

Zack: Tell us about Best's Alert Service (BestLink Existing Platform)

The screenshot displays the BestLink web application interface. At the top, there is a navigation bar with the BestLink logo on the left and the AM Best logo (SINCE 1899) on the right, along with links for 'My Account' and 'Log Out'. Below the navigation bar is a search bar with the placeholder text 'Type an AMB# or Company Name to Search' and a settings gear icon. To the right of the search bar are links for 'Getting Started', 'Data Availability', 'Resources', 'Preferences', 'Site Map', and 'Help'. Below the search bar are links for 'More Search Options', 'Search Results', and 'Company List Manager'. The main content area features two large buttons: 'Company Dashboard' (with a magnifying glass icon) and 'Review Company' (with a bar chart icon). Below the 'Company Dashboard' button is a description: 'Find companies by name or AM Best#, or your choice of NAIC#, FEIN or LEI.' Below the 'Review Company' button is a description: 'Review company information and get a quick overview of insurance companies.' To the right of the main content area is a 'Quick Links' sidebar with links for 'New Company Dashboard', 'New AM Best Mobile App', 'Search for Companies', 'Company Overview', and 'My Alerts'. Below the 'Quick Links' sidebar is a 'Training' section with a link for 'BestLink User Resources' and a description: 'Maximize the value of AM Best products for yourself and your company with our instructional webinars, learning materials and resources.' Below the 'Training' section is a 'Webinars' section with a link for 'Complimentary Webinar Schedule'. Below the 'Webinars' section is a 'Best's Country Risk Report' section with a description: 'AM Best defines country risk as the risk that country-specific factors could adversely affect an insurer's ability to meet its financial obligations. Country risk is evaluated and factored into all AM Best ratings. Visit our Country Risk site to view a report.' Below the main content area is a 'BestLink News' section with tabs for 'BestLink News', 'Data Releases', and 'Product Enhancements'. The 'BestLink News' tab is active and displays several news items: 'IFRS 17 new, amended and removed fields: Changes have been made to the following IFRS 17 Standard Reports and Custom Report Wizard field lists in BestLink and BestLink for Excel.' with a bulleted list of 'IFRS17 Whole Account', 'IFRS 17 As Filed', and 'IFRS 17 Financial Overview'; 'Best's Certificate of Creditworthiness is a new on-demand, electronic document that verifies the existence of an insurer's Best's Credit Rating and summarizes key aspects of the rating. Best's Certificate of Creditworthiness is now available through the Company Dashboard for subscribers to Best's Financial Suite, Best's Insurance Reports and Best's Alert Service.'; 'US States and Territories Standard Report is now available for Best's Insurance Reports and Best's Alert Service subscribers in BestLink.'; and '2025 3rd Quarter Data is available for the following databases:'. Below the 'BestLink News' section is a 'Best's News' section with tabs for 'Best's News', 'Best's Research', 'Industry Reports', and 'Rating Activity'. The 'Best's News' tab is active and displays a news item: '(view more) Beazley, Zurich Extend \$10.85 Billion Acquisition Deadline Tuesday, February 17, 2026 Talanx Closes on Acquisition of Polish Entities From Meiji Yasuda Life'.

Zack: Tell us about Best's Alert Service (BestLink Company Dashboard)

BESTLINK | Company Dashboard | Rating Actions | Alerts

Company Dashboard Quick Tips

Sample Property/Casualty Insurance Company RU UP AMB #: 000000 NAIC #: 00000 FEIN: 00-0000000 LEI: 000000A00AAA0AA00A00

Sample Property/Casualty Insurance Company
www.sampleinsurance.com

Mailing Address
P.O. Box 00000
Anytown, ST 00000
United States
Phone: 123-456-7890

Industry: Insurance
Business: Property/Casualty
Domicile: United States - State
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: Mutual
Industry Composite: Private Passenger Stand Auto & Homeownrs

Certificate of Creditworthiness

Financial Strength Rating (FSR)
A++
Superior
Outlook: **Negative**

Long-Term Issuer Credit Rating (LT-ICR)
aa+
Superior
Outlook: **Negative**

Available Reports

- [Best's Credit Report](#)
- [Best's Financial Report](#)
- [Standard Reports](#)
- [Statement Pages](#)
- [Regulatory Filings](#)

NEW

Best's Credit Ratings

[Best's Credit Rating History](#)

Best's Credit Ratings

This company is a member of the rating unit, [000000 Sample Property/Casualty Insurance Company](#)

Financial Strength Rating	Long-Term Issuer Credit Rating
Rating: A++ (Superior)	Rating: aa+ (Superior)
Outlook: Negative	Outlook: Negative
Action: Affirmed	Action: Affirmed
Effective Date: 31 Oct 2025	Effective Date: 31 Oct 2025

Rating Office: A.M. Best Rating Services, Inc.

Best's Capital Adequacy Ratio & Assessments

Information is not available on this company.

Key Financial Ratios

Data as of: 31 Dec 2024
Annual | [Quarterly](#) | [Global](#)

Reported Currency: USD
Displayed Currency: USD
Exchange Rate: 1.0

Key Financial Indicators

Data as of: 31 Dec 2024
Data Rounding: Thousands
Annual | [Quarterly](#) | [Global](#)

KFI	2024	5-Yr Trend
Direct Premiums Written	7,000,000	
Assumed Premiums Written	508,000	
Ceded Premiums Written	385,000	
Net Premiums Written	7,000,000	
Net Income	642,000	
Total Admitted Assets	24,000,000	
Policyholders' Surplus	13,000,000	

Zack: Can You Walk Us Through How Best's Alert Service Works?

Type an AMB# or Company Name to Search

[Getting Started](#) | [Data Availability](#) | [Resources](#) | [Preferences](#) | [Site Map](#) | [Help](#)

[More Search Options](#) | [Search Results](#) | [Company List Manager](#)

Search for one or more companies using the options below. View Results in an interactive grid to access Best's Credit Ratings and company-specific data, or Take Results to another BestLink location such as Company Overview, Best's Credit Reports, Custom or Standard Reports, etc., to expand your research. For additional use [Advanced Search](#).

Basic Search | Results | Company List Manager

Main Population: Companies in Business All Companies

Additional Options: AMB Rating Units AMB Rated Legal Entities National Scale Rating Entities Rating EU or UK Endorsed

Optional Filters:

Company Information

Company Name: Starts With **Company Number/ID:** AMB Number

If multiple names or numbers are used, separate them by commas.

Best's Credit Ratings

Ratings	Range	Rating	Outlook/Implication	Modifier
Select	=	Select	Select	Select
Rating Action	Rating Category	Rating Effective Date	Or Between Dates <input type="text"/> Enter Min Date <input type="text"/> To <input type="text"/> Enter Max Date	
Select	Select	Select		

Domiciled

Company Attributes

Or Take Results To:

Total Hits: 0

Zack: How Can Agents and Brokers Best Use Best's Alert Service? (Mentioning Create Company List)

Create Company List

For additional filters use [Company Search](#) and save your results.

Select Companies Available

Rated entities Companies in business

Population:
All Products

List Type: Select List Types Lists: Select

Search for Companies by Name or Number

Company Name
Starts With

Company Number/ID
AMB Number

Enter multiple company names or numbers separated by commas.

Search Clear

Search Available Companies ...

Available Companies: 4

- Sample Insurance Co.
- Sample Mutual Insurance Co.
- Sample P/C Insurance Co.
- Sample L/H Insurance Co.

Selected Companies: 2

- Sample Insurance Co.
- Sample Mutual Insurance Co.

Save Close

Zack: How Do You Go About Setting Up the Alert Service? (Showing the bell icon in the BestLink Company Dashboard)

BESTLINK | Company Dashboard | Rating Actions | Alerts

Company Dashboard [Quick Tips](#) [Tell us what you think](#)

Sample Property/Casualty Insurance Company  **RU** **UP** AMB #: 000000 NAIC #: 00000 FEIN: 00-0000000 LEI: 000000A00AAA0AA00A00

Sample Property/Casualty Insurance Company
www.sampleinsurance.com

Mailing Address
P.O. Box 00000
Anytown, ST 00000
United States
Phone: 123-456-7890

Industry: Insurance
Business: Property/Casualty
Domicile: United States - State
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: Mutual
Industry Composite: Private Passenger Stand Auto & Homeownrs

Certificate of Creditworthiness 

Financial Strength Rating (FSR)
A++ Superior
Outlook: Negative

Long-Term Issuer Credit Rating (LT-ICR)
aa+ Superior
Outlook: Negative

Company Dashboard

Available Reports

- [Best's Credit Report](#)
- [Best's Financial Report](#)
- [Standard Reports](#)
- [Statement Pages](#)
- [Regulatory Filings](#)

NEW

Best's Credit Ratings [Best's Credit Rating History](#)

Organization Structure

- [Rating Unit Structure](#)
- [Data Structure](#)
- [Corporate Structure](#)

Best's Credit Ratings

This company is a member of the rating unit, [000000 Sample Property/Casualty Insurance Company](#)

Financial Strength Rating		Long-Term Issuer Credit Rating	
Rating:	A++ (Superior)	Rating:	aa+ (Superior)
Outlook:	Negative	Outlook:	Negative
Action:	Affirmed	Action:	Affirmed
Effective Date:	31 Oct 2025	Effective Date:	31 Oct 2025

Rating Office: A.M. Best Rating Services, Inc.

Best's Capital Adequacy Ratio & Assessments

Information is not available on this company.

Key Financial Ratios

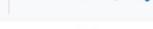
Data as of: 31 Dec 2024
Annual | [Quarterly](#) | [Global](#)

Reported Currency: USD
Displayed Currency: USD
Exchange Rate: 1.0

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	7,000,000	
Assumed Premiums Written	508,000	
Ceded Premiums Written	385,000	
Net Premiums Written	7,000,000	
Net Income	642,000	
Total Admitted Assets	24,000,000	
Policyholders' Surplus	13,000,000	

Zack: How Do You Go About Setting Up the Alert Service? (Clicking on bell provides this notification to head to BestLink Alet Settings)

Alerts ✕

This company is now added to the Bestlink_CompanyOverview alert list.
Head to [Bestlink Alert Settings](#) to customize your alerts for this company.

Click Alerts on Company Dashboard header to review your current alerts set up at any time.

OK

Zack: How Do You Go About Setting Up the Alert Service? (Data Availability)

[More Search Options](#) | [Search Results](#) | [Company List Manager](#)

[My Alerts](#) | [Watch List](#) | **Settings**

List Type: Alert List:

 [Create New Alert](#)

To set up alerts on a list of companies, select a *List Type* and an *Alert List* name from the options above, then select or modify your alert settings below.   [Quick Tips](#)

Data Availability	Key Financial Indicators	Best's Credit Ratings	News	Best's Insurance Reports	Best's Financial Size Category	M & A	Corporate Changes
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Data Availability

Receive an alert when data becomes available for the latest data period.

Delivery Frequency

<input type="radio"/> Turn Off E-Mail Notifications Stops e-mail delivery but alerts can be viewed in Watch List.	<input type="radio"/> Immediate Delivery Delivers each alert as soon as the information becomes available.	<input checked="" type="radio"/> Daily Delivery (Recommended) <input type="text" value="12 AM"/> EST Delivers all my alerts in a single e-mail once a day.	<input type="radio"/> Weekly Delivery <input type="text" value="Select Day"/> Delivers all my alerts in a single e-mail once a week.
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 [Save](#)

 [Reset](#)

Zack: How Do You Go About Setting Up the Alert Service? (Key Financial Indicators)



[My Account](#) | [Log Out](#)



[More Search Options](#) | [Search Results](#) | [Company List Manager](#)

[My Reports](#)

[Report Manager](#)

[My Alerts](#) | [Watch List](#) | **Settings**

List Type: Alert List:

[Create New Alert](#)

To set up alerts on a list of companies, select a *List Type* and an *Alert List* name from the options above, then select or modify your alert settings below. [Quick Tips](#)

- [Data Availability](#)
- [Key Financial Indicators](#)**
- [Best's Credit Ratings](#)
- [News](#)
- [Best's Insurance Reports](#)
- [Best's Financial Size Category](#)
- [M & A](#)
- [Corporate Changes](#)

Key Financial Indicators

Select a KFI below to receive notifications when a period-over-period change equals or exceeds the threshold. Please note that you can change the percentage (%) threshold for each KFI.

Alerts are triggered by annual and quarterly data releases.

	Set Threshold	Choose Direction
<input type="checkbox"/> Total Capital & Surplus Policyholders' Surplus Total Equity	Change <input type="text" value="Select or Enter a Value"/>	<input type="text" value="Select"/>
<input type="checkbox"/> Total Net Admitted Assets Total Assets	Change <input type="text" value="Select or Enter a Value"/>	<input type="text" value="Select"/>
<input type="checkbox"/> Direct Premiums Written Gross Premiums Written Net Insurance Services Revenue	Change <input type="text" value="Select or Enter a Value"/>	<input type="text" value="Select"/>

Delivery Frequency

- Turn Off E-Mail Notifications
Stops e-mail delivery but alerts can be viewed in Watch List.
- Immediate Delivery
Delivers each alert as soon as the information becomes available.
- Daily Delivery (Recommended) EST
Delivers all my alerts in a single e-mail once a day.
- Weekly Delivery
Delivers all my alerts in a single e-mail once a week.

[Save](#)

[Reset](#)

Zack: How Do You Go About Setting Up the Alert Service? (Best's Credit Ratings)



My Account | Log Out

Home Search Results Review Company Corporate Changes Manage Lists Alerts

Getting Started | Data Availability | Resources | Preferences | Site Map |

More Search Options | Search Results | Company List Manager

My Alerts | Watch List | Settings

My Reports  Report Manager

List Type: Custom List Alert List: - Current Company - Create New Alert

To set up alerts on a list of companies, select a List Type and an Alert List name from the options above, then select or modify your alert settings below.   Quick Tips

Data Availability Key Financial Indicators **Best's Credit Ratings** News Best's Insurance Reports Best's Financial Size Category M & A Corporate Changes

Best's Credit Ratings

Best's Financial Strength Ratings View Definition	Best's Long-Term Issuer Credit Ratings View Definition	Best's Short-Term Issuer Credit Ratings View Definition
<input type="radio"/> Rating events at B+ or higher (do not include affirmations) <input type="radio"/> Rating events at B+ or higher (include affirmations) <input type="radio"/> All rating events (do not include affirmations) <input type="radio"/> All rating events (include affirmations) <input checked="" type="radio"/> None	<input type="radio"/> Rating events at bbb- or higher (do not include affirmations) <input type="radio"/> Rating events at bbb- or higher (include affirmations) <input type="radio"/> All rating events (do not include affirmations) <input type="radio"/> All rating events (include affirmations) <input checked="" type="radio"/> None	<input type="radio"/> Rating events at AMB-3 or higher (do not include affirmations) <input type="radio"/> Rating events at AMB-3 or higher (include affirmations) <input type="radio"/> All rating events (do not include affirmations) <input type="radio"/> All rating events (include affirmations) <input checked="" type="radio"/> None

Delivery Frequency

<input type="radio"/> Turn Off E-Mail Notifications Stops e-mail delivery but alerts can be viewed in Watch List.	<input type="radio"/> Immediate Delivery Delivers each alert as soon as the information becomes available.	<input checked="" type="radio"/> Daily Delivery (Recommended) 12 AM EST Delivers all my alerts in a single e-mail once a day.	<input type="radio"/> Weekly Delivery Select Day Delivers all my alerts in a single e-mail once a week.
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Save Reset

Zack: Features You Find are of interest (Organization Structure)

BESTLINK | Company Dashboard | Rating Actions | Alerts

Company Dashboard [Quick Tips](#) [Tell us what you think](#) [Certificate of Creditworthiness](#)

Sample Property/Casualty Insurance Company AMB #: 000000 NAIC #: 00000 FEIN: 00-0000000 LEI: 000000A00AAA0AA00A00

Sample Property/Casualty Insurance Company
www.sampleinsurance.com
 Mailing Address: P.O. Box 00000, Anytown, ST 00000, United States, Phone: 123-456-7890

Industry: Insurance
 Business: Property/Casualty
 Domicile: United States - State
 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: Mutual
 Industry Composite: Private Passenger Stand Auto & Homeownrs

Financial Strength Rating (FSR)
A++ Superior
 Outlook: Negative

Long-Term Issuer Credit Rating (LT-ICR)
aa+ Superior
 Outlook: Negative

Available Reports
[Best's Credit Report](#)
[Best's Financial Report](#)
[Standard Reports](#)
[Statement Pages](#)
[Regulatory Filings](#)

Best's Credit Ratings
[Best's Credit Rating History](#)

Organization Structure
[Rating Unit Structure](#)
[Data Structure](#)
[Corporate Structure](#)

Best's Credit Ratings
 This company is a member of the rating unit, [000000 Sample Property/Casualty Insurance Company](#)

Financial Strength Rating		Long-Term Issuer Credit Rating	
Rating:	A++ (Superior)	Rating:	aa+ (Superior)
Outlook:	Negative	Outlook:	Negative
Action:	Affirmed	Action:	Affirmed
Effective Date:	31 Oct 2025	Effective Date:	31 Oct 2025

Rating Office: A.M. Best Rating Services, Inc.

Best's Capital Adequacy Ratio & Assessments
 Information is not available on this company.

Key Financial Ratios
 Data as of: 31 Dec 2024
 Annual | [Quarterly](#) | [Global](#)
 Reported Currency: USD
 Displayed Currency: USD
 Exchange Rate: 1.0

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	7,000,000	
Assumed Premiums Written	508,000	
Ceded Premiums Written	385,000	
Net Premiums Written	7,000,000	
Net Income	642,000	
Total Admitted Assets	24,000,000	
Policyholders' Surplus	13,000,000	

Zack: Features You Find are of interest (Corporate Structure)

Display: Rating Unit Structure Data Structure Corporate Structure

Organization Structure - Corporate ✕

The Corporate Organization Structure identifies the overall ownership structure within which the current company belongs. The topmost entity based on AM Best's analysis of the structure is the Ultimate Parent (or for group records, the associated Ultimate Parent). Percentage ownership is provided where available.

[Collapse All](#)

AMB#	Company Name	Financial Strength Ratings (FSR)		Long-Term Issuer Credit Ratings (LT-ICR)		Domicile	% Owned
		Rating	Outlook / Implication	Rating	Outlook / Implication		
▼ 000000	Sample Insurance Company	A+ (Superior)	Stable	aa- (Superior)	Stable	US: Pennsylvania	▲
000000	Sample Life Insurance Company	A (Excellent)	Stable	a (Excellent)	Stable	US: Pennsylvania	100
▼ 000000	Sample Insurance Company	A+ (Superior)	Stable	aa- (Superior)	Stable	US: Pennsylvania	100
000000	Sample Life & Health Insurance Company	A+ (Superior)	Stable	aa- (Superior)	Stable	US: New York	100
000000	Sample Life & Health Insurance Company	A+ (Superior)	Stable	aa- (Superior)	Stable	US: Pennsylvania	100
000000	Sample State Insurance Company	A+ (Superior)	Stable	aa- (Superior)	Stable	US: Pennsylvania	100 ▼

*Italicized companies are considered non-operating insurance entities.

Zack: Features You Find are of interest (Data Structure)

Display: Rating Unit Structure Data Structure Corporate Structure

Organization Structure - Data ✕

The Data Organization Structure is based on the corporate structure, but also includes non-legal entities such as data records and AM Best Groups, placing them within the structure where appropriate to help tie related financial information together based on legal entities. Please note that this structure may include companies no longer in business. Those companies are not assigned an AMB Ultimate Parent Number, however data records and non-legal entities may be assigned this number.

[Collapse All](#)

AMB#	Company Name	Consolidation Type	Statement Type	Domicile	Business Type
▼ 000000	Sample Insurance Company	Affiliated Single Company	NAIC PC (2021 Q2)	US: Pennsylvania	Property/Casualty ▲
▼ 000000	Sample Insurance Group (G)*	AM Best Consolidated Group		US: Pennsylvania	Property/Casualty
000000	Sample Insurance Company	Affiliated Single Company	NAIC PC (2021 Q2)	US: Pennsylvania	Property/Casualty
000000	Sample Life & Health Insurance Company	Affiliated Single Company	NAIC PC (2021 Q2)	US: New York	Property/Casualty
000000	Sample Insurance Group	Company Consolidation	NAIC PC (2020 Annual)	US: Pennsylvania	Property/Casualty
000000	Sample Property & Casualty Insurance Company	Affiliated Single Company	NAIC PC (2021 Q2)	US: Pennsylvania	Property/Casualty
000000	Sample State Insurance Company	Affiliated Single Company	NAIC PC (2021 Q2)	US: Pennsylvania	Property/Casualty
000000	Sample Life Insurance Company	Affiliated Single Company	NAIC Life (2021 Q2)	US: Pennsylvania	Life, Annuity, and Accident ▼

*Italicized companies are considered non-operating insurance entities.

Zack: Features You Find are of interest (Rating Unit Structure)

Display: Rating Unit Structure Data Structure Corporate Structure

Organization Structure - Rating Unit

The Rating Unit Structure contains the ultimate parent along with the company's own rating unit and also includes related rating units (if any) that fall under that ultimate parent.

[Collapse All](#)

AMB#	Company Name	Financial Strength Ratings (FSR)		Long-Term Issuer Credit Ratings (LT-ICR)		Domicile	Business Type
		Rating	Outlook / Implication	Rating	Outlook / Implication		
▼ 000000	Sample Insurance Company UP	A+	Stable	aa-	Stable	US: Pennsylvania	Property/Casualty ▲
▼ 000000	Sample Insurance Group (G)* RU	A+	Stable	aa-	Stable	US: Pennsylvania	Property/Casualty
000000	Sample Insurance Company	A+	Stable	aa-	Stable	US: Pennsylvania	Property/Casualty
000000	Sample Health Insurance Company	A+	Stable	aa-	Stable	US: New York	Property/Casualty
000000	Sample Property & Casualty Insurance Company	A+	Stable	aa-	Stable	US: Pennsylvania	Property/Casualty
000000	Sample State Insurance Company	A+	Stable	aa-	Stable	US: Pennsylvania	Property/Casualty
000000	Sample Life Insurance Company RU	A	Stable	a	Stable	US: Pennsylvania	Life, Annuity, and Accident ▼

*Rating-related information displayed for AM Best Rating Units identified with a (G) or (SG) in the Company Name are derived from its legal entity group members.

*Italicized companies are considered non-operating insurance entities.

Zack: New Features (Best's Certificate of Creditworthiness)

BESTLINK | Company Dashboard | Rating Actions | Alerts

Company Dashboard [Quick Tips](#) [Tell us what you think](#)

Sample Property/Casualty Insurance Company AMB #: 000000 NAIC #: 00000 FEIN: 00-0000000 LEI: 000000A00AAA0AA00A00

Sample Property/Casualty Insurance Company
www.sampleinsurance.com

Mailing Address
P.O. Box 00000
Anytown, ST 00000
United States
Phone: 123-456-7890

Industry: Insurance
Business: Property/Casualty
Domicile: United States - State
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: Mutual
Industry Composite: Private Passenger Stand Auto & Homeownrs

Certificate of Creditworthiness

Financial Strength Rating (FSR)
A++
Superior
Outlook: **Negative**

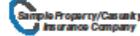
Long-Term Issuer Credit Rating (LT-ICR)
aa+
Superior
Outlook: **Negative**

Certificate of Creditworthiness

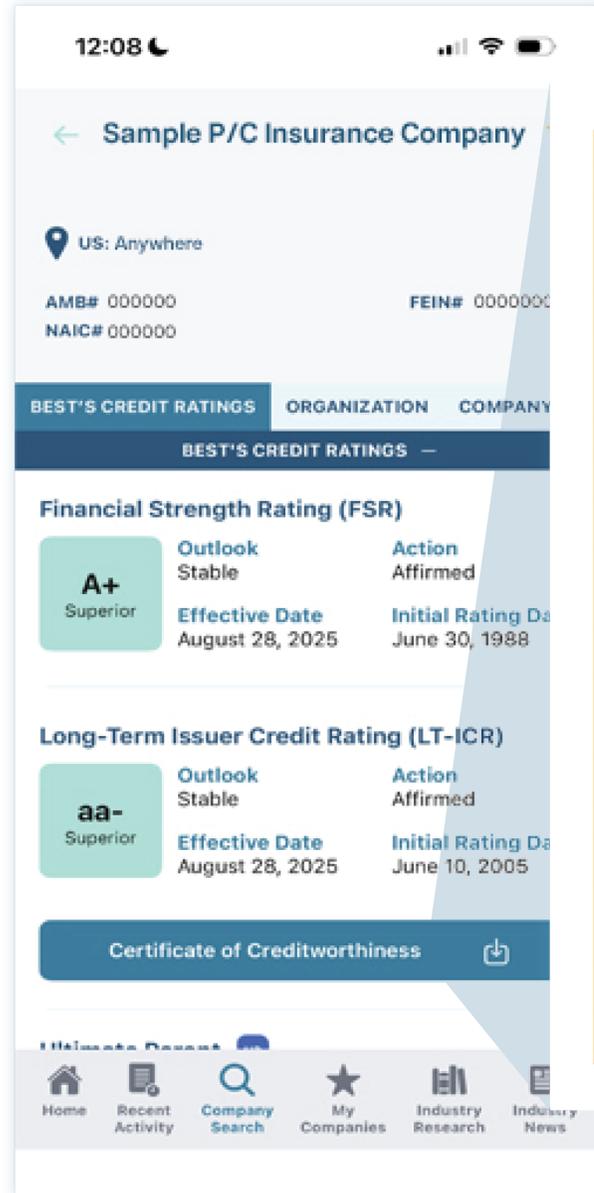
Financial Strength Rating (FSR)
A++
Superior
Outlook: **Negative**

Long-Term Issuer Credit Rating (LT-ICR)
aa+
Superior
Outlook: **Negative**

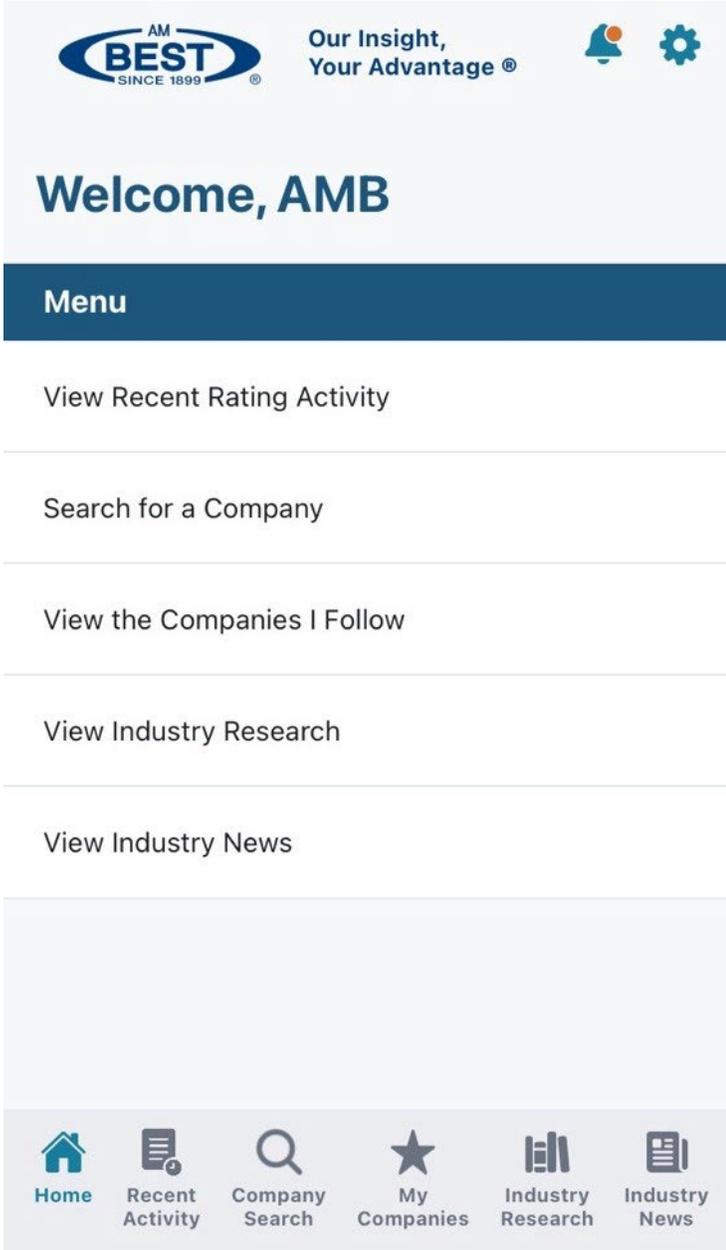
Zack: New Features (Best's Certificate of Creditworthiness)

	Issue Date & Time: January 9, 2026; 2:46 PM UTC -05:00		
	Certificate #: AMB00018800000000000438		
	Certificate Holder: John Doe Organization Name		
BEST'S CERTIFICATE OF CREDITWORTHINESS			
This certificate is issued as a matter of information only and confers no rights upon the certificate holder.			
This is to certify that A.M. Best Rating Services, Inc. has rated the following company since 1922, with current ratings displayed below:			
SAMPLE PROPERTY/CASUALTY INSURANCE COMPANY			
AMB#	NAIC#	FEIN#	LEI#
000000	00000	00-0000000	000000A00AAA000A00
Company Information:	Best's Credit Ratings		
Address: 123 Main Street Anytown, ST 00000-0000 US	Financial Strength (FSR)		
	Long-Term Issuer Credit (ICR)		
Website: www.sampleinsurance.com	Ratings: A++ (Superior)	Ratings: aa+ (Superior)	
Date Incorporated: January 1, 1919	Outlook: Stable	Outlook: Stable	
Date Commenced: January 1, 1919	Action: Affirmed	Action: Affirmed	
Best's Financial Size Category: XV (Greater than or Equal to USD 2.00 Billion)	Effective Date: January 7, 2026	Effective Date: January 7, 2026	
	Initial Rating Date: January 30, 1922	Initial Rating Date: January 30, 2009	
	A Best's Credit Rating (BCR) is a forward-looking, independent and objective opinion regarding an insurer's, issuer's or financial obligation's relative creditworthiness. In our opinion, this company's ability to meet ongoing insurance obligations is Superior, and its ability to meet ongoing senior financial obligations is Superior.		
Best's Credit Rating Definitions			
Best's Financial Strength Rating (FSR): An independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations.			
Best's Issuer Credit Rating (ICR): An independent opinion of an entity's ability to meet its ongoing financial obligations and can be issued on either a long- or short-term basis.			
Important Note: Best's Credit Ratings are independent and objective opinions, not statements of fact. AM Best is not an Investment Advisor, does not offer investment advice of any kind, nor does the company or its Rating Analysts offer any form of structuring or financial advice. AM Best's credit opinions are not recommendations to buy, sell or hold securities, or to make any other investment decisions. For additional information regarding the use and limitations of credit rating opinions, as well as the rating process, information requirements and other rating related terms and definitions, please view the Guide to Best's Credit Ratings .			
AM Best is a global credit rating agency, news publisher and data analytics provider specializing in the insurance industry. Headquartered in the United States, the company does business in over 100 countries.		Authorized Representative  Kenneth J. Johnson Chief Rating Officer, AM Best Rating Services	
Best's Credit Ratings are subject to change. To confirm the latest rating or to learn more about Best's Credit Ratings, visit www.ambest.com or download the AM Best Mobile App. Updates and modifications to this document are not permitted. Copyright © 2026 A.M. Best Company, Inc. and/or its affiliates. All rights reserved.			
AM BEST			

Zack: New Features (Best's Certificate of Creditworthiness – AM Best Mobile App Availability)



Zack: AM Best Mobile App + Bell Icon for In-App Notifications



Zack: AM Best Mobile App (Company Profile + Star Designating “My Company”)

The screenshot displays the company profile for 'Sample Insurance Company' in the AM Best mobile app. At the top, there is a back arrow, the company name, and a star icon. Below this, a location pin indicates 'US: Anywhere'. Identification numbers are listed: AMB# 000000, FEIN# 000000000, NAIC# 000000, and LEI# 00000000000000000000. A navigation bar contains tabs for 'BEST'S CREDIT RATINGS', 'ORGANIZATION', 'COMPANY INFO', and 'KF'. The 'BEST'S CREDIT RATINGS' section is expanded, showing two ratings: Financial Strength Rating (FSR) and Long-Term Issuer Credit Rating (LT-ICR). Both ratings are 'A' (Excellent) with a 'Stable' outlook and 'Affirmed' action. The FSR effective date is August 14, 2024, and the initial rating date is June 30, 1976. The LT-ICR effective date is August 14, 2024, and the initial rating date is June 5, 2008. Below the ratings, the 'Ultimate Parent' and 'Rating Unit' are both identified as 'Sample Financial Corporation (000000)'. At the bottom, a navigation bar includes icons for Home, Recent Activity, Company Search, My Companies, Industry Research, and Industry News.

Sample Insurance Company ★

US: Anywhere

AMB# 000000 FEIN# 000000000
NAIC# 000000 LEI# 00000000000000000000

BEST'S CREDIT RATINGS ORGANIZATION COMPANY INFO KF

BEST'S CREDIT RATINGS —

Financial Strength Rating (FSR)

A Excellent	Outlook Stable	Action Affirmed
	Effective Date August 14, 2024	Initial Rating Date June 30, 1976

Long-Term Issuer Credit Rating (LT-ICR)

a Excellent	Outlook Stable	Action Affirmed
	Effective Date August 14, 2024	Initial Rating Date June 5, 2008

Ultimate Parent

Sample Financial Corporation
(000000)

Rating Unit

Sample Financial Corporation
(000000)

Home Recent Activity Company Search My Companies Industry Research Industry News

Zack: AM Best Mobile App (Settings to set up In-App Notifications)

