Enhance your strategic planning and expand your research with AM Best’s in-depth analysis of insurer performance, plus the latest financial data and company information. *Best’s Insurance Reports* is the industry’s go-to resource for understanding the factors that impact insurer financial strength.

- Take an up-close look at AM Best’s evaluation of insurance companies’ balance sheet strength, operating performance, business profile and enterprise risk management.
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- **Credit Analysis**, for a detailed evaluation of:
  - Balance sheet strength, including capitalization, asset liability management – investments, reserve adequacy and holding company assessment
  - Operating performance
  - Business profile
  - Enterprise risk management, including reinsurance summary and environmental, social and governance factors

- **Financial Statements**: Analysis of balance sheet, income statement, statement of operating cash flows

- **Rating Methodology and Criteria**, which provides links to the documentation explaining the method by which the analysis was performed

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*AM Best uses the concept of a “rating unit” in evaluating members of insurance groups. The conceptual foundation for a rating unit is the recognition that the financial fortunes of certain insurance group members may be so intertwined that they are most appropriately analyzed as a whole. A rating unit may be composed of one or multiple insurance entities. Source: Best’s Credit Rating Methodology, November 13, 2020.

Continued
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- Corporate Structure, with ultimate parent information
- Company Management
- History
- Financial Statements: Current balance sheet, income statement, statement of operating cash flows
- Financial Results: Current key financial indicators, balance sheet highlights, asset liability management – investments, reserve adequacy, operating performance highlights, business profile highlights

Find the Reports You’re Looking for Fast

Quickly access credit reports and financial reports with one convenient search. Results show global organization structures, including ultimate parents, rating units and their rated operating entities, along with direct links to reports.

**Please note: Reports for groups are different from reports for individual companies.**
Dashboard of Key Company Information

Get a detailed snapshot of an insurer’s financial strength, key financial data, corporate and data structure, state licensing and more. Charts and graphs provide a quick visual representation of company performance.
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