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® or PDF.

CONSOLIDATED
SUMMARY OF SELECTED FINANCIAL DATA FOR FIVE YEARS
($'000)

		2017 (01)	2018 (02)	2019 (03)	2020 (04)	2021 (05)
OPERATIONS						
Assets/Assets Vested in Trust	01	145,751	162,216	182,344	199,076	208,518
Liabilities	02	212,970	231,750	259,767	301,659	325,894
Adjusted Equity	04	0	0	0	0	0
Gross Premiums Written	05	70,614	79,394	74,084	81,879	88,042
Net Premiums Written	06	37,409	41,274	36,942	19,897	23,988
Net Premiums Earned	07	31,813	41,532	41,206	25,295	23,395
Gross Claims Incurred	08	62,424	45,016	49,311	66,102	32,501

View OSFI statements as filed by insurers.

Our Insight, Your Advantage™

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

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®*, 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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Our Insight, Your Advantage™