

# Best's Key Rating Guide®

Property/Casualty - U.S. & Canada • Life/Health - U.S. & Canada

# User's Guide 2010



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- Best's Review®



<b>Best's Key Rating Guide® Presentation Report</b> This A.M. Best report is provided pursuant to: <b>Contact:</b> Your Name Administrator 908-439-2200 Yourname@company.com	<b>Best's Key Rating Guide® Presentation Report</b> This A.M. Best report is provided pursuant to: <b>Contact:</b> Your Name Administrator 908-439-2200 Yourname@company.com
<b>Diagnostic Insurance Company</b> Best's Rating: A- 10/23/10 Five Year Rating History: 10/23/10 A+ 2/10/09 A+ 1/10/08 A+ 1/17/07 A+ 2/6/06 A+ AM Best # 00000 Financial Strength: 100% Company Control: 100% Rating Extension A+ (Superior) Financial Size Category: 200 (18.2 billion or more) History: Classic Insurance Company began business in 1923. Regulation type: National	<b>Best's Key Rating Guide® Presentation Report</b> This A.M. Best report is provided pursuant to: <b>Contact:</b> Your Name Administrator 908-439-2200 Yourname@company.com
<b>BestWeek</b> U.S. Canada World Edition Available This is a weekly publication. Gulf Oil Spill Liability Likely to Spread Insurers: US Reform Means More International Talks	<b>BestWeek</b> U.S. Canada World Edition Available This is a weekly publication. Gulf Oil Spill Liability Likely to Spread Insurers: US Reform Means More International Talks

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# DETAILS OF YOUR PURCHASE

- **Best's Key Rating Guide (P/C or L/H – U.S. & Canada)** on CD-ROM and in print. (The P/C and L/H editions are each sold separately.)
- **BestAlert Service**, A.M. Best's company-tracking and notification service. Details at [www.ambest.com/sales/bestalertservice](http://www.ambest.com/sales/bestalertservice).
- Exclusive access to online personalized **Best's Key Rating Guide Presentation Reports** featuring the subscriber's name and contact information. Presentation Reports contain a company's current Best's Credit Rating, plus the same valuable information found in *Best's Key Rating Guide*.

## Service Levels

- **Regular Service** includes a one-year subscription to *Best's Review* (print/digital).
- **Regular-Online\* Service** includes a one-year subscription to *Best's Review* – Digital.
- **Full Service** includes one-year subscriptions to *Best's Review* (print/digital) and *BestWeek* (print/online).
- **Full-Online\* Service** includes one-year subscriptions to *Best's Review* – Digital and *BestWeek* – Online.

All subscribers will also receive *The Guide to Understanding the Insurance Industry*, a valuable reference explaining how insurers earn and spend money.

\*"Online" refers only to the delivery method for *Best's Review* and/or *BestWeek*.

## TRAINING & TECHNICAL SUPPORT

Visit our Product Support Center, <http://support.ambest.com>, where you can contact us with technical questions. Submit your questions online, or call us at (908) 439-2200, ext 2621.

Representatives are available by phone during the following hours:

Monday – Thursday, 7:30 a.m. – 8 p.m. ET

Friday, 7:30 a.m. – 6 p.m. ET

Saturday, 8:00 a.m. – 4 p.m. ET

You'll also find information about scheduled training Webinars for our Web-based and CD-ROM products, as well as our data at [www.ambest.com/sales/training](http://www.ambest.com/sales/training), or call us at (908) 439-2200, ext. 5115.

We also offer free training classes at our headquarters in Oldwick, NJ, or training at your site is available for a fee. Call for details.



Questions about your *Best's Key Rating Guide* service? Contact Customer Service at (800) 424-2378 or (908) 439-2200, ext. 5742.

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# HOW TO REGISTER YOUR PRODUCT

To register your product, you must have a Member Center account.

Joining the Member Center is easy...

1 Visit [www.ambest.com](http://www.ambest.com) and click on the Member Center Sign-Up link at the top right.

2 Click "New Member Sign Up" on the following page.

3 Enter your e-mail address, choose a password for your account, then click "Continue." Fill in the information on the page that follows to create your profile.

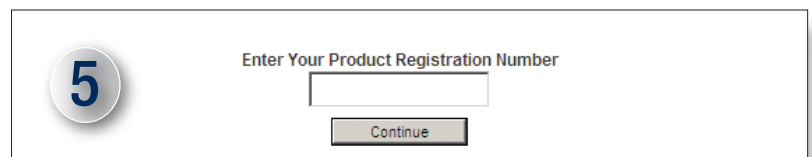
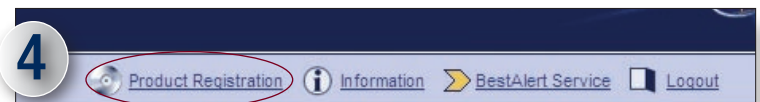
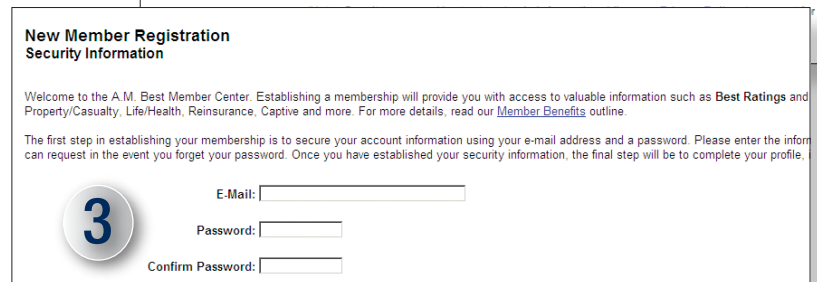
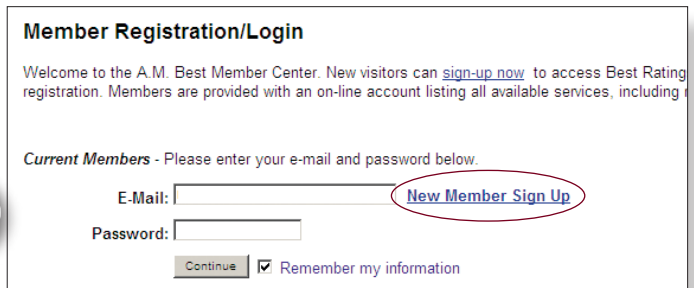
Now that you've created your profile, you can register your products.

4 To access the products to which you subscribe, register them by clicking the "Product Registration" link.

5 On the screen that follows, enter the registration number for the product you'd like to register. This number can be found on the product shipping label or in the registration reminder that was mailed or e-mailed to you by A.M. Best. If you cannot find or have not received your registration number, please call us at (908) 439-2200, ext 2621.

6 Locate the product on the list that appears, and check the box next to it. If your purchase includes *Best's Review*<sup>®</sup> or *BestWeek*<sup>®</sup>, remember to check the boxes next to those as well.

That's it—you're done! You can now begin using your product.



If you need assistance with the installation or registration process, call (908) 439-2200, ext. 5742 or (800) 424-2378.

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# PRESENTATION REPORTS

**Presentation Reports** include the subscriber's name and business information followed by all of the data presented in a company's **Best's Key Rating Guide** entry. Each data field is not only listed but defined.

Subscribers can present clients with a reliable third-party report explaining a company's financial strength. Once purchasers register, they will have full access to Presentation Reports.

**Note:** The only way to access a Presentation Report that features your name and contact information is to purchase your own copy of *Best's Key Rating Guide* and register your subscription

Your name and contact information here.

**Best's Key Rating Guide® Presentation Report**

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

**Contact:**  
Your Name  
Administrator  
908-439-2200  
Yourname@company.com

**Classic Insurance Company**  
Financial Strength: **A- BEST**  
Best's Rating: **A-**  
10/23/10

**AMB# 00000**  
Classic Insurance Company, an insurance company domiciled in Texas, is rated **A+ (Superior)** by the A.M. Best Company. The rating outlook is **Stable**.

**Five Year Rating History**  
10/23/10 A+  
01/09/09 A+  
09/09/08 A+  
11/07/07 A+  
06/10/05 A+

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

**Financial Size Category:** XIV (\$2 billion or more) The Financial Size Category is an indicator of the size of an insurer, and is based on reported Policyholder's 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:** Classic Insurance Company began business in 1955.

**Organization Type:** Mutual

## BestAlert Service

**BestAlert Service** is a value-added offering for purchasers of select A.M. Best products. Registered users can monitor companies and receive notification of rating changes, news articles and press releases for insurance companies of their choice.

Customize your e-mail notifications by choosing:

- Which companies are to be the subject of notifications
- When to be notified
- The criteria on which to be notified (the type of rating action)
- What types of notices you wish to receive (rating news, company reports, and other offerings as available)

We value your opinion! Don't forget to take our online product survey at <http://www.ambest.com/survey/kg.html>.