

Best's Insurance Reports®

Property/Casualty, US & Canada • Life/Health, US & Canada • Life/Non Life, Non US

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.



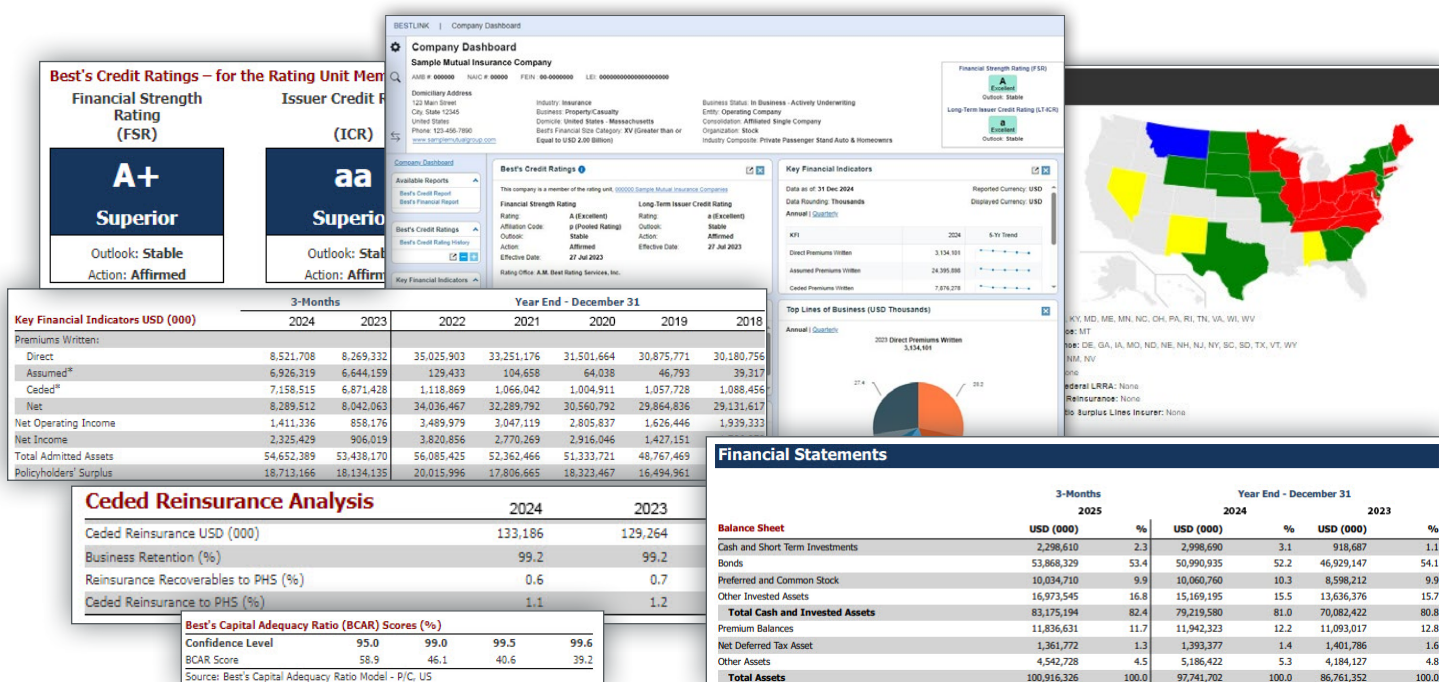
Benchmark companies against peers or industry composites.



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.



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

Best's Credit Rating Effective Date: May 3, 2025

AMB #: 079600

Sample PC Insurance Group

Best's Credit Ratings – for the Rating Unit Members

Financial Strength Rating (FSR)	Issuer Credit Rating (ICR)
A+ Outlook: Stable Action: Affirmed	aa Outlook: Stable Action: Affirmed

Assessment Descriptors

Balance Sheet Strength	Operating Performance	Business Profile	Enterprise Risk Management
Strongest	Strong	Favorable	Very Strong

Rating Unit - Members

AMB #	Rating Unit Members	AMB #	Rating Unit Members
111111	Sample PC Ins Company 1	333333	Sample PC Ins Company 3
222222	Sample PC Ins Company 2	444444	Sample PC Ins Company 4

Rating Rationale

Balance Sheet Strength: Strongest

- The risk-adjusted capitalization of the group, as measured by Best's Capital Adequacy Ratio (BCAR), is within the strongest category, at the 99.6% VaR level. Comprehensive catastrophe reinsurance program that targets less than annual aggregate catastrophe losses, net of reinsurance, not to exceed 5.0% of surplus. Financial flexibility, efficient management of capital within the organization and diversified invested asset base provide supportive liquidity levels. Over the past five-year period, the group has recorded surplus growth despite continued dividend payments to the parent company.

Operating Performance: Strong

- The group's favorable underwriting results continue to demonstrate its ability to manage its market position in a very competitive U.S. auto and homeowners market. Returns on revenue and equity measures have historically outpaced the industry composite metrics, although the group continues to be impacted by the continued exposure to natural catastrophes, e.g., floods and earthquakes. Favorable investment income continues at a sizeable pace, augmenting underwriting profitability, which the group continues to develop with new and profitable business.

Business Profile: Favorable

- Established position of a market leader in multiple property and casualty markets including private passenger auto, homeowners, and small to mid-size commercial book of business surplus lines. The group maintains extensive geographic diversity and market position, which helps to mitigate impact from continued weather-related events, potential regulatory issues, and/or competitive market pressures. Engagement of current and potential customers is established through multiple distribution channels and through multiple legal entity platforms. National brand recognition across the group's multiple lines of business, and it is distinguished as a leader in pricing sophistication.

www.ambest.com Page 1

*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, August 29, 2024.

Continued

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

BEST'S FINANCIAL REPORT

Sample PC Ins Company 4

Operations

Date Incorporated: September 18, 1967 | Date Commenced: September 28, 1967
Domiciled: Georgia, United States

Licensed: The company is licensed in GA, IL, IN, KY, OH, TN and VA.

States Licensed

☒ Licensed: GA, IL, IN, KY, OH, TN, VA
☐ Licensed for Reinsurance: None
☐ Approved for Reinsurance: None
☐ Reinsurance Other: None
☐ Surplus Lines Writer: None
☐ Authorized Under the Federal LMBA: None
☐ Qualified or Accredited Reinsurer: None

Filing Date History

November 13, 2024 (9-Month)
August 13, 2024 (6-Month)
May 20, 2024 (Annual - Amended)
May 13, 2024 (3-Month)
March 20, 2024 (Annual)

Financial Data Presented

The financial data in this report reflects the most current data available at the time the report was printed.

Contact Information

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United States

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United States

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Phone: +1-555-555-5555
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Business Type: Property/Casualty
Organization Type: Stock
Marketing Type: Independent Agency
Best's Financial Size Category: XIV (USD1.5 Billion to USD2 Billion)

Group Members

AMB#	Company Name
111111	Sample PC Ins Company 1
222222	Sample PC Ins Company 2
333333	Sample PC Ins Company 3
444444	Sample PC Ins Company 4

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Last Update: January 03, 2025 | Page 1

Find the Reports You're Looking for Fast

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

XXXXXX Sample Insurance Group (G)					
Company Name	UP/RU	Country of Domicile	State of Domicile	Best's Credit Report	Best's Financial Report
XXXXXX The Sample Corporation		United States	Delaware	Best's Credit Report	Best's Financial Report
<div> <div>XXXXXX Sample Insurance Group</div> <div> <div>XXXXXX Sample County Mutual Insurance Company</div> <div>XXXXXX Sample Fire and Casualty Insurance Co</div> <div>XXXXXX Sample Indemnity Company</div> <div>XXXXXX Sample Insurance Company</div> <div>XXXXXX Sample Insurance Company CAB</div> <div>XXXXXX Sample New Jersey Insurance Group</div> </div> </div>		United States	Illinois	Best's Credit Report	Best's Financial Report
		United States	Texas		Best's Financial Report
		United States	Illinois		Best's Financial Report
		United States	Illinois		Best's Financial Report
		United States	Illinois		Best's Financial Report
		Canada	Ontario		
		United States	Illinois	Best's Credit Report	Best's Financial Report

**Please note: Reports for groups are different from reports for individual companies.

Continued

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.

[Company Overview](#)
[Corporate Structure](#)
[Data Structure](#)
[Rating History](#)
[BCAR History](#)
[Best's Financial Report](#)
[Best's Credit Report](#)

[\(Print or Save\)](#)

Company Information

Sample Insurance Group
AMB #: XXXXXX

Administrative Office:
123 Main Street, Suite 123
Anytown, NY 12345
[UNITED STATES](#)

Phone: XXX-XXX-XXXX
Fax: XXX-XXX-XXXX
Web: [www.sample.com](#)

Additional Address Information

View the [Quarterly or Annual Quantitative Analysis Report \(QAR\)](#)
Select the individual pages of the [QAR](#) or [Comprehensive Financial Overview \(CFO\)](#) Report
Note: Due to the size, there will be a slight delay while the report is generated.

Related Information: View the [Reinsurance Profile](#) for this company.

Best's Credit Ratings

This data record represents an AMB Rating Unit. The Best's Credit Ratings for the following members of this rating unit are based on the consolidated financials assigned to this record.

[Print](#) [Custom List](#) [Custom Report](#) [Add all to Alerts](#)

AMB #	Company	Best's FSR	Best's LT ICR
XXXXXX	Sample County Mutual Insurance Company	A+	aa
XXXXXX	Sample Fire and Casualty Insurance Co	A+	aa
XXXXXX	Sample Indemnity Company	A+	aa
XXXXXX	Sample Insurance Company	A+	aa
XXXXXX	Sample North American Insurance Co	A+	aa
XXXXXX	Sample North Indemnity Company	A+	aa

1 2 3 4

[View Company Dashboard](#)

Best's Insurance Reports

[Best's Credit Report](#)
[Best's Credit Report - Archive](#)
[Additional Reports and Related Resources](#)
[Corporate Changes](#)
[Mergers and Acquisitions](#)

Create / Manage Alerts

[Create Alerts for this company](#)

State Rate Filings

BestLink® Company Dashboard

The BestLink Company Dashboard 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*.

BESTLINK

Company Dashboard

Rating Actions

Company Dashboard

Quick Tips

Tell us what you think

Sample Insurance Company

AMB #: 000000

NAIC #: 00000

FEIN: 00-000000

LEI: 00000000000000000000

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 & Homeowners

Financial Strength Rating (FSR)

A Excellent

Outlook: Stable

Long-Term Issuer Credit Rating (LT-ICR)

a Excellent

Outlook: Stable

Company Dashboard

Available Reports

Best's Credit Ratings

Best's Credit Rating History

Organization Structure

Rating Unit Structure

Data Structure

Corporate Structure

Key Financial Indicators

Key Financial Indicators

Key Financial Ratios

Balance Sheet

Income Statement

Cash Flow

Best's Credit Ratings

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

Financial Strength Rating

Rating: A (Excellent)

Affiliation Code: p (Pooled Rating)

Outlook: Stable

Action: Affirmed

Effective Date: 00 Oct 0000

Long-Term Issuer Credit Rating

Rating: a (Excellent)

Outlook: Stable

Action: Affirmed

Effective Date: 00 Oct 0000

Top Lines of Business

Data as of: 31 Dec 2024

Data Rounding: Thousands

Annual | Quarterly | Global

Reported Currency: USD

Displayed Currency: USD

Exchange Rate: 1.0

2024 Direct Premiums Written

3,146,862

26.8%

30.6%

Key Financial Indicators

Data as of: 31 Dec 2024

Data Rounding: Thousands

Annual | Quarterly | Global

Reported Currency: USD

Displayed Currency: USD


Exchange Rate: 1.0

KFI	2024	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	
Net Income	473,111	
Total Admitted Assets	70,891,111	
Policyholders' Surplus	23,463,111	

Investment Portfolio Analysis

Continued

Our Insight, Your Advantage®



AM
BEST
SINCE 1899®

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

Three Editions for Your Industry Needs

- Your Property/Casualty, US & Canada product purchase includes data for US property/casualty single companies, title companies and holding companies, consolidated as filed, and AM Best groups, in addition to Canadian P/C single companies and branches.
- Your Life/Health, US & Canada product purchase includes data for US life, fraternal and health insurers and holding companies, consolidated as filed, and AM Best groups, in addition to Canadian L/H single companies and branches.
- Your Life/Non-Life, Non US product purchase includes data for Non-Life, Life and Composite insurers and reinsurers worldwide, including those filing under IFRS 17.

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 and L/H policies
- Email alerts on companies you're monitoring
- E-learning modules that walk through product features
- Training webinars
- 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

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