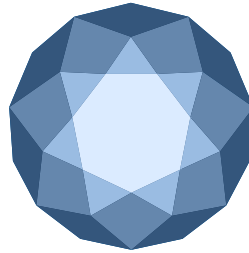




# BEST'S COMPANY REPORT

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## SAMPLE INSURANCE GROUP

AMB #: 999999

NAIC #: N/A

FEIN #: N/A

Phone: +1-234-555-1234

Fax: +1-234-555-2345

Website: N/A

## SAMPLE INSURANCE COMPANY

**A+**

Domiciliary Address: 123 Main Street, Oldwick NJ, United States 08858

AMB #: 999999

NAIC #: 99999

FEIN #: 99-9999999

Phone: +1-234-555-1234

Fax: +1-234-555-2345

Website: [www.samplecompany.com](http://www.samplecompany.com)



**Best's Credit Rating Effective Date**  
Month XX, XXXX

**Analytical Contacts**

First & Last Name  
Position Title  
[First.LastName@ambest.com](#)  
+1(XXX) XXX-XXXX Ext. XXXX

First & Last Name  
Position Title  
[First.LastName@ambest.com](#)  
+1(XXX) XXX-XXXX Ext. XXXX

**Information**

[Best's Credit Rating Methodology](#)  
[Understanding Best's Credit Ratings](#)  
[Market Segment Outlooks](#)

**Financial Data Presented**

The financial data in this report includes all rating unit members as well as certain Sample Insurance Group affiliates that are not rated by AM Best. A list of these non-rated affiliates is available here: [list of companies](#).

The financial data in this report reflects the most current data available to the Analytical Team at the time of the rating. Updates to the financial exhibits in this report are available here: [Best's Financial Report](#)

**Sample Insurance Group**

**AMB#: 999999**  
**Associated Ultimate Parent:** 999999 - Sample Insurance Corporation

**Best's Credit Ratings**

**Financial Strength Rating  
(FSR)**

A+

Superior

Outlook: **Outlook**  
Action: **Action**

**Issuer Credit Rating  
(ICR)**

aa

Superior

Outlook: **Outlook**  
Action: **Action**

**Assessment Descriptors**

Balance Sheet Strength	Descriptor
Operating Performance	Descriptor
Business Profile	Descriptor
Enterprise Risk Management	Descriptor

**Rating Unit - Members**

**Rating Unit: Sample Insurance Group | AMB #: 999999**

AMB #	Rating Unit Members
999999	Sample Insurance Company
999999	Sample Mutual Ins Co
999999	Sample Indemnity Company

## Rating Rationale

### Balance Sheet Strength: **Descriptor**

- Balance Sheet Strength Rating Rationale text will appear here.
- Balance Sheet Strength Rating Rationale text will appear here.
- Balance Sheet Strength Rating Rationale text will appear here.

### Operating Performance: **Descriptor**

- Operating Performance Rating Rationale text will appear here.
- Operating Performance Rating Rationale text will appear here.
- Operating Performance Rating Rationale text will appear here.

### Business Profile: **Descriptor**

- Business Profile Rating Rationale text will appear here.
- Business Profile Rating Rationale text will appear here.
- Business Profile Rating Rationale text will appear here.

### Enterprise Risk Management: **Descriptor**

- Enterprise Risk Management Rating Rationale text will appear here.
- Enterprise Risk Management Rating Rationale text will appear here.
- Enterprise Risk Management Rating Rationale text will appear here.

### Outlook

- Outlook Rating Rationale text will appear here.

### Rating Drivers

- Rating Drivers Rating Rationale text will appear here.
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- Rating Drivers Rating Rationale text will appear here.

## Key Financial Indicators

### Best's Capital Adequacy Ratio (BCAR) Scores (%)

Confidence Level	95.0	99.0	99.5	99.6
BCAR Score	99.9	99.9	99.9	99.9

Source: Best's Capital Adequacy Ratio Model - P/C, US

Key Financial Indicators (USD 000)	9-Months		Year End - December 31				
	2020	2019	2019	2018	2017	2016	2015
Premiums Written:							
Direct	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Assumed*	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Ceded	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Net	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Net Operating Income	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Net Income	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Total Admitted Assets	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Policyholders' Surplus	999,999	999,999	999,999	999,999	999,999	999,999	999,999

Source: BestLink® - Best's Financial Suite

\*Quarterly premiums include affiliated reinsurance premiums that are eliminated in annual assumed and ceded values.

Key Financial Ratios (%)	9-Months		Year End - December 31					Weighted Average
	2020	2019	2019	2018	2017	2016	2015	
Profitability:								
Combined Ratio	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Reserve Development Combined Ratio Impact	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Net Investment Yield	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Pre-Tax Operating Return on Net Earned Premiums	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Net Income Return on Policyholders' Surplus	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Total Return on Policyholders' Surplus	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Leverage:								
Net	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Gross	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Non-affiliated Investment	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9

## Credit Analysis

### Balance Sheet Strength

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### Capitalization

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**Balance Sheet Strength (Continued)**

Year End - December 31

<b>Capital Generation Analysis USD (000)</b>	<b>2020</b>	<b>2019</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>
Beginning Policyholders' Surplus	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Net Operating Income	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Net Realized Capital Gains (Losses)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Net Unrealized Capital Gains (Losses)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Net Change in Paid-In Capital and Surplus	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Stockholder Dividends	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Other Changes in Capital and Surplus	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Net Change in Policyholders' Surplus	999,999	999,999	999,999	999,999	999,999	999,999	999,999
<b>Ending Policyholders' Surplus</b>	<b>999,999</b>	<b>999,999</b>	<b>999,999</b>	<b>999,999</b>	<b>999,999</b>	<b>999,999</b>	<b>999,999</b>
Net Change in Policyholders' Surplus (%)	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Net Change in Policyholders' Surplus (5 yr CAGR)	9.9	9.9	9.9	9.9	9.9	9.9	9.9

Source: BestLink® - Best's Financial Suite

	<b>9-Months</b>		<b>Year End - December 31</b>				
<b>Liquidity Analysis (%)</b>	<b>2020</b>	<b>2019</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>
Net Operating Cash Flow USD (000)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Current Liquidity (%)	9.9	9.9	9.9	9.9	9.9	9.9	9.9

Source: BestLink® - Best's Financial Suite

**Asset Liability Management - Investments**

This section will contain Asset Liability Management – Investments credit analysis text. This section will contain Asset Liability Management – Investments credit analysis text. This section will contain Asset Liability Management – Investments credit analysis text. This section will contain Asset Liability Management – Investments credit analysis text. This section will contain Asset Liability Management – Investments credit analysis text.

	<b>9-Months</b>		<b>Year End - December 31</b>				
<b>Composition of Cash and Invested Assets</b>	<b>2020</b>	<b>2019</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>
Total Cash and Invested Assets USD (000)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
<b>Composition Percentages (%)</b>							
Unaffiliated:							
Cash and Short Term Investments	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Bonds	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Stocks	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Other Invested Assets	9.9	9.9	9.9	9.9	9.9	9.9	9.9
<b>Total Unaffiliated</b>	<b>9.9</b>	<b>9.9</b>	<b>9.9</b>	<b>9.9</b>	<b>9.9</b>	<b>9.9</b>	<b>9.9</b>
Investments in Affiliates	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Non-Admitted	9.9	9.9	9.9	9.9	9.9	9.9	9.9
<b>Total</b>	<b>9.9</b>	<b>9.9</b>	<b>9.9</b>	<b>9.9</b>	<b>9.9</b>	<b>9.9</b>	<b>9.9</b>

Source: BestLink® - Best's Financial Suite

	Years					
Bonds and Short Term Investments - Distribution by Maturity (%)	0-1	1-5	5-10	10-20	20+	Average
Distribution by Maturity (%)						
Government Bonds	9.9	9.9	9.9	9.9	9.9	9.9
Government Agencies and Municipal Bonds	9.9	9.9	9.9	9.9	9.9	9.9
Industrial and Miscellaneous Bonds	9.9	9.9	9.9	9.9	9.9	9.9
Bank Loans	9.9	9.9	9.9	9.9	9.9	9.9
Hybrid Securities	9.9	9.9	9.9	9.9	9.9	9.9
Total Bonds	9.9	9.9	9.9	9.9	9.9	9.9

Source: BestLink<sup>®</sup> - Best's Financial Suite

This section will contain Reserve Adequacy credit analysis text. This section will contain Reserve Adequacy credit analysis text. This section will contain Reserve Adequacy credit analysis text.

Loss and Loss Adjustment Expense Reserves and Development - Calendar Year	9-Months		Year End - December 31				
	2020	2019	2019	2018	2017	2016	2015
Loss and LAE Reserves USD (000)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Loss and LAE Reserves Development USD (000)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Development to:							
Original Reserves (%)	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Prior Year End Reserves (%)	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Prior Year End Surplus (%)	9.9	9.9	9.9	9.9	9.9	9.9	9.9

Source: BestLink® - Best's Financial Suite

	Year End - December 31				
Loss and Loss Adjustment Expense Reserves and Development - Accident Year	2019	2018	2017	2016	2015
Original Loss and ALAE Reserves USD (000)	999,999	999,999	999,999	999,999	999,999
Loss and ALAE Reserves Developed thru Latest Year End USD (000)	999,999	999,999	999,999	999,999	999,999
Development to Original Reserves (%)	9.9	9.9	9.9	9.9	9.9
Accident Year Loss and LAE Ratio (%)	9.9	9.9	9.9	9.9	9.9
Accident Year Combined Ratio (%)	9.9	9.9	9.9	9.9	9.9

Source: BestLink® - Best's Financial Suite

[illegible]

## Balance Sheet Strength (Continued...)

### Financial Leverage Summary - Holding Company

Financial Leverage Ratio (%)	9.9
Adjusted Financial Leverage Ratio (%)	9.9
Interest Coverage (x)	9.9

## Operating Performance

This section will contain Operating Performance credit analysis text. This section will contain Operating Performance credit analysis text. This section will contain Operating Performance credit analysis text. This section will contain Operating Performance credit analysis text. This section will contain Operating Performance credit analysis text. This section will contain Operating Performance credit analysis text. This section will contain Operating Performance credit analysis text. This section will contain Operating Performance credit analysis text. This section will contain Operating Performance credit analysis text. This section will contain Operating Performance credit analysis text.

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Operating and Financial Performance Ratios – (%) Company	9-Months		Year End - December 31					Weighted Average
	2020	2019	2019	2018	2017	2016	2015	
Calendar Year Loss and LAE Ratio	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Expense and Policyholder Dividend Ratio	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Combined Ratio	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Reserve Development Ratio Impact	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Net Investment Yield	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Pre-Tax Operating Return on Net Earned Premiums	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Net Income Return on Policyholders' Surplus	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Total Return on Policyholders' Surplus	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9

Source: BestLink® - Best's Financial Suite

	9-Months		Year End - December 31					
Operating and Financial Performance Ratios (%) - Composite	2020	2019	2019	2018	2017	2016	2015	Weighted Average
Calendar Year Loss and LAE Ratio	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Expense and Policyholder Dividend Ratio	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Combined Ratio	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Reserve Development Ratio Impact	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Net Investment Yield	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Pre-Tax Operating Return on Net Earned Premiums	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Net Income Return on Policyholders' Surplus	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Total Return on Policyholders' Surplus	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9

[illegible][illegible][illegible]

This section will contain Business Profile credit analysis text. This section will contain Business Profile credit analysis text. This section will contain Business Profile credit analysis text. This section will contain Business Profile credit analysis text.

[illegible]

\*Quarterly premiums include affiliated reinsurance premiums that are eliminated in annual assumed and ceded values.

	Direct Premiums Written		Reinsurance Premiums Assumed		Reinsurance Premiums Ceded		Net Premiums Written		Business Retention
2019 By-Line Business	USD(000)	%	USD(000)	%	USD(000)	%	USD(000)	%	%
Fidelity	999,999	9.9	999,999	9.9	999,999	9.9	999,999	9.9	9.9
Glass	999,999	9.9	999,999	9.9	999,999	9.9	999,999	9.9	9.9
Farmowners	999,999	9.9	999,999	9.9	999,999	9.9	999,999	9.9	9.9
Homeowners	999,999	9.9	999,999	9.9	999,999	9.9	999,999	9.9	9.9
Surety	999,999	9.9	999,999	9.9	999,999	9.9	999,999	9.9	9.9
Top 5	999,999	9.9	999,999	9.9	999,999	9.9	999,999	9.9	9.9
All Other	999,999	9.9	999,999	9.9	999,999	9.9	999,999	9.9	9.9
Total	999,999	9.9	999,999	9.9	999,999	9.9	999,999	9.9	9.9

Source: BestLink® - Best's Financial Suite

## Year End - December 31

Geographic Breakdown by Direct Premiums Written USD (000)	2019	2018	2017	2016	2015	
	Texas	999,999	999,999	999,999	999,999	999,999
	California	999,999	999,999	999,999	999,999	999,999
	New York	999,999	999,999	999,999	999,999	999,999
	Florida	999,999	999,999	999,999	999,999	999,999
	Illinois	999,999	999,999	999,999	999,999	999,999
	Top 5 Lines	999,999	999,999	999,999	999,999	999,999
	All Other	999,999	999,999	999,999	999,999	999,999
	Total	999,999	999,999	999,999	999,999	999,999
	Geographic Concentration Index	9.9	9.9	9.9	9.9	9.9

Source: BestLink® - Best's Financial Suite

## Enterprise Risk Management

[illegible][illegible]

## Reinsurance Summary

[illegible]

## Financial Statements

	9-Months		Year End - December 31			
	2020		2019		2018	
Balance Sheet	USD (000)	%	USD (000)	%	USD (000)	%
Cash and Short Term Investments	999,999	9.9	999,999	9.9	999,999	9.9
Bonds	999,999	9.9	999,999	9.9	999,999	9.9
Preferred and Common Stock	999,999	9.9	999,999	9.9	999,999	9.9
Other Invested Assets	999,999	9.9	999,999	9.9	999,999	9.9
<b>Total Cash and Invested Assets</b>	999,999	9.9	999,999	9.9	999,999	9.9
Premium Balances	999,999	9.9	999,999	9.9	999,999	9.9
Net Deferred Tax Asset	999,999	9.9	999,999	9.9	999,999	9.9
Other Assets	999,999	9.9	999,999	9.9	999,999	9.9
<b>Total Assets</b>	999,999	9.9	999,999	9.9	999,999	9.9
Loss and Loss Adjustment Expense Reserves:						
Net Reported Loss Reserves*	999,999	9.9	999,999	9.9	999,999	9.9
Net INBR Loss Reserves*	999,999	9.9	999,999	9.9	999,999	9.9
Net LAE Reserves	999,999	9.9	999,999	9.9	999,999	9.9
Total Net Loss and LAE Reserves	999,999	9.9	999,999	9.9	999,999	9.9
Net Unearned Premiums	999,999	9.9	999,999	9.9	999,999	9.9
Other Liabilities	999,999	9.9	999,999	9.9	999,999	9.9
<b>Total Liabilities</b>	999,999	9.9	999,999	9.9	999,999	9.9
Capital Stock	999,999	9.9	999,999	9.9	999,999	9.9
Paid-In and Contributed Surplus	999,999	9.9	999,999	9.9	999,999	9.9
Unassigned Surplus	999,999	9.9	999,999	9.9	999,999	9.9
Other Surplus	999,999	9.9	999,999	9.9	999,999	9.9
<b>Total Policyholders' Surplus</b>	999,999	9.9	999,999	9.9	999,999	9.9
<b>Total Liabilities and Surplus</b>	999,999	9.9	999,999	9.9	999,999	9.9

Source: BestLink® - Best's Financial Suite

\* Interim reserves balances include LAE.

	9-Months		Year End - December 31	
	2020	2019	2019	2018
<b>Income Statement USD (000)</b>				
Net Premiums Earned	999,999	999,999	999,999	999,999
Net Losses and LAE Incurred:				
Current Accident Year	999,999	999,999	999,999	999,999
Prior Accident Years	999,999	999,999	999,999	999,999
Underwriting Expenses Incurred	999,999	999,999	999,999	999,999
Dividends to Policyholders	999,999	999,999	999,999	999,999
<b>Net Underwriting Income</b>	999,999	999,999	999,999	999,999
Net investment income	999,999	999,999	999,999	999,999
Other Income (Expense)	999,999	999,999	999,999	999,999
<b>Pre-Tax Operating Income</b>	999,999	999,999	999,999	999,999
Income Taxes Incurred	999,999	999,999	999,999	999,999
<b>Net Operating Income</b>	999,999	999,999	999,999	999,999
Net Realized Capital Gains (Losses)	999,999	999,999	999,999	999,999
<b>Net Income</b>	999,999	999,999	999,999	999,999

Source: Bestlink© - Best Financial Suite

Statement of Operating Cash Flows USD (000)	9-Months		Year End December 31	
	2020	2019	2019	2018
Net Premiums Collected	999,999	999,999	999,999	999,999
Net Losses Paid	999,999	999,999	999,999	999,999
Expenses Paid	999,999	999,999	999,999	999,999
Dividends to Policyholders	999,999	999,999	999,999	999,999
Net Underwriting Cash Flow	999,999	999,999	999,999	999,999
Net Investment Income	999,999	999,999	999,999	999,999
Other Income (Expense)	999,999	999,999	999,999	999,999
Income Taxes Paid (Recovered)	999,999	999,999	999,999	999,999
Net Operating Cash Flow USD	999,999	999,999	999,999	999,999

Source: BestLink® - Best's Financial Suite

Last Update

Month XX, XXXX

Identifiers

AMB #: 999999

This company is a data record that AM Best utilizes to represent the AM Best Consolidated financials for the Property/Casualty business of AMB#: [999999 Sample Insurance Company](#).

AMB#: [999999 Sample Insurance Company](#) has been assigned as the AMB Group Lead for this consolidation and should be used to access name, address, or other contact information for this AM Best Consolidated Group.

Financial Data Presented

See [LINK](#) for details of the entities represented by the data presented in this report.

Sample Insurance Group

Operations

Date Incorporated: Month XX, XXXX

Domiciled: State, United States

Business Type: Property/Casualty  
Organization Type: Organization Type  
Marketing Type: Marketing Type

Best's Credit Ratings

Rating Relationship

This group represents an AM Best Rating Unit. In our opinion, companies under this Rating Unit have a Superior ability to meet their ongoing insurance obligations and a Superior ability to meet their ongoing senior financial obligations.

Best's Credit Rating Effective Date: Month XX, XXXX

Rating rationale and credit analysis can be found in the [Best's Credit Report for AMB# 999999 - Sample Insurance Group](#).

AMB#	Rating Unit Members	Best's Credit Ratings	
		Financial Strength Rating	Long-Term Issuer Credit Rating
999999	Sample Insurance Company	A+	aa
999999	Sample Mutual Ins Co	A+	aa
999999	Sample Indemnity Co	A+	aa

Corporate Structure

Ultimate Parent: AMB # 099999 – Ultimate Parent Name Here

This section will contain Corporate Structure text of the company. Access in BestLink this company's current [Corporate Structure](#).

## Financial Results

Financial exhibits presented in this report provide calculated ratios using the most recent company-filed statements available in BestLink - Best's Statement File – P/C, US. Access [Qualitative Analytical Report \(QAR\) Annual](#) and [Quarterly](#) for additional details.

**Currency:** US Dollars

## Balance Sheet Highlights

Year End - December 31

### Ceded Reinsurance Analysis

	2020	2019	2018	2017	2016
<b>American National Property &amp; Casualty Group</b>					
Ceded Reinsurance USD (000)	999,999	999,999	999,999	999,999	999,999
Business Retention (%)	9.9	9.9	9.9	9.9	9.9
Reinsurance Recoverables to PHS (%)	9.9	9.9	9.9	9.9	9.9
Ceded Reinsurance to PHS (%)	9.9	9.9	9.9	9.9	9.9
<b>Private Passenger Standard Auto &amp; Homeowners Composite</b>					
Business Retention (%)	9.9	9.9	9.9	9.9	9.9
Reinsurance Recoverables to PHS (%)	9.9	9.9	9.9	9.9	9.9
Ceded Reinsurance to PHS (%)	9.9	9.9	9.9	9.9	9.9

Source: BestLink® - Best's Financial Suite

	Paid & Unpaid Losses	Incurred but not reported (IBNR) losses	Unearned premiums	Other Recoverables	Total Reinsurance Recoverables
<b>2019 Reinsurance Recoverables USD (000)</b>					
US Affiliates	999,999	999,999	999,999	...	999,999
US Insurers	999,999	999,999	999,999	...	999,999
Pools/Associations	999,999	...	999,999	...	999,999
Other Non-US	999,999	999,999	999,999	-9	999,999
Total (excluding US Affiliates)	999,999	999,999	999,999	-9	999,999
<b>Grand Total</b>	999,999	999,999	999,999	-9	999,999

Source: BestLink® - Best's Financial Suite

## Asset Liability Management | Investments

	9-Months		Year End - December 31				
	2020	2019	2019	2018	2017	2016	2015
<b>Bond Portfolio</b>							
Bonds & Short Term Investments USD(000)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
<b>By Issuer (%)</b>							
Unaffiliated Bonds:							
US Government	...	...	9.9	9.9	9.9	9.9	9.9
Foreign - All other	...	...	9.9	9.9	9.9	9.9	9.9
State, Municipal & Special Revenue	...	...	9.9	9.9	9.9	9.9	9.9
Industrial and Misc, Hybrid and SVO Identified	...	...	9.9	9.9	9.9	9.9	9.9
<b>Bonds and Short Term Investments By Private vs Public (%)</b>							
Private issues	...	...	9.9	9.9	9.9	9.9	9.9
Public issues	...	...	9.9	9.9	9.9	9.9	9.9
<b>Bonds and Short Term Investments By Quality (%)</b>							
Class 1	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Class 2	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Class 3	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Class 4	...	...	...	...	9.9	9.9	9.9
Class 6	...	...	...	...	9.9	9.9	9.9
Below Investment Grade (NAIC 3-6)	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Below Investment Grade - % of Policyholders' Surplus	9.9	9.9	9.9	9.9	9.9	9.9	9.9

Source: BestLink® - Best's Financial Suite

	9-Months		Year End - December 31				
	2020	2019	2019	2018	2017	2016	2015
<b>Stock Portfolio</b>							
Stocks USD(000)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
<b>By Type (%)</b>							
Unaffiliated Common	...	...	999.9	9.9	9.9	9.9	9.9
Unaffiliated Preferred	...	...	...	9.9	9.9	9.9	9.9

Source: BestLink® - Best's Financial Suite

## Operating Performance Highlights

	Year End - December 31				
	2020	2019	2018	2017	2016
<b>By Line - Net Loss Ratio (%)</b>					
Line	9.9	9.9	9.9	9.9	9.9
Line	9.9	9.9	9.9	9.9	9.9
Line	9.9	9.9	9.9	9.9	9.9
Line	9.9	9.9	9.9	9.9	9.9
Line	9.9	9.9	9.9	9.9	9.9
Line	9.9	9.9	9.9	9.9	9.9
Line	9.9	9.9	9.9	9.9	9.9
Line	9.9	9.9	9.9	9.9	9.9
Line	9.9	9.9	9.9	9.9	9.9
Line	9.9	9.9	9.9	9.9	9.9
Line	9.9	9.9	9.9	9.9	9.9
All Other	9.9	9.9	9.9	9.9	9.9
Total	9.9	9.9	9.9	9.9	9.9

Source: BestLink® - Best's Financial Suite

## Operating Performance Highlights

Year End - December 31

### Geographic - Direct Loss Ratio (%)

	2020	2019	2018	2017	2016
State	9.9	9.9	9.9	9.9	9.9
State	9.9	9.9	9.9	9.9	9.9
State	9.9	9.9	9.9	9.9	9.9
State	9.9	9.9	9.9	9.9	9.9
State	9.9	9.9	9.9	9.9	9.9
State	9.9	9.9	9.9	9.9	9.9
State	9.9	9.9	9.9	9.9	9.9
State	9.9	9.9	9.9	9.9	9.9
State	9.9	9.9	9.9	9.9	9.9
State	9.9	9.9	9.9	9.9	9.9
State	9.9	9.9	9.9	9.9	9.9
All Other	9.9	9.9	9.9	9.9	9.9
Total	9.9	9.9	9.9	9.9	9.9

Source: BestLink® - Best's Financial Suite

## Business Profile Highlights

### Historical Market Presence

Year End - December 31

	2020	2019	2018	2017	2016
<b>By Line Breakdown - NPW USD (000)</b>					
Line	999,999	999,999	999,999	999,999	999,999
Line	999,999	999,999	999,999	999,999	999,999
Line	999,999	999,999	999,999	999,999	999,999
Line	999,999	999,999	999,999	999,999	999,999
Line	999,999	999,999	999,999	999,999	999,999
Line	999,999	999,999	999,999	999,999	999,999
Line	999,999	999,999	999,999	999,999	999,999
Line	999,999	999,999	999,999	999,999	999,999
Line	999,999	999,999	999,999	999,999	999,999
Line	999,999	999,999	999,999	999,999	999,999
All Other	999,999	999,999	999,999	999,999	999,999
Total	999,999	999,999	999,999	999,999	999,999

Source: BestLink® - Best's Financial Suite

Historical Market Presence (Continued...)

	Year End - December 31		2018
	2020	2019	
By Line Reserves USD (000)			
Line	999,999	999,999	999,999
Line	999,999	999,999	999,999
Line	999,999	999,999	999,999
Line	999,999	999,999	999,999
Line	999,999	999,999	999,999
Line	999,999	999,999	999,999
Line	999,999	999,999	999,999
Line	999,999	999,999	999,999
Line	999,999	999,999	999,999
Line	999,999	999,999	999,999
All Other	999,999	999,999	999,999
Total	999,999	999,999	999,999

Source: BestLink® - Best's Financial Suite

**Last Update**

Month XX, XXXX

**Identifiers****AMB #:** 999999**NAIC #:** 99999**FEIN #:** 999999999**LEI #:** 999999999999999999**Contact Information**Administrative Office:

Street Name

State &amp; Zip Code

Country

Domiciliary Address:

Street Name

State &amp; Zip Code

Country

**Web:** www.sampleinsurance.com**Phone:** +1-XXX-XXX-XXXX**Fax:** +1-XXX-XXX-XXXX**Financial Data Presented**

The financial data in this report reflects the most current data available at the time the report was printed.

## Sample Insurance Company

### Operations

**Date Incorporated:** Month XX, XXXX | **Date Commenced:** Month XX, XXXX**Domiciled:** State, United States**Licensed:** (Current since XX/XX/XXXX). The company is licensed in State 1, State 2, State 3, etc.**Business Type:** Property/Casualty**Organization Type:** Organization Type**Marketing Type:** Marketing Type**Financial Size:** Financial Size Category

## Best's Credit Ratings

### Rating Relationship

**AM Best Rating Unit:** [999999 – SAMPLE INSURANCE COMPANY](#)

Refer to the [Best's Credit Report for AMB# 999999 – Sample Insurance Company](#) for details regarding the rating rationale, credit analysis, and financial exhibits available at the time the credit analysis was performed.

### Best's Credit Rating History

This section will contain credit rating history text for the company. This section will contain credit rating history text for the company. This section will contain credit rating history text for the company.

The following are the most recent rating events, for longer history refer to [Rating History](#) in BestLink:

Best's Financial Strength Ratings				Best's Long-Term Issuer Credit Ratings		
Effective Date	Rating	Outlook	Action	Rating	Outlook	Action
Current -						
Month X, XXXX	FSR	Outlook	Action	ICR	Outlook	Action
Month XX, XXXX	A+	Outlook	Action	aa	Outlook	Action
Month XX, XXXX	A+	Outlook	Outlook	aa	Outlook	Action
Month XX, XXXX	A+	Outlook	Outlook	aa	Outlook	Action
Month XX, XXXX	A+	Outlook	Outlook	aa	Outlook	Action

## Corporate Structure

**Ultimate Parent:** AMB # 099999 – Ultimate Parent Name Here

This section will contain Corporate Structure text of the company. Access in BestLink this company's current [Corporate Structure](#).

Management

This section will contain important information in relation to Management of the company. This section will contain important information in relation to the Management of the company.

Officers

- Chairman and CEO: First & Last Name
- Vice Chairman: First & Last Name
- President: First & Last Name
- President: First & Last Name
- President: First & Last Name
- President: First & Last Name
- EVP and CFO: First & Last Name
- EVP: First & Last Name
- Controller and Chief Accounting Officer: First & Last Name
- Group Vice President: First & Last Name
- Active Underwriter: First & Last Name

Directors

- First & Last Name
- First & Last Name
- First & Last Name
- First & Last Name
- First & Last Name
- First & Last Name

Regulatory

- Auditor: Auditor Name
- Actuary: Actuary Name

This section will contain Regulatory information of the company. This section will contain Regulatory information of the company. This section will contain Regulatory information of the company. This section will contain Regulatory information of the company. This section will contain Regulatory information of the company. This section will contain Regulatory information of the company.

Financial Results

Financial exhibits presented in this report provide calculated ratios using the most recent company-filed statements available in BestLink - Best’s Statement File – P/C, US. Access [Qualitative Analytical Report \(QAR\) Annual](#) and [Quarterly](#) for additional details.

Currency: US Dollars

## Balance Sheet Highlights

	Year End - December 31				
	2019	2018	2017	2016	2015
<b>Ceded Reinsurance Analysis</b>					
<b>Company</b>					
Ceded Reinsurance USD(000)	999,999	999,999	999,999	999,999	999,999
Business Retention (%)	9.9	9.9	9.9	9.9	9.9
Reinsurance Recoverables to PHS (%)	9.9	9.9	9.9	9.9	9.9
Ceded Reinsurance to PHS (%)	9.9	9.9	9.9	9.9	9.9
<b>Private Passenger Standard Auto &amp; Homeowners Composite</b>					
Business Retention (%)	9.9	9.9	9.9	9.9	9.9
Reinsurance Recoverables to PHS (%)	9.9	9.9	9.9	9.9	9.9
Ceded Reinsurance to PHS (%)	9.9	9.9	9.9	9.9	9.9

Source: Bestlink - Best Financial Suite

## Asset Liability Management | Investments

	9-Months		End - December 31				
	2020	2019	2019	2018	2017	2016	2015
<b>Bond Portfolio</b>							
Bonds & Short Term Investments USD(000)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
<b>By Issuer (%)</b>							
Unaffiliated Bonds:							
US Government	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Foreign Government	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Foreign – All other	9.9	9.9	9.9	9.9	9.9	9.9	9.9
State, Municipal & Special Revenue	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Industrial and Misc, Hybrid and SVO Identified	9.9	9.9	9.9	9.9	9.9	9.9	9.9
<b>By Private vs Public (%)</b>							
Private issues	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Public issues	9.9	9.9	9.9	9.9	9.9	9.9	9.9
<b>By Quality (%)</b>							
Class 1	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Class 2	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Class 3	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Class 4	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Class 5	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Class 6	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Below Investment Grade (NAIC 3-6)	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Below Investment Grade - % of Policyholders' Surplus	9.9	9.9	9.9	9.9	9.9	9.9	9.9

Source: Bestlink - Best Financial Suite

## Operating Performance Highlights

9-Months

Year End - December 31

Operating and Financial  
Performance Ratios (%)

	2020	2019	2019	2018	2017	2016	2015	Weighted Average
<b>Company</b>								
Calendar Year Loss and LAE Ratio	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Expense and Policyholder Dividend Ratio	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Combined Ratio	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Reserve Development Ratio Impact	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Net Investment Yield	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Pre-Tax Operating Return on Net Earned Premiums	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Net Income Return on Policyholders' Surplus	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Total Return on Policyholders' Surplus	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9
<b>Private Passenger Standard Auto &amp; Homeowners Composite</b>								
Calendar Year Loss and LAE Ratio	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Expense and Policyholder Dividend Ratio	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Combined Ratio	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Reserve Development Ratio Impact	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Net Investment Yield	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Pre-Tax Operating Return on Net Earned Premiums	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Net Income Return on Policyholders' Surplus	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Total Return on Policyholders' Surplus	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9

Source: Bestlink - Best Financial Suite

## Historical Market Presence

	Year End - December 31				
	2019	2018	2017	2016	2015
<b>By-Line Breakdown - NPW USD (000)</b>					
PP Auto Liab	999,999	999,999	999,999	999,999	999,999
Auto Phys Dmg	999,999	999,999	999,999	999,999	999,999
Homeowners	999,999	999,999	999,999	999,999	999,999
Comm M.P.	999,999	999,999	999,999	999,999	999,999
Comm Auto Liab	999,999	999,999	999,999	999,999	999,999
Other Liab	999,999	999,999	999,999	999,999	999,999
Inland Marine	999,999	999,999	999,999	999,999	999,999
Fire	999,999	999,999	999,999	999,999	999,999
Warranty	999,999	999,999	999,999	999,999	999,999
Miscellaneous	999,999	999,999	999,999	999,999	999,999
All Other	999,999	999,999	999,999	999,999	999,999
Total	999,999	999,999	999,999	999,999	999,999

Source: BestLink® - Best's Financial Suite

## By Geographic Breakdown - DPW USD (000)

	2019	2018	2017	2016	2015
New York	999,999	999,999	999,999	999,999	999,999
California	999,999	999,999	999,999	999,999	999,999
Florida	999,999	999,999	999,999	999,999	999,999
Illinois	999,999	999,999	999,999	999,999	999,999
Louisiana	999,999	999,999	999,999	999,999	999,999
Maryland	999,999	999,999	999,999	999,999	999,999
Pennsylvania	999,999	999,999	999,999	999,999	999,999
Virginia	999,999	999,999	999,999	999,999	999,999
Georgia	999,999	999,999	999,999	999,999	999,999
South Carolina	999,999	999,999	999,999	999,999	999,999
All Other	999,999	999,999	999,999	999,999	999,999
Total	999,999	999,999	999,999	999,999	999,999
<b>Geographic Concentration Index</b>	9.9	9.9	9.9	9.9	9.9

Source: BestLink® - Best's Financial Suite

Historical Market Presence (Continued...)

	Year End - December 31		
	2019	2018	2017
By-Line Reserves USD (000)			
PP Auto Liab	999,999	999,999	999,999
Homeowners	999,999	999,999	999,999
Product Liab	999,999	999,999	999,999
Other Liab	999,999	999,999	999,999
Comm Auto Liab	999,999	999,999	999,999
Comm M.P.	999,999	999,999	999,999
Auto Phys Dmg	999,999	999,999	999,999
Workers Comp	999,999	999,999	999,999
Inland Marine	999,999	999,999	999,999
Fire	999,999	999,999	999,999
All Other	999,999	999,999	999,999
Total	999,999	999,999	999,999

Source: BestLink® - Best's Financial Suite



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 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 Issue/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.

In arriving at a rating decision, AM Best relies on third-party audited financial data and/or other information provided to it. While this information is believed to be reliable, AM Best does not independently verify the accuracy or reliability of the information. Any and all ratings, opinions and information contained herein are provided "as is," without any express or implied warranty.

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