

Sample: Best's Key Rating Guide – Property/Casualty United States & Canada

Company Comparison

Sample Company A
vs.
Sample Company B

AMB#: 0000 AMB#: 00001
Rating: NR-1 Rating: NR-2
FSC: FSC:

BALANCE SHEET

Cash & Short-Term Invest (%)	12.5	66.3
Stocks and Bonds (%)	85.0	5.9
All Other Assets (%)	2.4	27.7
Total Assets	6,606	1,623
Loss Reserves (%)	91.9	8.3
Unearned Premiums (%)	...	78.3
All Other Liabilities (%)	8.1	13.4
Total Liabilities	231	1,171
Policyholders' Surplus	6,375	452

OPERATIONS

Direct Premiums Written	...	2,277
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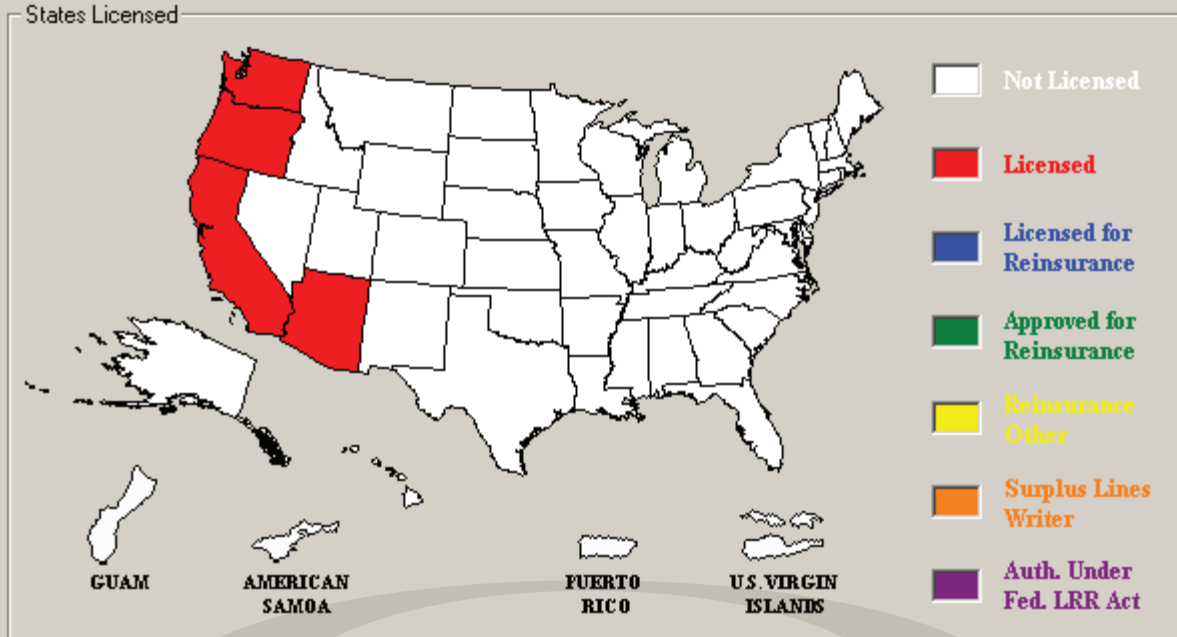
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Company Comparison: Compare key information, including ratios, for any two companies or groups.

Sample Company A

AMB Number: 00000

State of Domicile: CA



States Licensed

AL	AK	AZ	AR	CA	CO	CT	DE	DC	FL	GA
HI	ID	IL	IN	IA	KS	KY	LA	ME	MD	MA
MI	MN	MS	MO	MT	NE	NV	NH	NJ	NM	NY
NC	ND	OH	OK	OR	PA	RI	SC	SD	TN	TX
UT	VT	VA	WA	WV	WI	WY	AS	GU	PR	VI

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States Licensed: Get an instant report on any company's U.S. licensing.

2006 BEST'S KEY RATING GUIDE — PROPERTY/CASUALTY EDITION

ANNUAL STATEMENT DATA FOR YEARS 2001 – 2005

U.S. Companies — Data in U.S. Dollars

COMPANY NAME Rating Unit Name Group Affiliation Principal Officer Mailing Address Dom. : Began Bus. : Struct. : Mgt. Specialty Phone #	Best's Rating	Balance Sheet										Operations							
		Cash & Short-Term Invest. (%)	Stocks and Bonds (%)	All Other Assets (%)	Total Assets (\$000)	Loss Res. (%)	Un-earned Prem. (%)	All Other Liab. (%)	Total Liabilities (\$000)	Policy-holders' Surplus (\$000)	Direct Premiums Written (\$000)	Net Premiums Written (\$000)	Bus. Net Ret (%)	Net Under-writing Income (\$000)	Net Investment Income (\$000)	Pretax Operating Income (\$000)	Net Income (\$000)		
AMB #	NAIC #	FSC	Year																
ACE INSURANCE COMPANY OF IL ACE American Pool ACE INA Group Brian E. Dowd Chairman 525 West Monroe Street, Suite 400 Chicago, IL 60661 IL : 1971 : Stock : Agency Comm Lines 215-640-1000	A+	Rating Outlook: Stable	'01	1.9	86.4	11.7	81,776	35.5	1.3	63.2	16,785	64,991	15,201	1,522	10.0	1,229	4,615	5,844	4,047
			'02	3.2	89.0	7.8	82,200	35.7	0.5	63.8	15,199	67,001	15,990	648	4.0	-599	4,355	3,756	1,871
			'03	0.7	93.8	5.5	80,472	53.7	1.4	44.9	9,381	71,091	15,530	352	2.3	1,021	4,097	5,486	4,178
			'04	5.7	79.3	15.0	85,706	54.1	2.5	43.4	9,995	75,710	26,163	1,241	4.7	-104	3,866	3,762	2,505
			'05	8.6	87.4	4.0	86,054	63.9	3.2	32.9	7,337	78,718	17,763	503	2.8	744	4,016	4,760	3,006
			Rating History: A+ r, 08/16/05; A r, 01/06/05; A r, 06/22/04; A r, 06/10/03; A r, 03/14/02																
ACE INSURANCE COMPANY OF OHIO ACE American Pool ACE INA Group Brian E. Dowd Chairman P.O. Box 41484 Philadelphia, PA 19101-1484 OH : 1972 : Stock : Agency Comm Lines 215-640-1000	A+	Rating Outlook: Stable	'01	5.4	68.5	26.1	24,742	10.9	5.0	84.1	5,902	18,840	11,959	1,196	10.0	1,867	1,147	3,014	2,065
			'02	2.0	90.4	7.6	23,043	16.0	3.3	80.6	2,867	20,176	9,224	484	5.2	888	1,130	2,017	1,332
			'03	2.5	93.1	4.5	23,272	18.0	10.3	71.7	1,610	21,662	11,400	484	4.2	1,087	1,068	2,171	1,516
			'04	25.8	68.6	5.6	24,411	24.1	5.7	70.3	1,463	22,947	10,849	200	1.8	150	1,032	1,182	829
			'05	41.7	54.8	3.5	24,768	42.1	9.7	48.2	1,146	23,622	11,149	230	2.1	67	1,072	1,139	685
			Rating History: A+ r, 08/16/05; A r, 01/06/05; A r, 06/22/04; A r, 06/10/03; A r, 03/14/02																
ACE INSURANCE CO OF THE MDWST ACE American Pool ACE INA Group Brian E. Dowd Chairman P.O. Box 41484 Philadelphia, PA 19101-1484 IN : 1972 : Stock : Agency Comm Lines 215-640-1000	A+	Rating Outlook: Stable	'01	5.5	90.4	4.1	44,437	8.8	0.8	90.4	4,640	39,797	4,869	487	10.0	456	2,607	3,063	1,934
			'02	2.5	95.7	1.8	43,727	13.4	0.5	86.1	3,101	40,625	618	62	10.0	-896	2,407	1,511	690
			'03	3.4	95.3	1.3	45,649	11.7	0.4	87.8	3,295	42,353	735	74	10.0	-15	2,180	2,169	1,830
			'04	16.4	82.4	1.1	47,376	21.7	0.3	78.0	1,841	45,535	305	31	10.0	-74	1,981	1,907	1,234
			'05	7.0	92.1	1.0	47,662	38.1	0.6	61.3	864	46,798	351	35	10.0	57	2,115	2,172	1,283
			Rating History: A+ r, 08/16/05; A r, 01/06/05; A r, 06/22/04; A r, 06/10/03; A r, 03/14/02																
ACE INSURANCE COMPANY (PR) ACE American Pool ACE INA Group Roberto Hidalgo President P.O. Box 191249 San Juan, PR 00919-1249 PR : 1988 : Stock : Agency Comm Multi Peril, Other Liability 787-274-4700	A+	Rating Outlook: Stable	'01	3.6	69.5	26.9	64,448	52.4	24.1	23.5	61,702	2,746	63,804	12,857	20.1	-15,045	3,030	-12,015	-11,914
			'02	4.8	74.8	20.4	78,313	52.2	31.9	15.9	62,468	15,845	78,551	30,135	38.4	581	2,725	3,339	3,450
			'03	1.9	79.9	18.2	75,042	63.3	16.7	20.1	58,345	16,697	85,101	12,644	14.8	-1,768	2,674	937	984
			'04	6.1	74.7	19.2	76,808	64.8	20.3	14.8	67,143	9,665	79,258	21,895	27.3	-10,789	3,022	-7,746	-7,707
			'05	24.8	57.3	17.9	91,320	62.2	12.1	25.7	77,324	13,996	58,629	13,742	22.0	-5,661	2,838	-2,816	-2,541
			Rating History: A+ r, 08/16/05; A r, 01/06/05; A r, 06/22/04; A r, 06/10/03; A r, 03/14/02																
ACE PROPERTY & CASUALTY INS CO ACE American Pool ACE INA Group Brian E. Dowd Chairman 436 Walnut Street Philadelphia, PA 19106 PA : 1819 : Stock : Agency Comm Lines 215-640-1000	A+	Rating Outlook: Stable	'01	5.4	57.4	37.1	2,528,532	26.0	8.8	65.2	2,010,350	518,182	495,196	523,373	24.6	-21,651	64,287	43,286	18,104
			'02	2.6	60.7	36.8	2,570,574	30.9	15.4	53.7	2,111,362	459,213	545,292	756,149	27.9	-67,009	62,433	-55,408	-115,059
			'03	3.4	65.6	31.0	3,675,443	28.0	12.9	59.1	2,908,216	767,227	689,116	988,486	38.6	33,457	82,561	117,287	103,464
			'04	1.1	69.2	29.7	4,495,746	34.6	12.1	53.4	3,698,032	797,714	938,018	1,312,682	32.2	64,721	116,827	119,334	69,911
			'05	3.4	68.3	28.4	5,232,821	44.9	10.3	44.8	4,029,460	1,203,361	1,043,252	1,364,200	38.5	66,404	154,037	200,100	128,309
			Rating History: A+ p, 08/16/05; A p, 01/06/05; A p, 06/22/04; A p, 06/10/03; A p, 03/14/02																
ACE WESTCHESTER SPECIALTY GRP ACE Westchester Specialty Group ACE INA Group Brian E. Dowd Chairman 436 Walnut Street Philadelphia, PA 19106 PA : Stock : Agency Comm Lines 215-640-1000	A+	Rating Outlook: Stable	'01	6.6	68.3	25.1	1,157,084	79.7	32.8	-12.5	792,467	364,618	776,808	401,330	49.4	-8,592	43,575	34,837	40,375
			'02	7.3	68.6	24.1	1,475,989	69.3	36.5	-5.8	1,000,427	475,562	1,043,432	545,721	51.7	94,093	53,524	147,189	91,269
			'03	4.1	80.2	15.7	1,728,916	67.4	33.5	-0.9	1,179,113	549,803	1,029,798	558,406	53.8	106,505	59,472	166,025	108,177
			'04	1.4	77.0	21.6	2,265,440	71.0	25.9	3.1	1,693,905	571,535	1,071,271	700,837	64.8	-71,171	72,379	65,194	25,295
			'05	4.6	73.5	21.8	2,691,771	67.3	22.3	10.5	2,047,849	643,922	1,154,415	695,068	60.0	19,720	87,536	173,426	100,712
			Rating History: A+, 08/16/05; A, 06/17/04; A, 06/10/03; A, 03/14/02; A, 01/16/01																
ACIG INSURANCE COMPANY American Contractors Insurance Group American Contractors Insurance Group William S. McIntyre IV Chairman 12222 Merit Drive, Suite 1660 Dallas, TX 75251 IL : 1985 : Stock : Agency Comm Lines, Workers' Comp 972-702-9004	A	Rating Outlook: Stable	'01	3.9	86.2	10.0	92,845	85.1	9.9	5.1	66,539	26,306	8,700	36,476	99.1	-2,306	3,742	1,436	1,100
			'02	4.6	87.2	8.3	138,489	86.0	9.6	4.4	102,555	35,934	12,418	64,740	97.3	5,486	3,901	9,387	3,222
			'03	8.7	84.7	6.6	175,459	88.7	9.4	1.9	122,588	52,871	10,423	61,534	95.4	-3,879	4,143	264	245
			'04	1.4	91.1	7.5	194,222	87.6	10.0	2.4	134,801	59,421	8,218	54,834	94.9	-3,884	5,114	1,230	2,684
			'05	5.4	86.8	7.8	215,702	83.9	11.5	4.6	157,072	58,630	12,336	69,170	94.2	-2,678	6,550	3,872	188
			Rating History: A g, 06/07/06; A g, 06/06/05; A g, 06/02/04; A g, 05/02/03; A g, 06/10/02																
ACSTAR INSURANCE COMPANY ACSTAR Insurance Company (No Group Affiliation) Henry W. Nozko, Jr. Chairman, President & Treasurer P.O. Box 2350 New Britain, CT 06050-2350 IL : 1970 : Stock : Broker Surety 860-224-2000	A	Rating Outlook: Stable	'01	19.0	75.1	5.9	51,863	20.9	6.5	72.6	23,579	28,284	4,524	3,499	77.0	583	3,599	4,064	3,686
			'02	24.7	69.4	5.9	59,810	13.9	5.6	80.5	33,344	26,466	6,256	4,326	69.1	-206	1,961	1,620	1,342
			'03	43.4	53.5	3.1	76,744	9.4	5.7	84.9	50,318	26,427	9,784	7,596	77.2	1,094	1,687	2,619	2,010
			'04	41.6	54.0	4.4	86,200	13.6	5.4	81.0	58,830	27,370	10,855	8,954	82.4	1,846	2,013	3,672	2,548
			'05	18.5	79.7	1.8	94,564	29.9	6.6	63.5	64,283	30,281	12,053	21,228	91.3	3,799	2,626	8,814	5,186
			Rating History: A, 06/12/06; A, 04/18/05; A-, 03/05/04; A-, 06/21/03; A-, 01/16/03																
ACUIITY A MUTUAL INSURANCE CO ACUIITY Group ACUIITY Group Benjamin M. Salzmann President & CEO P.O. Box 58 Sheboygan, WI 53082-0058 IL : 1925 : Mutual : Agency Comm Lines, Personal Lines 920-458-9131	A+	Rating Outlook: Stable	'01	2.6	71.0	26.4	715,134	54.2	35.4	10.3	498,301	216,834	418,237	402,091	96.1	-15,459	22,669	9,004	7,024
			'02	2.5	68.4	29.1	832,169	53.7	38.2	8.1	588,236	243,933	534,114	509,683	95.4	28,382	24,564	54,693	34,283
			'03	4.5	66.7	28.8	1,044,170	56.7	36.6	6.7	715,630	328,540	616,365	586,880	95.2	32,071	26,520	60,416	43,431
			'04	3.2	68.1	28.7	1,280,765	59.5	34.2	6.3	866,480	414,284	692,498	654,824	94.6	58,178	43,403	103,248	67,818
			'05	1.1	71.8	27.1	1,488,618	60.3	33.3	6.3	970,862	517,756	756,681	720,616	95.2	97,909	51,300	150,921	98,403
			Rating History: A+ g, 04/05/06; A+ g, 05/18/05; A+ g, 06/07/04; A+ g, 05/29/03; A g, 07/11/02																

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Best's Key Rating Guide® Presentation Report

March 15, 2008

An A.M. Best Publication

This A.M. Best report is provided compliments of:

ABC Agency

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Anytown, NJ 12345 US

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Sample Insurance Company

AMB# 00000



Best's Rating

A+

02/10/2008

Sample Insurance Company, an insurance company domiciled in **California**, is rated **A+ (Superior)** by the A.M. Best Company. The rating outlook is **Stable**.

Five Year Rating History

02/10/08 A+
06/15/07 A+
12/09/06 A
05/23/05 A
06/14/05 A
06/15/04 A

Rating Explanation: A+ (Superior): Assigned to companies that have, in our opinion, a superior ability to meet their ongoing obligations to policyholders.

Financial Size Category: XIII (\$1.25 billion to \$1.5 billion): The Financial Size Category is an indicator of the size of an insurer, and is based on reported Policyholders' Surplus plus conditional or technical reserve funds, such as the asset valuation reserve, other investment and operating contingency funds and/or miscellaneous voluntary reserves reported as liabilities.

History: Sample Insurance Company began business in **1949**.

Organization Type: Stock

Presentation Reports: Share a company's rating and overview information with prospects and clients with the producer-oriented, multipage Presentation Report.