



Best's Rating Evaluation Service

Best's Rating Evaluation Service (RES) is designed to provide currently rated (re)insurance companies an opinion, in advance, regarding the rating impact of major corporate activity.

What does the service offer?

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

- Mergers and acquisitions
- Significant asset divestitures 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 planned strategic initiatives and underlying assumptions
- Feedback regarding the primary factors influencing the opinion

What is the process for obtaining the service?

A company requiring this service would submit its initial request to A.M. Best's Market Development team, and agree to the terms under which the service will be provided. The lead rating analyst normally assigned to the company will then request that the scenarios be submitted for evaluation, together with supporting financial information.

What will A.M. Best provide to the company as part of the service?

On completion of the analysis, A.M. Best will provide the company with a Rating Evaluation letter, which will set out our opinion of the potential impact of the hypothetical scenarios presented on the company's interactive rating.

How long will the process take?

A.M. Best is mindful that such requests will often be time-critical and will agree to a time scale that takes into account the company's requirements and A.M. Best's ability to respond given the complexity of the analysis required.

What will the service cost?

Please consult a member of A.M. Best's Market Development team for details regarding fees. Visit www.ambest.com/ratings/obtainarating