

WELCOME TO A.M. BEST

A.M. Best is a full-service credit rating organization dedicated to serving the financial services industries, with a unique focus on the insurance industry.

A.M. Best is trusted by insurance professionals for insurance-related data, news, intelligence and resources, and has offices in the U.S., Mexico City, London, Dubai, Hong Kong and Singapore.



Enjoy your visit.

THE A.M. BEST CHRONOLOGY OF EVENTS

1899 - December 14

- Alfred Magilton Best incorporated the Alfred M. Best Company, Inc. in New York, NY, with an office at the Fahys Building on 29 Liberty Street.

- #### 1900
- Introduced the flagship publication, *Best's Insurance Reports*®, currently available in three editions: P/C, US & Canada; L/H, US & Canada; and Non-US.
 - Introduced a monthly supplement to *Best's Insurance Reports*, now known as *Best's Review*®.

- #### 1905
- Introduced the first list of ratings of property and casualty insurance companies.

- #### 1906
- Published firsthand reports on the losses of fire insurance companies involved in the San Francisco Earthquake and Conflagration of 1906.
 - Relocated to the Woodbridge Building at 100 William Street in New York, NY, after a series of moves due to expansion. This would remain the headquarters for 14 years.

- #### 1907
- Published the first ratings in the insurance agent's resource now known as *Best's Key Rating Guide*®. Currently available in P/C, US & Canada and L/H, US & Canada editions.
 - Published the popular "*Special Report Upon San Francisco Losses and Settlements*," a final report on the total losses of insurance companies affected by the San Francisco Earthquake and Conflagration of 1906. This was considered the first of *Best's Special Reports*.

- #### 1920
- Purchased and relocated to the former Wilson Building at 75 Fulton Street in New York, NY. This would remain the company's headquarters for 45 years.

- #### 1928
- Introduced the first ratings of life insurance companies in a new life insurance edition of *Best's Key Rating Guide*.

- #### 1929
- Introduced the resource now known as *Best's Insurance Professionals and Claims Resource*.

- #### 1940
- Introduced the benchmarking and strategic planning tool now known as *Best's Aggregates & Averages*. Currently available in P/C, US & Canada and L/H, US & Canada editions.
 - Published the special report "*The War and the Financial Position of the Foreign Insurance Companies Entered in the United States*."

- #### 1953
- Introduced the weekly news publication now known as *BestWeek*®.



The Insurance Information Source®

CHRONOLOGY OF EVENTS



- 1958** • Alfred M. Best passed away in Manhattan at the age of 81.
 - Alfred M. Best named *Insurance Man of the Year* by the Federation of Insurance Counsel.
- 1962** • Alfred M. Best posthumously inducted into the Griffith Foundation's Insurance Hall of Fame.
- 1965** • Incorporated in New Jersey and relocated to the former Farmers & Consumers Dairy Building in Morristown, NJ.
- 1968** • The Alfred M. Best Company, Inc. was renamed A.M. Best Company, Inc.
 - Introduced risk management resource *Best's Loss Control Manual*.
- 1969** • First released property/casualty and life/health insurance investment data for the US, now known as *Best's Investment Schedules (A-E)*.
- 1974** • Acquired the Avogardo Farm in Oldwick, NJ, current site of the 250,000-square-foot world headquarters.
 - Introduced risk management resource *Best's Underwriting Guide*.
- 1975** • Introduced property and casualty company rate filing information now known as *Best's State Rate Filings*®.
- 1980** • First released US property/casualty loss reserves data, now known as *Best's Schedule P (Loss Reserves)*.
- 1984** • Introduced first comprehensive online database, now known as *BestLink*®.
- 1985** • Introduced detailed company reports, now known as *Best's Credit Reports*.
- 1986** • Introduced US regulatory financial statement preparation software *BestESP*®.
- 1990** • Introduced the analytical tool now known as *Best's State/Line*, currently available for three industry segments: Property/Casualty Lines, US; Life Lines, US; and Accident & Health Lines, US.
- 1991** • First released US property/casualty insurance expense exhibit data, now known as *Best's Insurance Expense Exhibit*.
- 1992** • Introduced composite statement data, now known as *Best's Statement File*. Currently available for seven regions: US, Canada, UK, Global, Latin America, MENA, and Asia-Pacific, along with Solvency II data.
 - Introduced real-time online news service *BestWire*®.
- 1994** • Held first annual Review & Preview conference.
- 1996** • Launched www.ambest.com, the A.M. Best website.
- 1997** • Established a London-based subsidiary, now known as A.M. Best Europe – Rating Services Limited and A.M. Best Europe – Information Services Limited.
- 1998** • First released US property and casualty reinsurance data, now known as *Best's Schedule F (Reinsurance)*.
- 1999** • Celebrated the 100-year anniversary of the A.M. Best Company.
 - Established Hong Kong-based subsidiary A.M. Best Asia-Pacific Limited.
 - Introduced the program now known as *BestMark*. Currently available for Rated Insurers, and for Client-Recommended Insurance Attorneys, Adjusters and Expert Service Providers.
- 2000** • Introduced daily online news digest *BestDay*®.
- 2001** • Introduced the company-tracking system now known as *BestAlert*®.
- 2003** • Introduced *Best's Key Rating Guide Presentation Reports* and *Best's Rating Certificates*.
 - First released US life and health reinsurance data, now known as *Best's Schedule S (Reinsurance)*.
 - Launched *Best's Captive Center* and *Best's Health Center* on ambest.com.





- 2004** • Launched *Best's Property/Casualty Center*, *Best's Life/Health Center*, and *Best's Underwriting and Loss Control Center* on ambest.com.
- 2005** • Recognized as a Nationally Recognized Statistical Rating Organization (NRSRO) by the US Securities and Exchange Commission (SEC).
• Introduced the annually updated handbook now known as *Understanding the Insurance Industry*.
• Launched *Best's Reinsurance Center* and *Best's Regulatory Center – United States Edition* on ambest.com. Regulatory Centers are also now available for Canada, UK, and the European Union.
- 2006** • Held the first annual conference now known as A.M. Best's *Insurance Market Briefing*, with events in Cologne, Paris and London.
• Produced first insurance industry video programming, now known as *A.M. BestTV®*.
- 2007** • Granted registration by the SEC as a Credit Rating Agency, per the Credit Rating Agency Reform Act of 2006.
• Held the first annual conference now known as *Insurance Market Briefing – Canada* in Toronto.
• Launched *Best's Insurance-Linked Securities Center* and *A.M. Best's Consumer Insurance Center* on ambest.com.
• Introduced the historical insurance company database *Best's Corporate Changes and Retirements*.
- 2008** • Alfred M. Best posthumously inducted into the Insurance Media Association's Insurance Media Hall of Fame.
• Introduced the desktop application for US property/casualty companies *Best's Capital Adequacy Ratio Model – P/C, US*.
• Launched *Best's Title & Mortgage Guaranty Center* on ambest.com.
- 2009** • Named Best Global Rating Agency at the *Reactions Global Awards 2009*, and received the 2009 "Market Leader" title in the Middle East Market by *Intelligent Insurer*.
- 2010** • Named Best Global Rating Agency for the second consecutive year at the *Reactions Global Awards 2010*, and Rating Agency of the Year at the *Reactions London Market Awards 2010*.
• Named Best Rating Agency by *Intelligent Insurer's US Industry Awards 2010*.
• Launched *Best's Library Center*, an online service available exclusively to public and academic libraries.
- 2011** • Named Best Global Rating Agency for the third consecutive year at the *Reactions Global Awards 2011*, and Best US Rating Agency by *Intelligent Insurer's US Awards 2011*.
• Launched *Best's Insurance News & Analysis*, providing comprehensive access to A.M. Best's news and analytical content.
• Introduced e-newsletter *BestConnect®*.
- 2012** • Named Best Global Rating Agency for the fourth consecutive year at the *Reactions Global Awards 2012*, and Global Best Rating Agency by *Intelligent Insurer's Global Awards 2012*.
• Established A.M. Best MENA, South & Central Asia with an office in the Dubai International Finance Centre, UAE.
• Added two new rating services in addition to the existing *Best's Interactive Credit Rating Service: Best's Rating Assessment Service* and *Best's Rating Evaluation Service*.
• Held the first *Insurance Market Briefing – Bermuda* in Hamilton.
- 2013** • Named Best Global Rating Agency for the fifth consecutive year at the *Reactions Global Awards 2013*, and Best Rating Agency for the second consecutive year at *Intelligent Insurer's Global Awards 2013*.
• Introduced *Best's Capital Adequacy Ratio Model – Universal* capital modeling tool for single and group insurance companies in the Life and Non-Life sectors.
- 2014** • Named Best Rating Agency for the sixth consecutive year at the *Reactions Global Awards 2014*; Best Rating Agency for the third consecutive year at *Intelligent Insurer's Global Awards 2014*; and Latin America Rating Agency of the Year by *Reactions Latin America*.
• Established A.M. Best America Latina, S.A. de C.V. in Mexico City, Mexico.
• Introduced *Best's Journal*, a compilation of A.M. Best-originated reports and studies, as part of the *Best's Insurance News & Analysis* service.



CHRONOLOGY OF EVENTS



- 2015**
- Named Best Rating Agency for the seventh consecutive year at the *Reactions* Global Awards 2015; Best Rating Agency for the fourth consecutive year at *Intelligent Insurer's* Global Awards 2015; and International Best Ratings Agency at the 2015 International Takaful Awards.
 - Established a second A.M. Best Asia-Pacific office in Singapore.
 - Introduced the availability of "As-Was" insurance company financial data in select *A.M. Best's Financial Suite* products via *BestLink*.
 - Launched Best's Credit Ratings Mobile Application.
- 2016**
- Named Latin America Rating Agency of the Year at the *Reactions* Global Awards 2016 and International Best Ratings Agency for Takaful at the 2016 International Takaful Awards.
 - Launched *Best's Key Rating Guide* online.
- 2017**
- Named Best Rating Agency (*Reactions* North America Awards 2017), International Best Ratings Agency for Takaful (International Takaful Awards 2017), and Latin America Rating Agency of the Year (*Reactions* Latin Re/Insurance Awards 2017).
 - Released update to Best's Credit Rating Methodology and Best's Capital Adequacy Ratio model.
 - *Best's Statement File – Solvency II* introduced.

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