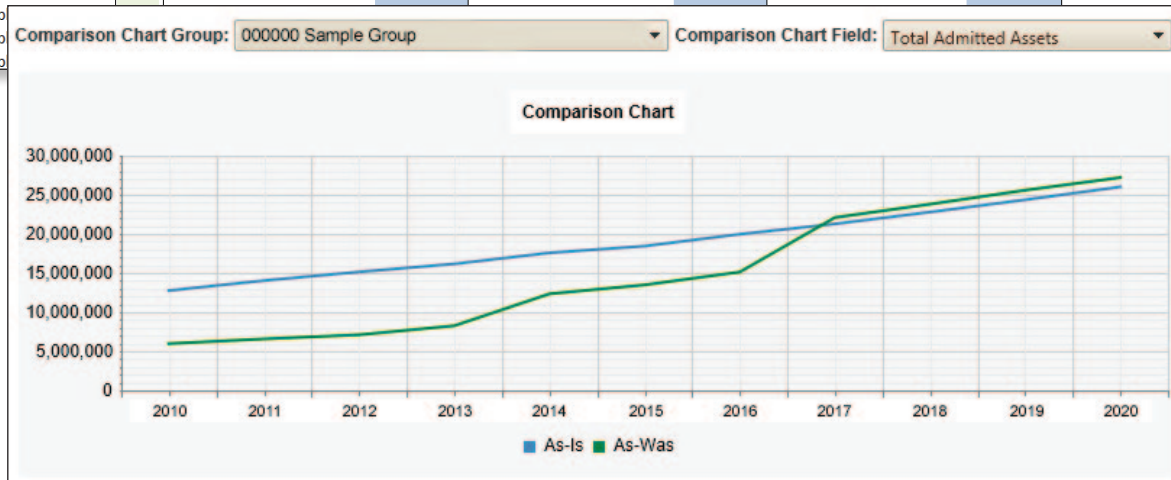# Best's Financial Suite

P/C, US

Power your insurance industry research with quality data, insurer credit ratings and analytical tools from AM Best. As the only credit rating agency dedicated exclusively to serving the insurance industry, we offer insight that supports sophisticated analysis.

- Examine the details behind insurers' Best's Credit Ratings and performance ratios.
- Perform credit risk analysis, strategic and financial planning on a historical basis with the same reports, data and performance ratios used by AM Best's analysts during the rating process.
- Benchmark insurers against peers, industry composites or the total industry.
- Understand corporate structures worldwide and across industries; research corporate changes, mergers, acquisitions and more.
- Analyze and monitor the performance of the industry or particular segments.
- Monitor trends in underwriting experience.
- Evaluate the sources of profits and trends in profitability measures.
- Measure a company's ability to meet its anticipated short- and long-term obligations to policyholders and other creditors.
- Analyze an insurer's financial leverage in conjunction with its operating leverage to assess its overall capitalization.
- Gain a more meaningful perspective on group performance over time by comparing consolidated data under the current versus prior group structure.

AMB #	Company Name	Data Year	Total Admitted Assets			Policyholders' Surplus			Net Income			Net Premiums Written		
			As-Is	As-Was	Difference	As-Is	As-Was	Difference	As-Is	As-Was	Difference	As-Is	As-Was	Difference
000000	Sample Company 1	2020	235,586,450	235,586,450	0	123,687,083	123,687,083	0	10,967,133	10,967,133	0	35,497,270	35,497,270	0
000000	Sample Company 2	2020	167,823,453	167,823,453	0	82,659,792	82,659,792	0	5,551,425	5,551,425	0	59,347,880	59,347,880	0
000000	Sample Company 3	2020	94,911,028	99,151,044	(4,240,016)	24,514,233	26,137,879	(1,623,646)	989,180	1,387,547	(398,367)	18,749,010	19,410,887	(661,876)
000000	Sample Company 4	2020	74,939,327	74,939,327	0	19,969,673	19,969,673	0	3,847,378	3,847,378	0	22,388,126	22,388,126	0
000000	Sample Company 1	2020	240,797,242	239,983,861	813,381	129,507,376	129,110,773	396,603	16,613,094	16,566,820	46,275	32,062,615	31,909,513	153,102
000000	Samp											,946,389		0
000000	Samp											,864,495		(1,006,608)
000000	Samp											,898,406		0

Comparison Chart Group: 000000 Sample Group   **Comparison Chart Field:** Total Admitted Assets

Comparison Chart

Compare a group's "As-Was" data with its "As-Is" data for key financial fields over an 11-year horizon.

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Up to 11 Years of Annual and Six Years of Quarterly Data

- **Annual and quarterly regulatory filing data** (statutory as filed with the NAIC, GAAP and IFRS) for US P/C single companies, title companies and holding companies, consolidated as filed, and AM Best groups.
- **"As-Is" and "As-Was" data**: Group data is restructured to reflect current structure and ownership, but we also provide data as originally filed to analyze both angles and evaluate business growth.
- **Market share:** Find major players in P/C lines by region, sector and line of business, examine underwriting performance and track trends.
- **Loss reserves:** Determine whether an insurer's loss reserves are appropriate by line of business (Schedule P).
- **Expenses:** Uncover the true costs of providing insurance by analyzing expenses in individual and combined lines of business.
- **Reinsurance:** Evaluate the risk-sharing arrangements between insurers and reinsurers (Schedule F).
- **Investment portfolio:** Analyze stock, bond and hybrid security holdings for single insurers, larger segments and the total industry (Schedules A through E; includes one year of data).
- **Industry composites** of aggregated results for the total industry and predominating categories.

Reporting Capabilities

Ready-to-use templates with standard reports are available, along with wizards to create custom reports using the fields of your choice or to create or download statement pages in Excel® or PDF.

Take control of how data is displayed in search results and lists, for greater flexibility in report creation and analysis.

- *Best's Quantitative Analysis Reports* for evaluating an insurer's operating strengths and performance trends—the same reports AM Best's analysts use to determine an insurer's financial strength
- Standard report templates for analyzing single companies or performing peer comparison, including:
    - Key Financial Indicators
    - Executive Summary
    - Financial Overview
    - Schedule T Report
    - Direct Combined Ratio
    - 20-Year Claims Development
    - Reinsurance Summary
    - Investment Data
    - Non-Standard Auto Companies
    - Market Expense
    - Excess and Surplus
    - Market Share

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Tools

- Peer Selection tool to find peers for any US P/C insurer
- Company Ranking tool to identify top US P/C insurers based on key financial fields
- Insureware's ELRF™ (Extended Link Ratio Family) software preloaded with AM Best's loss reserves data
- Wizards to assist in the report creation process
- Tools to analyze detailed data for loss reserves, reinsurance and investments

Select Statement Year:	Select Part:	Select Triangle Type:	Select Triangle Data:
2019	Part 2, History of Incurred Net Losses and Defense and Cost Containment Expenses Reported	Actuarial	Net Basis
Select Accident Years:	Select Line:	NAIC	Net Basis
10 Years	D - Workers' Compensation	Actuarial	Gross Basis Report

Analyze loss reserves and other data with tools to create reports.

Plus

- Company Overview with Best's Credit Ratings, key financial indicators, top states and lines of business, investment portfolio analysis, state licensing information and related news stories
- 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 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
- Email alerts on companies you're monitoring

Support

- Access to our template service at no extra cost, as well as assistance from our data support team
- Training webinars

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 filing data (excluding AM Best-created ratios) to the subscriber's FTP site*

For more information and to request a demonstration:

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