Best’s Financial Suite
P/C & L/H, CN

Leverage an unmatched understanding of the insurance industry.

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

- Drill into 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 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
Ready-to-use templates with standard reports are available, along with wizards to create custom reports using the fields of your choice or to create or download statement pages in Excel® or PDF.

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

<table>
<thead>
<tr>
<th>OPERATIONS</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assets/Assets Vested in Trust</td>
<td>145,751</td>
<td>162,216</td>
<td>192,344</td>
<td>196,076</td>
<td>206,518</td>
</tr>
<tr>
<td>Liabilities</td>
<td>212,070</td>
<td>231,750</td>
<td>250,767</td>
<td>301,650</td>
<td>325,604</td>
</tr>
<tr>
<td>Adjusted Equity</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Gross Premiums Written</td>
<td>70,614</td>
<td>79,394</td>
<td>74,084</td>
<td>81,875</td>
<td>88,042</td>
</tr>
<tr>
<td>Net Premiums Written</td>
<td>37,409</td>
<td>41,274</td>
<td>36,942</td>
<td>19,891</td>
<td>23,883</td>
</tr>
<tr>
<td>Net Premiums Earned</td>
<td>31,813</td>
<td>41,532</td>
<td>41,200</td>
<td>25,285</td>
<td>23,085</td>
</tr>
<tr>
<td>Gross Claims Incurred</td>
<td>62,424</td>
<td>45,016</td>
<td>49,311</td>
<td>56,102</td>
<td>32,551</td>
</tr>
</tbody>
</table>

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

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 General Information and Ratios) to the subscriber’s FTP site

For more information and to request a demonstration:
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*Additional fee applies.