

Quality That Matters

About A.M. Best Company

More than 110 years delivering quality business tools to the insurance industry.

A.M. Best has been the world's leading source of insurance industry information for more than 110 years. Best's Credit Ratings are the established standard for insurance company financial performance and are referred to by insurers, regulators, financial institutions, investors and consumers as an indicator of strength and stability.

A.M. Best offers the most comprehensive suite of insurance industry references, periodicals and other information resources on the market.

Data Collection

The quality, accuracy and scope of our data are unequalled.

Source of data: We collect, analyze and report on quarterly and annual statutory data from thousands of U.S. companies, including property/casualty, life and health companies, HMOs, alternative market entities and others. This data is submitted as defined by the requirements of the National Association of Insurance Commissioners (NAIC). The A.M. Best database contains approximately 99% of all premium volume (as reported by the NAIC). We also collect, analyze and report data from Canada, the United Kingdom and Asia, as well as over 100 other countries around the globe, along with U.S., Bermuda and Caribbean GAAP data.

A.M. Best is part of the vendor forum that helps define and implement software requirements for electronic statement submission. Our own statement preparation software performs data cross-checks even more extensive than those required by the NAIC.

Data validation: To ensure the accuracy and reliability of the data, we perform an exhaustive series of cross-checks. We devote vast computing resources to the data validation effort.

Unique Data Characteristics Available Only from A.M. Best

We maximize the information's usefulness in ways no one else can.

Company identification: Each company is assigned a unique number that remains permanently within the A.M. Best database. This allows A.M. Best to track that company's data regardless of company changes to establish reliable back-year comparability. A.M. Best also assigns attributes, such as market and organization type, to identify insurers in ways that help you create peer groups based on similar categorization.

Consolidated data: Once the data has passed all cross-checks, we create group records by consolidating the data for all members of groups and subgroups. These consolidations, available exclusively from A.M. Best, are vital for performing market trend and peer analysis. Upon review, eliminations for inter-company ownership are performed to avoid double accounting. Total records also are created for many industry segments. These records are valuable for benchmarking analyses that allow you to compare your company's performance against industry norms.

Ownership structure: A.M. Best's standard products present group data on an "as is" basis rather than an "as was" basis. This means that prior-year group data is restated based on the current group structure for companies that have merged, allowing you to track the historical performance of the currently existing group or company. "As was" data is available on a custom basis.

Value-added data: In addition to data collected from statutory filings, A.M. Best presents unique ratios for profitability, leverage and liquidity, among other calculations. Reports that rank companies according to various criteria can be automatically generated in some products, and quarterly filing data is added to annual data as it becomes available.

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Data Presentation

We get you the information you need, in the most cost-effective way.

Standard products: A.M. Best presents standard data selections that include our exclusive group and industry totals, Best's Credit Ratings and other unique, value-added performance indicators. These products give you current, comprehensive industry data that helps you evaluate your competitors, monitor industry trends in vital areas and perform analyses that will guide your growth and development strategies—with the added advantage of “off-the-shelf” availability and cost-effectiveness.

With the purchase of our standard products, we provide statistical analysis reports that go beyond just numbers. *BestLink*® gives you even more analytical reports, available in real time with the convenience of the Internet.

In addition to statistical analysis reports, we provide tools to help you perform your own analysis within our standard products. Our data products equip you with utilities that empower your research by helping you select and compile the exact data sets that you need for your specific purposes, all in the online environment.

Online delivery: *BestLink* is your central online source for direct access to *A.M. Best's Financial Suite* products and *Best's Insurance Reports*.

Custom products: You can extend your data options by taking advantage of *Best's Custom Products and Services*. Specify data items, industry segments, geographic regions, data years and other criteria. Our custom data analysts work closely with you to determine what information best suits your data and analysis needs.

Customer Support

We're there for you long after a purchase is made.
<http://support.ambest.com>

A.M. Best offers start-to-finish support for customers who are interested in or who have purchased custom or standard products. We will walk you through the data selection process.

But our commitment to your satisfaction doesn't end once a purchase is made. We can also assist you with custom analysis on request. A.M. Best's unique level of expertise enables us to answer questions and guide you in the application of the data. Our data experts are at your disposal to help you create your own reports—and aid you in analyzing the information. No other data provider can offer this level of expertise.

The A.M. Best Commitment to Quality

We have a vested interest in the quality of the data you receive.

The hallmark of the A.M. Best Company is our world-recognized **Best's Credit Ratings**. It is these ratings and other value-added information that distinguish the A.M. Best Company from other organizations that merely collect and redistribute data.

The value of Best's Credit Ratings is predicated upon the collection and analysis of data that is accurate and reliable. For our ratings to have any meaning, they must rest upon a foundation of unimpeachable integrity. This fact offers assurance to users of A.M. Best's data products that the insurance company information presented is peerless in terms of its validity and credibility.

