

Last Update

Month XX, XXXX

Identifiers

AMB #: 999999

NAIC #: 99999

FEIN #: 999999999

LEI #: 999999999999999999

Contact Information

Administrative Office:

Street Name
State & Zip Code
Country

Domiciliary Address:

Street Name
State & 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 US PC 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.

States Licensed



- **Licensed:** AB, AK, AL, AR, AZ, BC, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MB, MD, ME, MI, MN, MO, MS, MT, NB, NC, ND, NE, NH, NL, NM, NS, NT, NU, NV, NY, OH, OK, ON, OR, PA, PE, PR, QC, RI, SC, SD, SK, TN, TX, UT, VA, VT, WA, WI, WV, WY, YT
- **Licensed for Reinsurance:** None
- **Approved for Reinsurance:** None
- **Reinsurance Other:** None
- **Surplus Lines Writer:** None
- **Authorized Under the Federal LRRRA:** None
- **Qualified or Accredited Reinsurance:** None

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 US PC INSURANCE COMPANY](#)

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

Refer to the [Best's Credit Report for AMB# 999999 – Sample US PC 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:

Table with 7 columns: Effective Date, Rating, Outlook, Action, Rating, Outlook, Action. It is divided into two sections: Best's Financial Strength Ratings and Best's Long-Term Issuer Credit Ratings.

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
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



History

This section will contain information on the History of the company. This section will contain information on the History of the company.

This section will contain information on the History of the company. This section will contain information on the History of the company. This section will contain information on the History of the company.

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.

Professional Service Providers

Principal Law Firm: [Sample Law Firm](#)

Visit [Best's Insurance Professional Resources](#) to search for additional Attorneys, Adjusters and Expert Service Providers with experience serving the insurance industry.

State Rate Filings

Director of State Rate Filings: Jane Smith | Senior Vice President and Chief Actuary

Summary of Approved Filings

The table below shows the number of approved filings in the last five years. For more information, please refer to [Best's State Rate Filings - AMB#999999 Sample US PC Insurance Company](#)

Major Line	2021	2020	2019	2018	2017
Aviation	...	...	...	...	...
Commercial Auto	999	999	999	999	999
Commercial General Liability	999	999	999	999	999
Commercial Inland Marine	999	99	99	99	99
Commercial Interline	99	99	99	99	99
Commercial Multi-Peril	999	999	999	999	999
Credit	999	999	999	999	999
Crime	999	999	999	999	999
Farmowners Multi-Peril	9	...	...	...	...
Fidelity & Surety	99	9	9	9	9
Fire And Allied Lines (Commercial Property)	99	999	999	999	999
Fire And Allied Lines (Personal Property)	99	99	99	99	99
Homeowners Multi-Peril	999	999	999	999	999
Personal General Liability	99	99	99	99	99
Personal Inland Marine	99	99	99	99	99
Personal Interline	99	99	99	99	99
Personal Package	9	...	...	9	...
Private Passenger Auto	9,999	9,999	9,999	9,999	9,999
Total	9,999	9,999	9,999	9,999	9,999

Source: Best's State Rate Filings



Financial Statements

Financial Statements reflected were compiled from the most recent company-filed statement available in BestLink - Best's Statement File - P/C, US. Access Statement Pages in Excel available in the [Comprehensive Financial Overview \(CFO\) Report](#) for additional details.

Currency: US Dollars

	9-Months		Year End - December 31			
	2021		2020		2019	
	USD (000)	%	USD (000)	%	USD (000)	%
Balance Sheet						
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
Total Cash and Invested Assets	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
Total Assets	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
Total Liabilities	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
Total Policyholders' Surplus	999,999	9.9	999,999	9.9	999,999	9.9
Total Liabilities and Surplus	999,999	9.9	999,999	9.9	999,999	9.9

Source: BestLink® - Best's Financial Suite

* Interim reserves balances include LAE.



Income Statement USD (000)	9-Months		Year End - December 31	
	2021	2020	2020	2019
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
Net Underwriting Income	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
Pre-Tax Operating Income	999,999	999,999	999,999	999,999
Income Taxes Incurred	999,999	999,999	999,999	999,999
Net Operating Income	999,999	999,999	999,999	999,999
Net Realized Capital Gains (Losses)	999,999	999,999	999,999	999,999
Net Income	999,999	999,999	999,999	999,999

Source: BestLink® - Best's Financial Suite

Statement of Operating Cash Flows USD (000)	9-Months		Year End - December 31	
	2021	2020	2020	2019
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 (000)	999,999	999,999	999,999	999,999

Source: Bestlink© - Best Financial Suite

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



Key Financial Indicators

Key Financial Indicators USD (000)

	9-Months		Year End - December 31				
	2021	2020	2020	2019	2018	2017	2016
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.

	9-Months		Year End - December 31					Weighted Average
	2021	2020	2020	2019	2018	2017	2016	
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

Source: BestLink® - Best's Financial Suite

Balance Sheet Highlights

Capital Generation Analysis

	9-Months		Year End - December 31				
	2021	2020	2020	2019	2018	2017	2016
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
Ending Policyholders' Surplus	999,999	999,999	999,999	999,999	999,999	999,999	999,999
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



Liquidity Analysis

	9-Months		Year End - December 31				
	2021	2020	2020	2019	2018	2017	2016
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 Financial Suite

Year End - December 31

Ceded Reinsurance Analysis

	2020	2019	2018	2017	2016
Company					
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
Private Passenger Standard Auto & Homeowners Composite					
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

	Paid & Unpaid Losses	Incurred but not reported (IBNR) losses	Unearned premiums	Other Recoverables	Total Reinsurance Recoverables
2020 Reinsurance Recoverables USD (000)					
US Insurers	999,999	999,999	999,999	999,999	999,999
Pools/Associations	999,999	999,999	999,999	999,999	999,999
Other Non-US	999,999	999,999	999,999	999,999	999,999
Total (excluding US Affiliates)	999,999	999,999	999,999	999,999	999,999
Grand Total	999,999	999,999	999,999	999,999	999,999

Source: Bestlink© - Best Financial Suite

Asset Liability Management | Investments

	9-Months		Year End - December 31				
	2021	2020	2020	2019	2018	2017	2016
Composition of Cash and Invested Assets							
Total Cash and Invested Assets USD (000)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Composition Percentages (%)							
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
Total Unaffiliated	9.9	9.9	9.9	9.9	9.9	9.9	9.9
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
Total	9.9	9.9	9.9	9.9	9.9	9.9	9.9

S Source: BestLink® - Best's Financial Suite

**Asset Liability Management | Investments
(Continued...)**

Bonds and Short Term Investments	Years					Average (Years)
	0-1	1-5	5-10	10-20	20+	
Distribution by Maturity (Years)						
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 - Best Financial Suite

	9-Months		2020	End - December 31		2017	2016
	2021	2020		2019	2018		
Bond Portfolio							
Bonds & Short Term Investments USD(000)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
By Issuer (%)							
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
By Private vs Public (%)							
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
By Quality (%)							
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

	9-Months		2020	Year End - December 31		2017	2016
	2021	2020		2019	2018		
Stocks Portfolio							
Stocks USD(000)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
By Type (%)							
Unaffiliated Common	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Affiliated Common	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Unaffiliated Preferred	9.9	9.9	9.9	9.9	9.9	9.9	9.9

Source: BestLink® - Best's Financial Suite



Balance Sheet Highlights

Reserve Adequacy

Loss and Loss Adjustment Expense Reserve Development

	9-Months		Year End - December 31				
	2021	2020	2020	2019	2018	2017	2016
Calendar Year:							
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				
	2020	2019	2018	2017	2016
Accident Year:					
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



Operating Performance Highlights

Operating and Financial Performance Ratios (%)	9-Months		Year End - December 31					Weighted Average
	2021	2020	2020	2019	2018	2017	2016	
Company								
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

Operating and Financial Performance Ratios (%)	9-Months		Year End - December 31					Weighted Average
	2021	2020	2020	2019	2018	2017	2016	
Private Passenger Standard Auto & Homeowners Composite								
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

By Line - Net Loss Ratio (%)	Year End - December 31				
	2020	2019	2018	2017	2016
PP Auto Liab	9.9	9.9	9.9	9.9	9.9
Auto Phys Dmg	9.9	9.9	9.9	9.9	9.9
Homeowners	9.9	9.9	9.9	9.9	9.9
Comm M.P.	9.9	9.9	9.9	9.9	9.9
Comm Auto Liab	9.9	9.9	9.9	9.9	9.9
Other Liab	9.9	9.9	9.9	9.9	9.9
Inland Marine	9.9	9.9	9.9	9.9	9.9
Fire	9.9	9.9	9.9	9.9	9.9
Miscellaneous	9.9	9.9	9.9	9.9	9.9
Warranty	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 Financial Suite

Operating Performance Highlights

Geographic - Direct Loss Ratio (%)	Year End - December 31				
	2020	2019	2018	2017	2016
New York	9.9	9.9	9.9	9.9	9.9
California	9.9	9.9	9.9	9.9	9.9
Florida	9.9	9.9	9.9	9.9	9.9
Illinois	9.9	9.9	9.9	9.9	9.9
Louisiana	9.9	9.9	9.9	9.9	9.9
Maryland	9.9	9.9	9.9	9.9	9.9
Pennsylvania	9.9	9.9	9.9	9.9	9.9
Virginia	9.9	9.9	9.9	9.9	9.9
Georgia	9.9	9.9	9.9	9.9	9.9
South Carolina	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

Premium Composition and Growth	9-Months		Year End - December 31					5 Year CAGR
	2021	2020	2020	2019	2018	2017	2016	
Direct Premiums Written	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999
% Change	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Reinsurance Premiums Assumed	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999
% Change	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Reinsurance Premiums Ceded	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999
% Change	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9
Net Premiums Written	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999
% Change	9.9	9.9	9.9	9.9	9.9	9.9	9.9	9.9

Source: Bestlink - Best Financial Suite

2019 By Line Business	Direct Premiums Written		Reinsurance Premiums Assumed		Reinsurance Premiums Ceded		Net Premiums Written		Business Retention
	USD (000)	(%)	USD (000)	(%)	USD (000)	(%)	USD (000)	(%)	(%)
Farmowners	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
Fidelity	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
Allied Lines	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



Historical Market Presence

	Year End - December 31				
	2020	2019	2018	2017	2016
By Line Breakdown - NPW USD (000)					
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)

	2020	2019	2018	2017	2016
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
Geographic Concentration Index	9.9	9.9	9.9	9.9	9.9

Source: BestLink® - Best's Financial Suite



Historical Market Presence (Continued...)

	Year End - December 31		
	2020	2019	2018
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

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