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.
- Gain insight from financial metrics and qualitative factors considered in our analytical process when Best’s Credit Ratings are assigned.
- Inform your analysis with the latest financial data and company information.
- Determine whether a rating unit’s capitalization is appropriate for its risk profile.
- Monitor insurers’ creditworthiness and changes to their ratings.
- Benchmark companies against peers or industry composites.
- Understand the entire structure of insurance corporations and the impact of holding companies on subsidiaries’ overall financial strength with capital infusions or access to capital markets.
- Learn about surviving insurance companies after mergers or other corporate changes.

**Best’s Credit Ratings** for the Rating Unit Month

<table>
<thead>
<tr>
<th>Financial Strength Rating (ISR)</th>
<th>Issuer Credit Rating (ICR)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>A+</strong> Superiors</td>
<td><strong>aa</strong> Superiors</td>
</tr>
<tr>
<td>Outlook: Stable</td>
<td>Outlook: Stable</td>
</tr>
<tr>
<td>Action: Affirmed</td>
<td>Action: Affirmed</td>
</tr>
</tbody>
</table>

**Key Financial Indicators USD (000)**

- **3 Months**
  - 2022: 6,071,750
  - 2021: 6,389,139
  - 2020: 6,071,750
  - 2019: 6,389,139
  - 2018: 6,071,750
  - 2017: 6,389,139

- **Year-End December 31**
  - 2022: 58,372,402
  - 2021: 58,372,402
  - 2020: 58,372,402
  - 2019: 58,372,402
  - 2018: 58,372,402

**Best’s Reinsurance Analysis**

- **Best’s Capital Adequacy Ratio (BCAR) Score (%)**
  - 2021: 5.0
  - 2020: 5.0

**Financial Statements**

- **Balance Sheet USD (000)**
  - Year-End December 31
  - 2022: 13,381,000
  - 2021: 13,381,000
  - 2020: 13,381,000

- **Premium Volume**
  - 2022: 13,381,000
  - 2021: 13,381,000
  - 2020: 13,381,000

**Continued**
Best’s Credit Reports

Explore the insight and analysis behind a rating unit’s* Best’s Credit Ratings at the time they are assigned, in a format that is easy to read and navigate. Each report includes:

- Current Best’s Credit Ratings, with assessment descriptors and rating unit members
- Rating Rationale, which summarizes the key factors affecting an insurer’s financial strength, along with the current rating outlook and implication
- Key Financial Indicators and Ratios, including Best’s Capital Adequacy Ratio scores, which depict the quantitative relationship between a rating unit’s balance sheet strength and its operating risks
- 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

*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.
Best’s Financial Reports

Review current financial data (including quarterly data for US companies), along with recent updates to company information. Financial reports are created for all insurers in business, along with AM Best groups. Each report includes:**

- Operations, including state licensing information
- Best’s Credit Ratings: rating relationships and five-year rating history
- 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.
Overview 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.

NEW: BestLink Company Dashboard
BestLink has been enhanced with an interactive Company Dashboard that provides company-level intelligence in a fast, user-friendly interface featuring interactive tables, charts and sparkline performance histories. Customize the dashboard tiles to prioritize the insurer ratings, data and analytics that best support your workflow. You’ll also find links to Best’s Credit Reports and Best’s Financial Reports.

Continued
Tools to Power Your Research

- A report export feature to download PDFs of single or multiple credit and financial reports, in their entirety or by sections you select
- Corporate changes search, to find domiciliary changes, company name changes, suspended/surrendered licenses and more
- Mergers and acquisitions search
- Officers and directors search
- Peer Selection tool to find peers for any US insurer
- Company Ranking tool to identify top US insurers based on key financial fields
- Features to collaborate on lists with colleagues and incorporate saved lists into our reporting and analysis tools

Plus:

- Online access through the BestLink® platform, which allows for easy integration with our financial data products
- Access to Best’s Credit Reports, Best’s Financial Reports and other premium content on the go through the AM Best Mobile App
- Archived Best’s Credit Reports and Best’s Financial Reports
- Current rate, rule and form filings for US companies that have filed P/C policies
- Email alerts on companies you’re monitoring
- Training webinars

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