

# Best's Rating Assessment Service

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**Best's Rating Assessment Service** (RAS) is designed specifically for (re)insurance companies that are not already rated by AM Best.

## How does the service work?

RAS provides an opinion of a company's rating prospects were it to enter into a full rating relationship with AM Best, based on quantitative analysis that includes Best's Capital Adequacy Ratio (BCAR). The opinion will be expressed as the Financial Strength Rating (FSR) and/or Issuer Credit Rating (ICR) that AM Best would expect to assign to the company within a range under its published rating scales.

## What are the benefits of this service?

The Rating Assessment Service helps companies:

- Understand possible drivers of the rating.
- Understand within a range the possible rating outcome they might achieve.
- Understand and become familiar with the AM Best rating process and methodology.

## What is the process for delivering the service?

Following the signing of a letter of engagement, AM Best will request certain financial and other information. This will include the company's most recent audited financial statements and a corporate structure chart, including details of ownership. After the requisite analysis, the resulting opinion will be relayed back to the company and will remain confidential.

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

On completion of the analysis, AM Best will provide a rating assessment letter setting out our opinion of the company's rating prospects. This will include a summary of the data considered, a list of assumptions made and an indication of the strengths and weaknesses of the entity in relation to AM Best's rating methodology.

## How long will the process take?

Once all the required information is received, the process will usually take two weeks.

## What will the service cost?

Please consult a member of AM Best's Market Development team for details regarding fees. Visit [www.ambest.com/ratings/obtainarating.asp](http://www.ambest.com/ratings/obtainarating.asp) for a regional contact list.