

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

Company Name Group Affiliation	Best's Rating FSC	Assets PHS (\$000)	NPW NI (\$000)	CR ROE
AGRICULTURAL WORKERS GROUP Agricultural Workers Group Marcus E. Hill President & CEO 5500 Lower Birdville Road Fort Worth, TX 76117	A- Outlook: Stable FSC V	61,188 24,661	33,995 620	101.5 1.8
AGRICULTURAL WORKERS Agricultural Workers Group Marcus E. Hill President P.O. Box 88 Fort Worth, TX 76101-0088	A- Outlook: Stable FSC V	59,607 24,697	32,269 608	101.1 2.0
AGRINATIONAL INS CO (No Group Affiliation) Michael Lusk President 76 St. Paul Street, Suite 500 Burlington, VT 05401-4477	A- Outlook: Stable FSC VIII	344,718 128,868	73,035 12,348	67.9 12.6
AGSECURITY INS CO Oklahoma Farm Bureau Group G. Steven Kouplen President 2501 North Stiles Street Oklahoma City, OK 73105	A- Outlook: Stable FSC VIII	38,383 21,075	13,670 2,160	87.5 9.6
AIG AUTO INSURANCE CO OF NJ American International Group Inc J. Ernest Hansen President & CEO 830 Bear Tavern Drive West Trenton, NJ 08628	A+ Outlook: Stable FSC X	50,926 14,897	31,839 940	102.2 6.5
AIG CENTENNIAL INSURANCE CO American International Group Inc J. Ernest Hansen President & CEO 508 Virginia Drive Fort Washington, PA 19034	A+ Outlook: Stable FSC X	583,539 262,225	286,548 9,319	102.2 8.9
AIG GLOBAL TR&POL RK American International Group Inc John J. Salinger President 70 Pine Street New York, NY 10270	A+ Outlook: Stable FSC XV	418,793 162,650	47,224 37,509	25.6 26.1
AIG HAWAII INSURANCE CO INC American International Group Inc Robin K. Campaniano President 500 Ala Moana Blvd. Honolulu, HI 96813	A+ Outlook: Stable FSC X	208,573 59,829	127,355 2,781	102.2 5.0
AIG INDEMNITY INSURANCE CO American International Group Inc J. Ernest Hansen President & CEO 508 Virginia Drive Fort Washington, PA 19034	A+ Outlook: Stable FSC X	58,087 22,686	31,839 1,372	102.2 7.2
AIG NATIONAL INS CO INC American International Group Inc Anthony P. Pavia President 13010 Morris Road, Centre Two Alpharetta, GA 30004	A+ Outlook: Stable FSC X	57,521 14,651	31,839 1,236	102.2 8.8
AIG PERSONAL LINES POOL American International Group Inc Robert M. Sandler AIG Executive Vice President One AIG Center Wilmington, DE 19803	A+ Outlook: Stable FSC X	2,861,488 725,322	1,591,934 58,862	102.2 8.4
AIG PREFERRED INSURANCE CO American International Group Inc J. Ernest Hansen President & CEO 508 Virginia Drive Fort Washington, PA 19034	A+ Outlook: Stable FSC X	83,446 23,631	47,758 1,845	102.2 8.1

U.S. Companies — 2005 Data in U.S. Dollars
6 — Best's Ratings as of 06/28/06 — P/C Pocket KRG

Need to Know: Key information plus annual ratings mean you'll always be prepared with an answer about a rated company or group.

Using *Best's Pocket Key Rating Guide Property/Casualty Edition*

Total Admitted Assets: The sum of all admitted assets. These assets are valued in accordance with state laws and regulations, as reported by the company in its financial statements that are filed with state insurance regulatory authorities. This item is reported net as to encumbrances on real estate. The amount of any encumbrances on real estate is deducted from the value of the real estate and net as to amounts recovered from reinsurers, deducted from the corresponding liabilities for unpaid losses and unearned premiums.

Net Premiums Written: Gross premiums written, direct and reinsurance assumed, less reinsurance premiums ceded.

Combined Ratio after Dividends: The sum of the loss ratio, expense ratio and the policyholder dividend ratio. This ratio measures a company's overall underwriting profitability. This ratio does not reflect investment income or income taxes. A combined ratio of less than 100 indicates the company has reported an underwriting profit. Generally, the acceptable range for this test is from 95 to 105 for property insurers, and 100 to 110 for casualty insurers.

Rating Outlook: (Positive, Negative, Stable) Indicates the potential future direction of a company's rating over an intermediate period, generally defined as the next 36 months.

Company Name Group Affiliation	Current Rating FSC	Assets		NPW	CR
		PHS (\$000)	NI (\$000)	NI (\$000)	ROE
ABC INSURANCE COMPANY The ABC Insurance Group John Smith, President & CEO 123 Main Street Anytown, CT 12345	B++	356,076	153,785		122.9
	Outlook/Implication FSC VIII 888-555-1212 Specialty: Workers' Comp, Other Liability	101,511	-4,865		-5.3
				AMB # 00000	

Financial Size Category: An indicator of an insurer's size, based on reported policyholders' surplus, plus conditional or technical reserve funds such as the mandatory securities valuation reserve, other investment and operating contingency funds, and/or miscellaneous voluntary reserves reported as liabilities.

Specialty Lines: The lines of business representing a company's area of specialization.

Net Income: Represents the total after-tax earnings generated from operations and realized capital gains.

Return on Policyholders' Surplus (ROE): The sum of after-tax net income and unrealized capital gains, to the mean of prior and current year-end policyholders' surplus, expressed as a percentage. This ratio measures a company's overall after-tax profitability from underwriting and investment activity. The normal range for this test is from 5% to 15%.

Policyholders' Surplus: The sum of paid-in capital, paid-in and contributed surplus, and net earned surplus, including voluntary contingency reserves. It also is the difference between total admitted assets and total liabilities.

Rating Implication: (Positive, Negative, Developing) Assigned to companies whose rating has been placed under review.

The printed version includes an information card that explains the data fields.

