Best’s Key Rating Guide Presentation Report

Company: Your Agency Name
Address: Your Address
Your City, NJ 00000

Contact: Your Name
Title: Your Title
Phone: Your Phone
Email: Youremail@anywhere.com

000000 Mutual Insurance Company

Company Information

- AMB #: 000000
- NAIC #: 00000
- FEIN: 000000000
- Domicile: Wisconsin
- Organization Type: Stock
- Marketing Type: Direct Response
- Specialty Lines: Multiple Lines
- Parent AMB#-Name: 000000 - Sample Group, Inc.
- Ultimate Parent AMB#-Name: 000000 - Sample Group Holding Company, Inc.

Year Commenced Business: 1908
Top Officer: Jane Doe, Chairman, President & CEO

Best’s Credit Ratings

- Best’s Long-Term Issuer Credit Rating: aa+ (03/29/2019) Outlook: Stable
- Financial Size Category: XV ($2 Billion or Greater)

Best’s Rating History

<table>
<thead>
<tr>
<th>Rating Date</th>
<th>BEST’S FSR</th>
<th>BEST’S ICR</th>
</tr>
</thead>
<tbody>
<tr>
<td>03/29/2019</td>
<td>A++ (Superior)</td>
<td>aa+ (Superior)</td>
</tr>
<tr>
<td>01/26/2018</td>
<td>A++ (Superior)</td>
<td>aa+ (Superior)</td>
</tr>
<tr>
<td>12/21/2016</td>
<td>A++ (Superior)</td>
<td>aa+ (Superior)</td>
</tr>
<tr>
<td>10/28/2015</td>
<td>A++ (Superior)</td>
<td>aa+ (Superior)</td>
</tr>
<tr>
<td>06/17/2014</td>
<td>A++ (Superior)</td>
<td>aa+ (Superior)</td>
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</tbody>
</table>

States Licensed

- States & Territories Licensed: AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, GU, HI, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY
- Licensed for Reinsurance: None
- Approved for Reinsurance: HI
- Reinsurance (Other): None
- Surplus Lines Writer: None
- Authorized under the Risk Retention Act: None
- Qualified or Accredited Reinsurer: None

Principal States

<table>
<thead>
<tr>
<th>States or Territories</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Other</td>
<td>39.9</td>
</tr>
<tr>
<td>Ohio</td>
<td>24.8</td>
</tr>
<tr>
<td>Texas</td>
<td>14.4</td>
</tr>
<tr>
<td>California</td>
<td>11.5</td>
</tr>
<tr>
<td>Illinois</td>
<td>5.9</td>
</tr>
<tr>
<td>New York</td>
<td>3.5</td>
</tr>
</tbody>
</table>

本金 States

- All Other: 39.9%
- Ohio: 14.4%
- Texas: 11.5%
- California: 14.4%
- Illinois: 24.8%
- New York: 3.5%
A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. The ratings are not assigned to specific insurance policies or contracts and do not address any other risk, including, but not limited to, an insurer's claims-payment policies or procedures, the ability of the insurer to dispute or deny claims payment on grounds of misrepresentation or fraud, or any specific liability contractually borne by the policy or contract holder. A Best's Financial Strength Rating is not a recommendation to purchase, hold or terminate any insurance policy, contract or any other financial obligation issued by an insurer; nor does it address the suitability of any particular policy or contract for a specific purpose or purchaser.

A Best's Debt/Issuer Credit Rating is an opinion regarding the relative future credit risk of an entity, a credit commitment or a debt or debt-like security.

Credit risk is the risk that an entity may not meet its contractual, financial obligations as they come due. These credit ratings do not address any other risk, including but not limited to liquidity risk, market value risk or price volatility of rated securities. The rating is not a recommendation to buy, sell or hold any securities, insurance policies, contracts or any other financial obligations, nor does it address the suitability of any particular financial obligation for a specific purpose or purchaser.

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