

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*.

 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.

 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

 Analyse premiums, claims and expenses for the top five countries in which each insurer generates business.

 Compare insurers by SCR risk categories such as market risk, counterparty risk, life & non-life underwriting risk.

 Review the text report accompanying the SFCR filings.

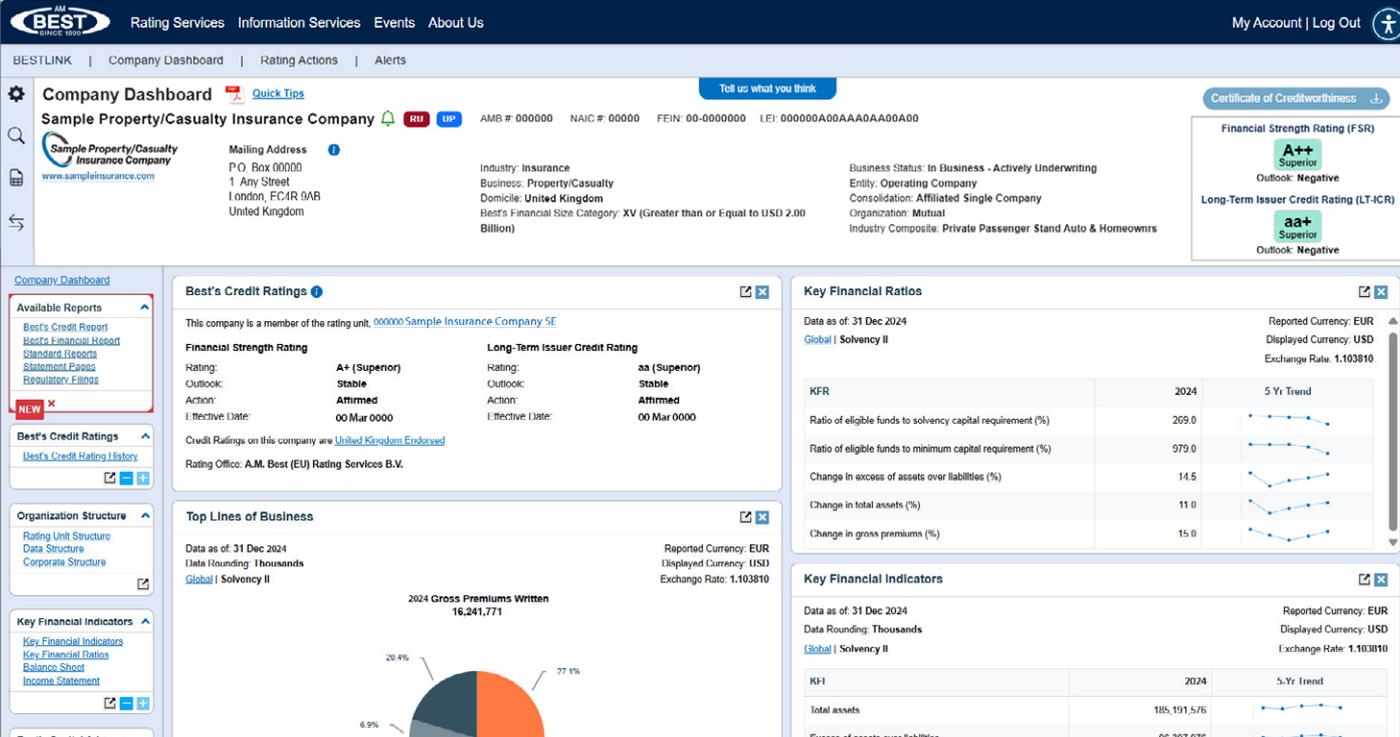
 Search for data with the query builder, then generate custom reports including your data and ratios.

 Aggregate selected UK companies to create a single group company, country total or benchmark record and evaluate mergers.

 Identify insurers and analyse groups with immediate and ultimate parent data, based on AM Best's analysis of corporate structures and ownership.

 Research and analyse companies, competitors, peers and markets with the latest data.

 Compare companies, markets and countries against the Total Life, Non-Life, Composite and Country aggregation records for greater insight into relative performance.



The screenshot displays the BestLink Company Dashboard for 'Sample Property/Casualty Insurance Company'. The interface includes a navigation bar with 'Rating Services', 'Information Services', 'Events', and 'About Us'. The main dashboard area is divided into several sections:

- Company Dashboard:** Shows company name, mailing address (1 Amy Street, London, EC4R 9AB, United Kingdom), industry (Insurance), and business status (In Business - Actively Underwriting).
- Best's Credit Ratings:** Displays a Financial Strength Rating of A+ (Superior) and a Long-Term Issuer Credit Rating of aa (Superior). Both ratings are stable with an affirmed action and an effective date of 00 Mar 0000.
- Key Financial Ratios:** A table showing ratios for 2024 and a 5-year trend. Ratios include KFR (2024: 269.0), Ratio of eligible funds to solvency capital requirement (2024: 979.0), Change in excess of assets over liabilities (2024: 14.5), Change in total assets (2024: 11.0), and Change in gross premiums (2024: 15.0).
- Key Financial Indicators:** A table showing KFI for 2024. Indicators include Total assets (185,191,576) and Proportion of assets over liabilities (96,397,976).
- Organization Structure:** A tree view showing the company's structure.
- Top Lines of Business:** A pie chart showing the 2024 Gross Premiums Written of 16,241,771, split into three categories: 20.4%, 27.1%, and 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 to filings for year-ends from 31 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

The screenshot displays a complex financial reporting interface. On the left, a navigation pane shows a hierarchy of accounts from 'Whole Account' down to 'Premiums'. The main area features a 'SOLVENCY II STATEMENT FOR THE YEAR 2024' table with columns for various insurance lines (e.g., Motor, Fire, General, Credit & Surety, Misc Financials) and rows for different metrics like 'Premiums written', 'Premiums earned', and 'Technical provisions'. To the right, there are two charts: a bar chart titled 'EU Industry - Net Combined Ratio for Selected Lines of Non-Life Business' comparing 2020-2024 ratios across different lines, and a pie chart titled '2024 Gross Premiums Written' showing the distribution by country (Germany, France, United States, United Kingdom, Italy, Other Countries).

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 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

Your Subscription Also Includes:

- Company Overview with Best's Credit Ratings, key financial indicators, corporate structure and data structure, and investment portfolio analysis
- *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)
- 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

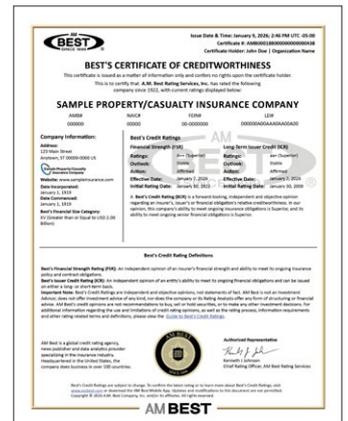


Download the AM Best Mobile App.

For more information and to request a demonstration:

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▲ Best's Certificate of Creditworthiness