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Standard Analytical Reports

for *A.M. Best's Financial Suite* Products



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Meets **Insight.**



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Getting Started with the Standard Reports

With a subscription to the products in *A.M. Best's Financial Suite*, you can choose from a wide selection of Standard Reports for the Property/Casualty, Life/Health and Health industries, available through *BestLink* and *BestLink for Excel*. These reports include sophisticated analysis of individual companies as well as peer comparison and composite reports for benchmarking an insurer's performance against that of other companies or a peer group composite.

Company-Specific Standard Reports

Available with All *A.M. Best's Financial Suite* Databases:

- Company Profile Report**

This one-page report features an overview of any company in the product purchased and includes Best's Credit Ratings, key company information and a financial overview.

- Ratings Profile Report**

This one-page report features a summary of current and previous Best's Credit Ratings (Financial Strength and Issuer Credit), a Rating Outlook and Action report, Financial Size Category information, and key company information.

Available with *Best's Statement File – U.S., Global, and Canada:*

- Executive Summary Report (Five-Year, 11-Year or Quarterly) – Single Company**

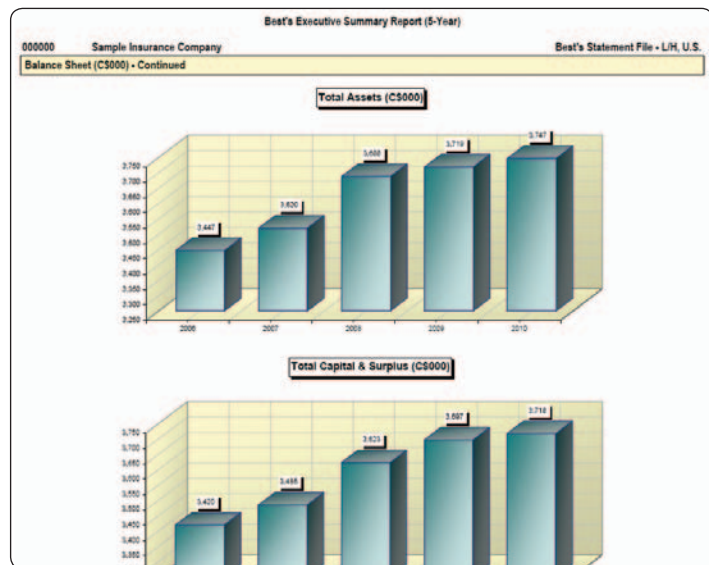
View a complete financial analysis of one company for five or 11 years of data or on a quarterly basis. This report features Best's Credit Ratings, balance sheet, income statement and key financial performance tests.

- Quantitative Analysis Report**

This report provides a five-year comprehensive, quantitative review of key financial and operating performance measures within three critical evaluation areas: Profitability, Investments and Liquidity, and Leverage/Capitalization.

Best's Quantitative Analysis Report																	
000000 Sample Insurance Company																	
COMPANY INFORMATION & BEST'S RATINGS																	
AMB Financial Group Number: 00000			Effective Date: 12/15/2010			Financial Strength Rating & Modifier: Avg			Financial Size Category: IV (\$2 Billion or greater)								
AMB Financial Group Name: Sample Insurance Company			NAIC Number: 00000			11/20/2009			Avg								
QAR OVERVIEW																	
Summary Page																	
FINANCIAL INDICATORS (\$000)																	
Year	Net Premiums		% Change	Pretax Oper Income/Loss		% Change	Net Income/(Loss)		% Change	Assets		% Change	Loss & LAE Reserves		% Change	Year-End Surplus	
	Written	%															
2006	0.0	0.0	895	1.7	670	8.9	16,142	4.5	0	0.0	84,505	4.5	0	0.0	84,505	4.5	
2007	0.0	0.0	544	6.7	737	10.0	59,111	251.5	0	0.0	57,309	245.7	0	0.0	73,825	28.5	
2008	0.0	0.0	1,790	80.3	1,317	78.8	74,592	26.2	0	0.0	90,623	23.1	0	0.0	42.9	42.9	
2009	0.0	0.0	1,996	15.5	2,037	52.4	91,625	42.8	0	0.0	493.8	493.8	0	0.0	493.8	493.8	
Syr Chg			0.0														
Syr Chg			0.0														
PROFITABILITY ANALYSIS (%)																	
Year	Return on Invested Assets (in 1)			Return on Revenue (in 1)			Return on Equity (in 1)			Underwriting & Operating Ratios (in 2)							
	Inv Yield	NR (w/ RCG)	Total ROA	PO/NPE	NI/NPE	Total ROE	PO/NPE	NI/NPE	Total ROE	Loss & LAE	UW Expense	Combined (A/PW)	Operating				
2006	5.7	5.5	5.9	0.0	0.0	0.0	5.6	4.4	4.4	0.0	0.0	0.0	0.0				
2007	5.5	5.5	5.5	0.0	0.0	0.0	5.5	4.1	4.1	0.0	0.0	0.0	0.0				
2008	2.6	2.6	2.6	0.0	0.0	0.0	2.6	2.0	2.0	0.0	0.0	0.0	0.0				
2009	2.6	2.7	2.7	0.0	0.0	0.0	2.6	2.0	2.0	0.0	0.0	0.0	0.0				
2010	2.4	3.1	3.1	0.0	0.0	0.0	2.4	2.4	2.4	0.0	0.0	0.0	0.0				
Syr Avg:																	
Company	3.0	3.3	3.3	0.0	0.0	0.0	2.9	2.5	2.5	0.0	0.0	0.0	0.0				
Industry	3.7	3.7	4.5	8.6	7.7	9.2	8.5	4.8	8.1	78.1	21.7	98.6	91.1				
Syr Avg:																	
Company	3.8	4.8	4.9	0.0	0.0	0.0	3.8	3.7	3.7	0.0	0.0	0.0	0.0				
Industry	3.8	4.1	4.4	7.5	6.3	6.7	7.0	5.8	6.2	78.1	21.6	100.5	93.1				
INVESTMENT AND LIQUIDITY ANALYSIS (%)																	
Year	Investment Portfolio (% of Invested Assets (in 1))				In: Leverage (% of PHS) (in 3)				Liquidity & Cash Flow Ratios (in 3)								
	LT	Total	Cash & Bonds	Affiliated	Common	Non-ARM	Affiliated	Inv Log	Quick Liquidity	Current Liquidity	30/90 Cash Flow (%)	Over Cash Flow (%)					
2006	50.5	0.0	7.7	0.0	0.0	0.0	0.0	0.0	530.5	999.9	0.0	280.9					
2007	43.5	1.8	13.1	0.0	0.0	0.0	1.8	1.8	0.0	999.9	999.9	0.0	418.5				
2008	59.2	0.1	1.0	0.0	0.0	0.0	0.1	0.1	0.0	35.0	999.9	0.0	415.0				
2009	58.1	0.1	5.2	0.0	0.0	0.0	0.1	0.1	0.0	999.9	999.9	204.4	489.4				
2010	79.5	0.0	20.0	0.0	0.0	0.0	0.0	0.0	0.0	999.9	999.9	107.8	549.7				

Best's Quantitative Analysis Report



Best's Executive Summary Report

Company-Specific Standard Reports (cont.)

- **Consolidations Worksheet**

View consolidated group data based on the corporate structures presented in Schedule Y. This worksheet features information about the adjustments applied to an account for inter-company ownership as used in the calculation of consolidated group data. It also includes the major adjustments applied for the most current year. The adjustments applied are based upon information presented in the statutory financial statements of parent and subsidiary companies within a given group.

Available with *Best's Statement File – U.S., P/C, L/H and Health*:

- **Company Review – M&A Target Report**

This report provides a review of the selected company's balance sheet, income statement and cash flow data, which provide a first-level screen for potential M&A activity. Review five years and a five-year average of data, as well as a chart of financial highlights for the current year, to aid in the determination of a potential M&A candidate.

- **Year-over-Year and Quarter-over-Quarter Financial Summary Reports**

Evaluate a company's balance sheet and income statement from a current-year-versus-prior-year or a current-quarter-versus-prior-quarter perspective. The variances are displayed in both a dollar amount and percentage basis.

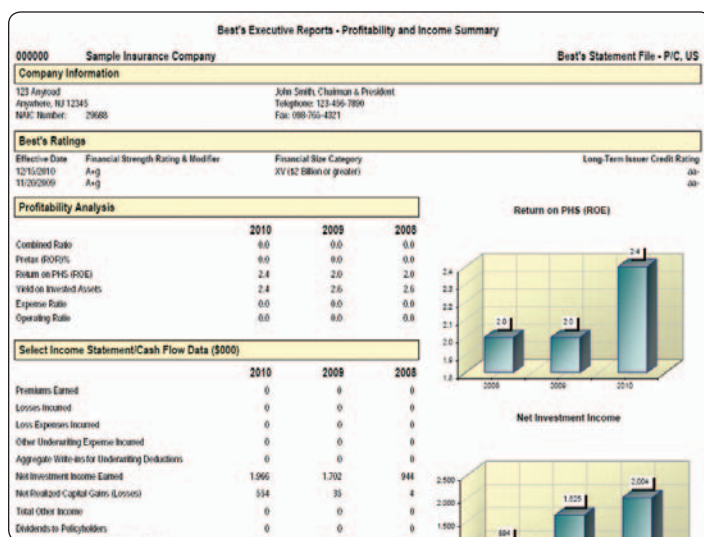
- **Key Financial Indicators Report**

Focus on a company's five-year trends as reflected in key summary data to highlight balance sheet and income statement strengths. This report utilizes a chart to compare the key financial indicators of the company against the total industry to indicate the company's potential performance.

- **Profitability and Income Summary Report (P/C)**

(Available with *Best's Statement File – U.S., P/C*) Consult this comprehensive account of income statement data that

features three-year (current and two prior years' data) charts for ROE, net investment income, and the current-year investment allocation, as well as key profitability analysis ratios such as combined ratio, ROR, ROE and others. The report captures the company's current rating profile as reflected in the Financial Strength Rating and Issuer Credit Rating.



Profitability and Income Summary Report

- **Five-Year Statement Page Summary Report (P/C)**

(Available with *Best's Statement File – U.S., P/C*)

This report features five years of assets, liabilities, income statements, cash flow and Best's Credit Ratings.

- **Current Quarter Premium and Loss Data (P/C – Quarterly)**

(Available with *Best's Statement File – U.S., P/C*)

Perform trend analysis with five current quarters of direct premiums written, direct premiums earned, direct losses incurred, and direct incurred loss ratios. Select one company and compare multiple lines of business for this data. The current quarter consists of a three-month ending period.

- **Return on NPW Report (L/H)**

(Available with *Best's Statement File – U.S., L/H*)

Review a company's after-tax net operating gain compared to net premiums written (NPW). Three years of data are



Company-Specific Standard Reports (cont.)

compared by line of business on an annual basis. The report features a three-year average return on NPW as a percentage for all lines of business.

- **Income Statement & Capital and Surplus Review**

(Available with *Best's Statement File – U.S., L/H*)

Review five years of income statement and capital and surplus account data. This report includes year-over-year percent changes used for income statement analysis.

- **Total Company Overview Report**

(Available with *Best's Statement File – U.S., L/H*)

Review five-year data relative to the financial development of the selected company. This report includes several profitability ratios and key data elements from the income statement and capital and surplus account.

Available with *Best's GAAP*:

- **GAAP Financial Statements Report**

View a detailed five-year report of GAAP information, including the balance sheet, income statement, cash flow, changes in equity, investment and debt detail, coverage of premiums by line, premiums by geographic location, and key condensed exhibits on the parent company.

- **Performance Market Analysis Report**

Review a company's GAAP performance, highlighted by key profitability ratios and select measures of market analysis over five years. This report features a chart of select market analysis measures such as dividends per share, book value per share, and closing share price.

- **Quantitative Analysis Report (GAAP)**

This report provides a five-year summary of GAAP information such as balance sheet, income statement and cash flow items. In addition, select holding company information and relative financial ratios and measures are also included.

- **Underwriting Review Report**

Review a company's GAAP underwriting performance, highlighted by key underwriting items and ratios, over five years. This report includes a chart of select underwriting ratios.

Available with *Best's Schedule D*:

- **Asset & Market Sector Allocation Report**

This report features two quick reference charts for asset allocation and holdings by market sector. The "asset allocation" chart illustrates the assets held in the investment portfolio on a per-company basis. The "holdings by market sector" chart presents a breakout of 12 market sectors of securities held on a per-company basis.

- **Company Investment Portfolio Summary Report**

This report contains company, group and rating information with a listing of securities and amounts held for each security listed.

- **Securities Statement Report (Quarterly)**

This report simulates a quarterly Schedule D statement page and can be used to view the quarterly securities and related fields in a uniform display.

Available with *Best's Schedule P*:

- **20-Year Report – Part 2**

This report captures Part 2 as reported in the last 20-year period and provides two presentations and a graphical analysis for each long-tail line of business. The first presentation accounts for one-year and two-year development according to date. The second presentation accompanies the graphical analysis and presents the development by age, providing a comparison of reported losses at any stage of development and data to aid in selecting development factors or analyzing the volatility of loss development. The graphical analysis highlights redundancy, deficiency and consistent trends in reserve adequacy over time. Additional elements in the report include company information, current and former Best's Financial Strength Ratings, and Best's Long-Term Issuer Credit Ratings.

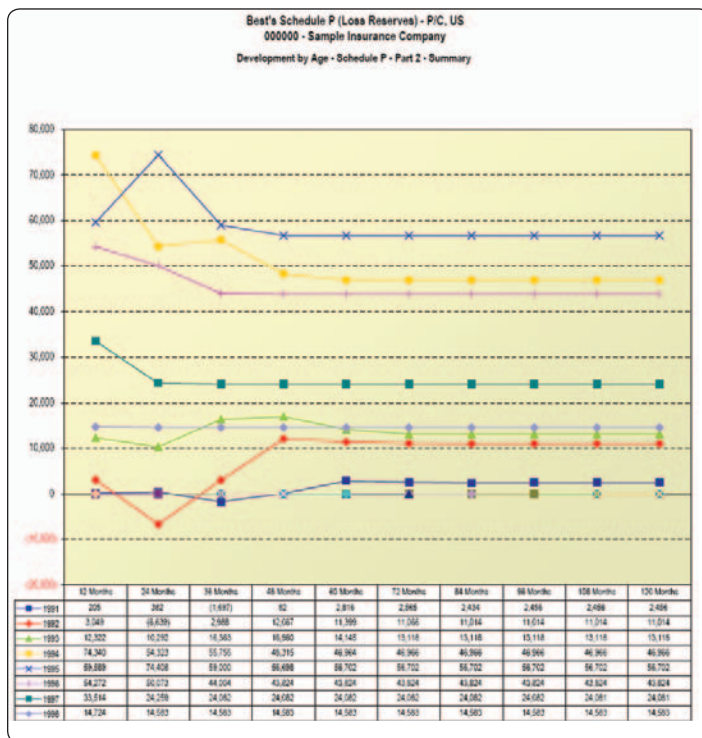
Company-Specific Standard Reports (cont.)

- **20-Year Report – Part 3**

This report captures Part 3 as reported in the last 20-year period and provides two presentations and a graphical analysis of paid loss development triangles. The report displays reported cumulative paid net losses, and defense and cost containment expenses reported at year end. Part 3 also tracks the number of claims closed with or without a loss payment for several lines of business.

- **20-Year Report – Part 4**

This report captures Part 4 as reported in the last 20-year period and provides two presentations and a graphical analysis of trends in reserve adequacy over time. It displays bulk and IBNR reserves on net reserves on net losses, and defense and cost containment expenses reported at year end. Part 4 displays reserves by accident year and evaluation date.



Best's Schedule P – 20-Year Report

- **PALS Summary Report**

The “PALS” (Schedule P Assets Liabilities Surplus) report displays Schedule P – Part 1 as 36 rows, providing entire loss-year data in one continuous row. This report also provides the value-added benefit of eight “net” calculations not included on the traditional statement: Net Loss Payments; Net Defense and Cost Containment Payments; Net Adjusting & Other Payments; Net Case Basis (Losses Unpaid); Net Bulk + IBNR (Losses Unpaid); Net Case Basis (Defense & Cost Containment Unpaid); Net Bulk + IBNR (Defense & Cost Containment Unpaid); Net Adjusting & Other Unpaid. This report also includes detailed company and rating information, balance sheet reserves, other and total liabilities, assets, policyholder surplus, reserve to PHS, and the ability to view and print Schedule P – Part 1 in traditional format.

- **Claims Closing Pattern Report – Part 5**

This report presents the average number of years in which reported claims are closed. Information includes the average claims closure rates at 12- to 120-month intervals, the percentage of “closed claims/reports claims” (closed with and without payment), and the closing pattern by closing year.

- **Loss & DCC Reserve Development to Original Reserves (Prior-year data only)**

This report assesses the change in ratio of developed reserves to net earned premiums and the change in ratio of loss and DCC development to original reserves, to determine changes in reserve adequacy or deficiency.

- **Claims Development Report (Prior-year data only)**

This report displays the progression and development of incurred net losses and defense cost containment (DCC) expenses of one company to its initial reserve and includes a chart of claim development incurred net losses and DCC by policy period at year end as a percentage of year-one reserve. The source of this data is Schedule P – Part 2 (Summary).



Peer Comparison Standard Reports

Available with *Best's Statement File – U.S., Global and Canada:*

- **Executive Summary Report – Comparison**

Compare the financial data and performance of one company with up to five other companies. Companies are displayed side-by-side for easy comparison. This report features Best's Credit Ratings, balance sheet, income statement data and key financial performance tests.

- **Executive Summary Report – Composite**

Evaluate an individual company's financials against a peer group composite. The report displays both the average and total composite of your selected peer group. This report features Best's Credit Ratings, balance sheet, income statement and key financial performance tests.

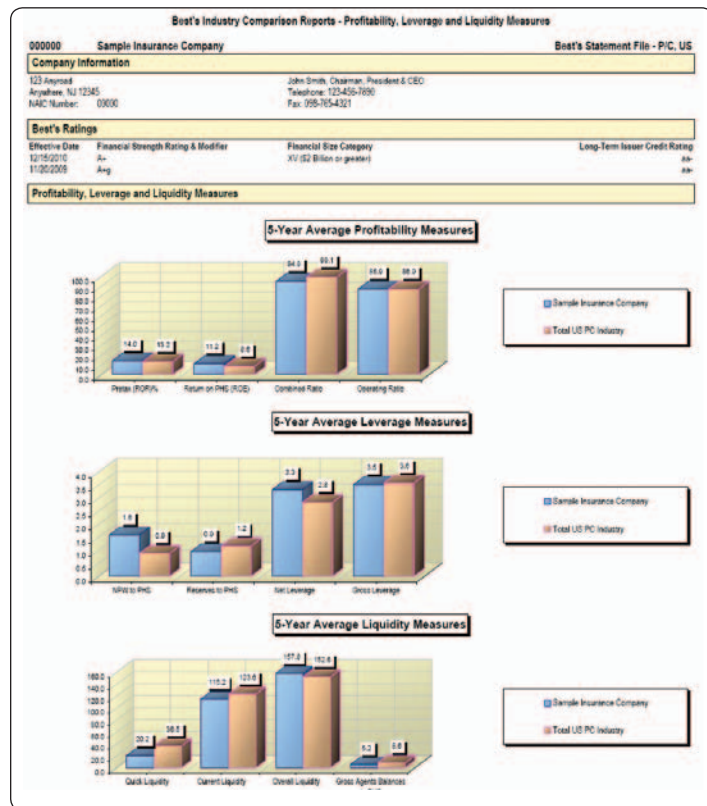
Available with *Best's Statement File – U.S., P/C, L/H and Health:*

- **Net Investment Income Report**

Compare companies' net investment income side-by-side as presented in the statutory exhibit of Net Investment Income and concentrated on the "Earned during the year" column. The report includes a chart of unaffiliated bonds' gross investment income to total gross investment income.

- **Profitability, Leverage and Liquidity Measures Report**

Review a company's profitability, leverage and liquidity measures against the industry over five years. Five-year averages are compared to the industry in a convenient chart.



Profitability, Leverage and Liquidity Measures Report

- **Financial Ranking Report**

Determine a relative ranking among five selected companies. Get a quick comparison of the relative quantitative performance between companies. Ranking is based on 12 select financial elements, based solely on quantitative information, and does not factor in positive affiliations due to group structure or any qualitative issues.

Peer Comparison Standard Reports (cont.)

- **Change in Capital & Surplus Report (L/H and Health) and Policyholders' Surplus Report (P/C)**

View the items that account for the change in capital and surplus (change in policyholders' surplus for P/C) for up to five companies. This exhibit reconciles the December 31 prior-year and December 31 current-year data and provides a chart that demonstrates changes.

- **Expenses Report (P/C) and General Expenses Report (L/H and Health)**

Select up to five insurance companies and compare their expenses as presented in the respective statutory exhibits (Underwriting and Investment Exhibit - Part 3 for P/C, Exhibit 2 - General Expenses for L/H, and Underwriting and Investment Exhibit - Part 3 for Health). This report focuses on the total expense column and provides a review of companies' expense items side-by-side, as well as a chart of total salaries, wages and expenses incurred.

- **Current-Quarter Bond Quality Report**

Compare up to five insurance companies and their current-quarter bond quality, according to Schedule D – Part 1B. This report features a chart of the dollar-amount change in bond quality between the current-quarter and year-end position for all of the respective bond quality classifications.

Available with *Best's GAAP*:

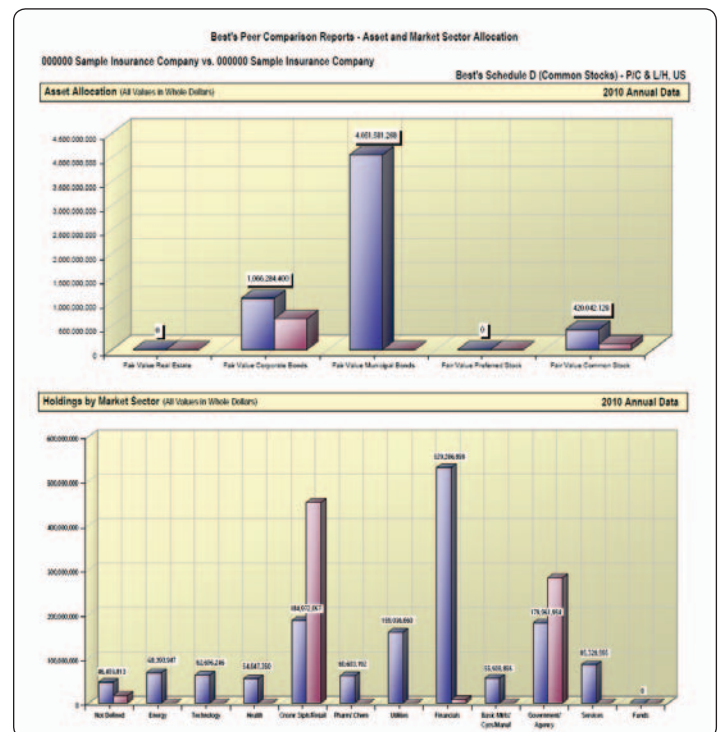
- **GAAP Financial Highlights Report**

Select up to five GAAP companies and review nine key GAAP items and financial highlights side-by-side. This report includes a chart of total revenue, net income and total equity, as well as a chart of total earned premiums, total investments and total policy reserves.

Available with *Best's Schedule D*:

- **Asset & Market Sector Allocation Comparison Report**

This quick reference report features side-by-side charts that compare the distribution of asset classes and market sectors of two companies.



Asset & Market Sector Allocation Comparison Report





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