

Best's Rating Evaluation Service (RES)

Best's Rating Evaluation Service (RES) provides currently rated (re)insurance companies an advance opinion regarding the rating impact of major corporate activity and/or changes.

What does the service offer?

RES provides feedback on the likely impact on a company's existing ratings of one or more hypothetical scenarios, such as:

- Mergers and acquisitions
- Significant asset divestitures and/or other restructuring of the company's invested asset portfolio
- Entering or exiting a major line of business
- Stock buy-backs
- Significant capital restructuring
- Creation of a new holding company or operating affiliate

What are the benefits of the service?

Best's Rating Evaluation Service benefits companies that are considering strategic or financial initiatives that could impact their rating.

Companies benefit from:

- An indicative rating outcome for each hypothetical scenario
- An understanding of the rating impact of the planned strategic initiatives and underlying assumptions
- Feedback regarding the primary factors influencing the opinion

What is the process for obtaining the service?

The AM Best lead rating analyst assigned to the company will request the scenarios for evaluation, including supporting financial information and data.

What will AM Best provide to the company as part of the service?

After the analysis is complete, AM Best will provide a confidential Rating Evaluation letter, detailing our opinion of the potential impact of the hypothetical scenarios presented on the company's rating.

How long will the process take?

Since these requests can be time-critical, we can negotiate a timeframe that considers the company's requirements and our ability to respond based on the complexity of the analysis.

What will the service cost?

Please consult AM Best's Market Development team for details regarding fees.
Visit <https://web.ambest.com/ratings-services/get-a-bests-credit-rating>

Corporate Offices

Global Headquarters

Oldwick

1 Ambest Road,
Oldwick, NJ 08858, U.S.
Phone: +1 908 439 2200

London

8th Floor,
12 Arthur Street,
London, EC4R 9AB, U.K.
Phone: +44 20 7626 6264

Amsterdam

3rd Floor, NoMA House,
Gustav Mahlerlaan 1212
1081 LA Amsterdam, Netherlands
Phone: +31 20 308 5420

Mexico City

Paseo de la Reforma 412,
Piso 23, Col. Juárez, Alcaldía Cuauhtémoc
México, D.F. 06600
Phone: +52 55 1102 2720

Dubai*

Office 102, Tower 2,
Currency House, DIFC
PO Box 506617, Dubai, UAE
Phone: +971 4375 2780

*Regulated by the DFSA as a credit rating agency.

Hong Kong

Suite 4004, Central Plaza,
18 Harbour Road
Wanchai, Hong Kong
Phone: +852 2827 3400

Singapore

6 Battery Road,
#39-04
Singapore 049909
Phone: +65 6303 5000

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