCR filings.
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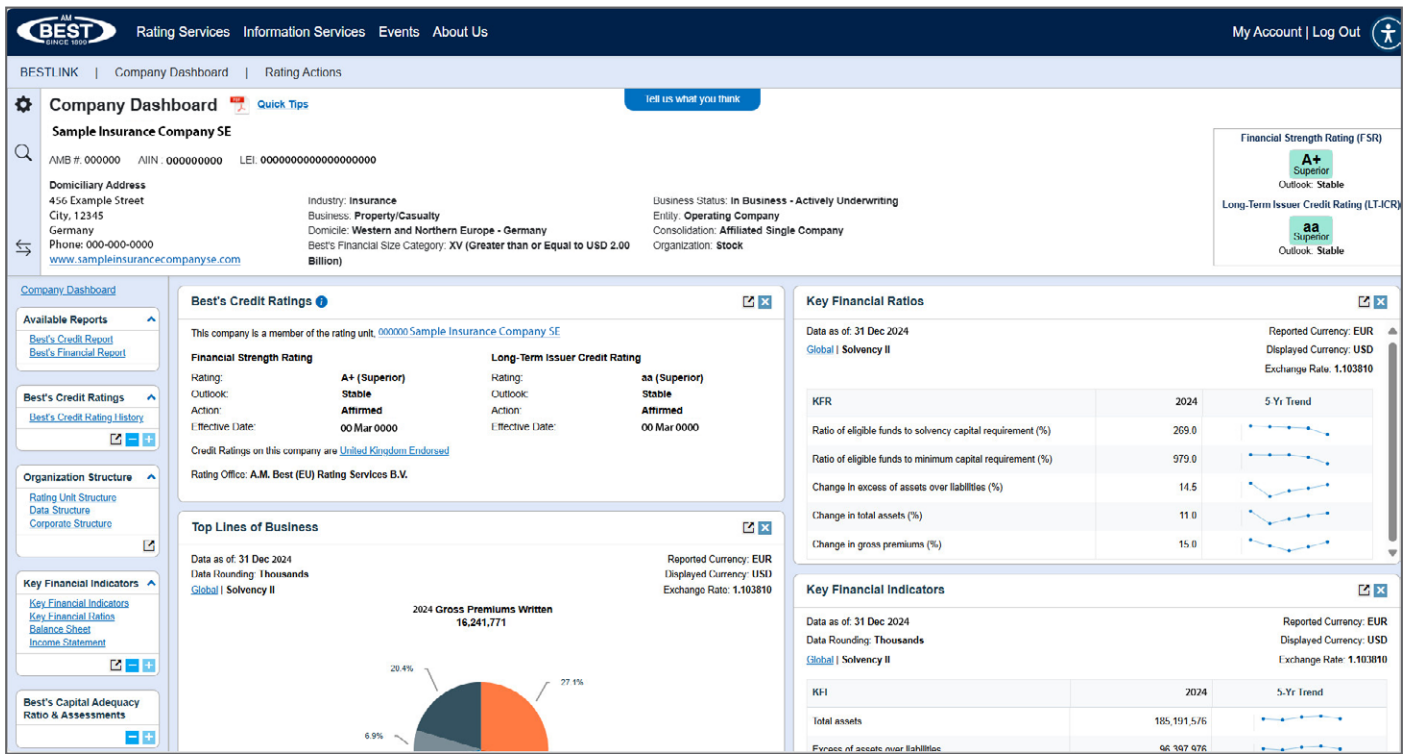
Search for data with the query builder, then generate custom reports including your data and ratios.
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Aggregate selected companies to create a single group company, country total or benchmark record and evaluate mergers.
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Identify insurers and analyse groups with immediate and ultimate parent data, based on AM Best's analysis of corporate structures and ownership.
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Research and analyse companies, competitors, peers and markets with the latest data.
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Compare companies, markets and countries against the Total Life, Non-Life, Composite and Country aggregation records for greater insight into relative performance.



Company Dashboard | Sample Insurance Company SE

AMB #: 000000 | AIN: 000000000 | LEI: 00000000000000000000

Domiciliary Address: 456 Example Street, City, 12345, Germany. Phone: 000-000-0000. Website: www.sampleinsurancecompanyse.com

Industry: Insurance; Business: Property/Casualty; Domicile: Western and Northern Europe - Germany; 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

Financial Strength Rating (FSR): A+ Superior, Outlook: Stable
Long-Term Issuer Credit Rating (LT-ICR): aa Superior, Outlook: Stable

Best's Credit Ratings: Rating: A+ (Superior), Outlook: Stable, Action: Affirmed, Effective Date: 00 Mar 0000. Long-Term Issuer Credit Rating: Rating: aa (Superior), Outlook: Stable, Action: Affirmed, Effective Date: 00 Mar 0000.

Key Financial Ratios (Data as of: 31 Dec 2024):

Ratio	2024	5-Yr Trend
KFR	269.0	[Sparkline]
Ratio of eligible funds to solvency capital requirement (%)	269.0	[Sparkline]
Ratio of eligible funds to minimum capital requirement (%)	979.0	[Sparkline]
Change in excess of assets over liabilities (%)	14.5	[Sparkline]
Change in total assets (%)	11.0	[Sparkline]
Change in gross premiums (%)	15.0	[Sparkline]

Key Financial Indicators (Data as of: 31 Dec 2024):

Indicator	2024	5-Yr Trend
Total assets	185,191,576	[Sparkline]
Percent of assets held in US	96,397,976	[Sparkline]

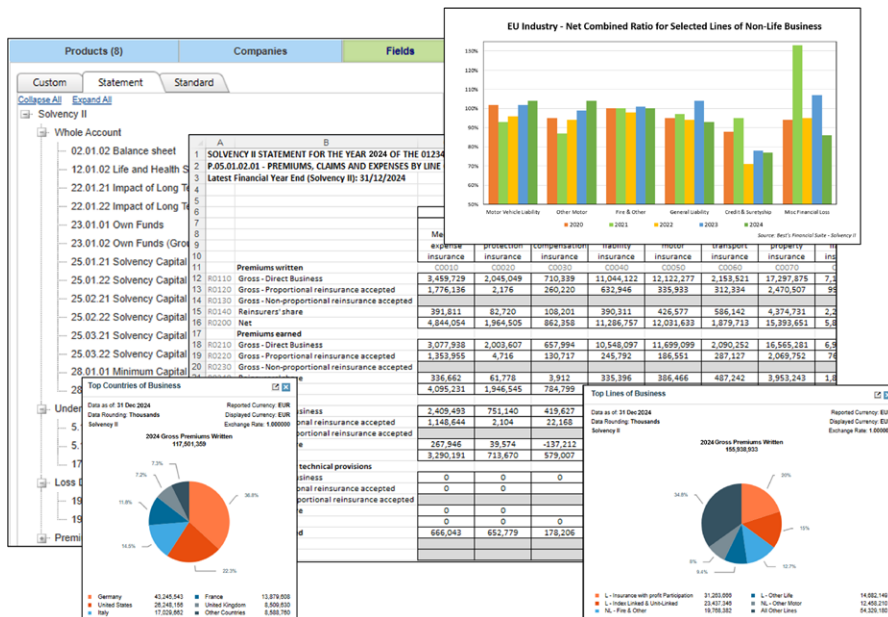
2024 Gross Premiums Written: 16,241,771

Category	Percentage
Category 1	20.4%
Category 2	27.1%
Category 3	6.9%

▲ 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.

Data

- Solvency II SFCR filings and Quantitative Reporting Template (QRT) data from 2016 year-end onward
- New UK Solvency II forms catering for UK filings for year-ends from 31st December 2024
- Data for all cells of all forms of the annual QRT
- PDFs of source SFCR filings, including text submission
- Detailed line of business data including technical provisions plus country of business data
- SCR/MCR Solvency ratios; Solvency and Minimum Capital Requirement data
- Total Claims Paid Loss Development Triangulations



Reporting Capabilities

- Customisable report generator and Excel add-in to create reports, data items and ratios
- Preformatted reports including Balance Sheet, Investment Allocation, Portfolio Mix, Own Funds, SCR & MCR, Underwriting by Line of Business and Country, and Ratio Reports

Tools

- A flexible interface to view data in your preferred layout and create analysis templates
- 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

Plus

- Company Overview with Best's Credit Ratings, key financial indicators, corporate structure and data structure, and investment portfolio analysis
- 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 #, Legal Entity Identifier #, National Registration # and Alien ID #
- Email alerts on companies you're monitoring using the AM Best Mobile App and through *BestLink*
- News to add further insight to your analysis (for one user)
- Training webinars and e-learning modules that walk you through the product's 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 data to the subscriber's FTP site (additional fee applies)
- AM Best Mobile App, for on-the-go access to premium subscription features



Download the AM Best Mobile App.

For more information and to request a demonstration:

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US/Canada: +1 908 439 2200, option 5 • sales@ambest.com

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