# **Best's Financial Suite**

### P/C & L/H, CN

Power your insurance industry research with quality data, insurer credit ratings and analytical tools from AM Best. As the only credit rating agency dedicated exclusively to serving the insurance industry, we offer insight that supports sophisticated analysis.

- Examine the details behind insurers' Best's Credit Ratings and performance ratios.
- Perform credit risk analysis, strategic and financial planning on a historical basis with the same data and performance ratios used by AM Best's analysts during the rating process.
- Benchmark insurers against peers, industry composites or the total industry.
- Understand corporate structures worldwide and across industries; research corporate changes, mergers, acquisitions and more.
- Analyze and monitor the performance of the industry or particular segments.
- Monitor trends in underwriting experience.
- Evaluate the sources of profits and trends in profitability measures.
- Measure a company's ability to meet its anticipated short- and long-term obligations to policyholders and other creditors.
- Analyze an insurer's financial leverage in conjunction with its operating leverage to assess its overall capitalization.

#### Up to Five Years of Annual Data

- Annual regulatory filing data as filed with the Office of the Superintendent of Financial Institutions (OSFI) for Canadian P/C and L/H single companies, and consolidated as filed
- Industry composites of aggregated results for the total industry and predominating categories

#### **Reporting Capabilities**

Create custom reports using the fields of your choice, and create or download statement pages in Excel<sup>®</sup> or PDF.

CONSOLIDATED SUMMARY OF SELECTED FINANCIAL DATA FOR FIVE YEARS (\$'000)											
		2017	2018	2019	2020	2021					
		(01)	(02)	(03)	(04)	(05)					
OPERATIONS											
Assets/Assets Vested in Trust		145,751	162,216	182,344	199,076	208,518					
Liabilities		212,970	231,750	259,767	301,659	325,89					
Adjusted Equity		0	0	0	0						
Gross Premiums Written	05	70,614	79,394	74,084	81,879	88,04					
Net Premiums Written		37,409	41,274	36,942	19,897	23,98					
Net Premiums Earned		31,813	41,532	41,206	25,295	23,39					
Gross Claims Incurred		62,424	45,016	49,311	66,102	32,50					

View OSFI statements as filed by insurers.

Continued



#### Plus

- Company Overview with Best's Credit Ratings, key financial indicators, investment portfolio analysis, and related news stories
- Historical Best's Financial Strength Ratings, Best's Issuer Credit Ratings and Best's Capital Adequacy Ratio (BCAR) scores—BCAR depicts the quantitative relationship between a rating unit's balance sheet strength and its operating risks
- Corporate changes: domiciliary changes, company name changes, suspended/surrendered licenses and more, along with a database of mergers and acquisitions involving insurers
- Features that let you collaborate on lists with colleagues and incorporate saved lists into our reporting and analysis tools
- Email alerts on companies you're monitoring

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000000	Sample Com	pany 1		0	Report	Report	A	10/25/2021	Stable	Affirmed	а	10,396,033	1,326,519	1,185,876	Ontario	Canada
000000	Sample Corr	pany 2	a			Report	A++	07/24/2021	Stable	Affirmed	88+	244,067	127,570	121,903	Ontario	Canada
000000	Sample Com	pany 3				Report	A+	08/08/2021	Stable	Affirmed	аа	58,459,153	7,056,102	6,240,976	Manitoba	Canada
000000	Sample Com	pany 4	IX.	1	Report	Report	A	12/10/2021	Stable	Affirmed	а	229,548	272,538	105,635	Ontario	Canada
000000	Sample Com	pany 5		<b>@</b>		Report	A	01/16/2022	Stable	Affirmed	а	504,544	184,080	183,652	Quebec	Canada
000000	Sample Corr	pany 6				Report	A	01/16/2022	Stable	Affirmed	а	149,226	29,181	22,823	Quebec	Canada
000000	Sample Com	pany 7				Report	A	08/22/2021	Stable	Affirmed	а	258,814	45,805	42,106	Ontario	Canada
000000	Sample Com	pany 8		@	Report	Report	A	11/05/2021	Stable	Affirmed	а	3,345,317	1,311,147	1,284,674	Ontario	Canada
000000	Sample Com	pany 9				Report	A	05/10/2022	Stable	Affirmed	а	212,146	93,498	72,679	Ontario	Canada
000000	Sample Corr			0	Report	Report	A	06/14/2021	Stable	Affirmed	2	15.487.321	1.020.640	873,605	Ontario	Canada

Take control of how data is displayed in search results and lists, for greater flexibility in report creation and analysis.

# Support

• Access to our template service at no extra cost, as well as assistance from our data support team

## **Multiple Delivery Channels**

- BestLink<sup>®</sup>, which offers online access to financial data and insurer analysis
- BestLink for Excel, our downloadable add-in
- BestLink Data Feeds, which transmit filing data (excluding AM Best-created ratios) to the subscriber's FTP site\*

#### For more information and to request a demonstration:

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\*Additional fee applies.

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