
**BEST'S PROPERTY/CASUALTY CENTER
ONLINE TUTORIAL**

A.M. Best Company, Inc.

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LESSON ONE: PRODUCT OVERVIEW

This lesson introduces *Best's Property/Casualty Center*. You will become familiar with the features of this product and search the database for rated and unrated *Property/Casualty* companies.

PRODUCT OVERVIEW

Best's Property/Casualty Center is an online service that provides coverage of the *Property/Casualty* insurance market, including *Best Ratings*, *Best's Review* and *BestWeek Special Reports*. This database includes information on over 450 *Property/Casualty* insurance companies.

ACCESS BEST'S PROPERTY/CASUALTY CENTER

Best's Property/Casualty Center is accessible from the A.M. Best Web site at <http://www.ambest.com> through the *Products & Services* drop-down list.

- Select **P/C – Data & Reports** from the **Access Online Products** box.



Best's Property/Casualty Center page opens.

Best's Property/Casualty Center outlines recent activity, including products and services. Here you may view recent coverage of the Property/Casualty market from A.M. Best including:

- ◆ **Overview of A.M. Best's coverage of the Property/Casualty Industry**
- ◆ **AMB Credit Reports (formerly Best's Company Reports)**
- ◆ **Market Share Reports**
- ◆ **Executive Summary Report**
- ◆ **Industry Research**

NOTE: You may need a BestWeek subscription to view all content.

ADVANCED SEARCH

Begin a database search for companies from the *Best's Property/Casualty Center Search* page.

- Click the **Advanced Search** link at the top of the page.



NOTE: To view a list of all Financial Strength rated, Issuer Credit rated Property/Casualty Companies, select **Financial Strength** or **Issuer Credit**. To view a list of only Secure Rated Property/Casualty Companies, select **Securities**.

Search with default values or use filters to perform searches by Company Name, A.M. Best Number, A.M. Best Group Number, NAIC Number, FEIN or AIIN.

- ◆ **Search for Companies** section: Search by Text or Numbers.

Search for Companies (?)

Text <input type="text"/>	Company Number/ID <input type="text"/>
<input checked="" type="radio"/> Company Name Starting with	<input checked="" type="radio"/> A.M. Best Number
<input type="radio"/> All words Containing	<input type="radio"/> A.M. Best Group Number
<input type="radio"/> All words Starting with	<input type="radio"/> NAIC Number (National Association of Insurance Commissioners)
<input type="radio"/> Entire Word(s)	<input type="radio"/> FEIN (Federal Employer Tax ID Number)
	<input type="radio"/> AIIN (Alien Insurer ID Number)

Search Result Display Options: Financial Strength Issuer Credit
 Security Summary Security Details

Or use the filters below to narrow your search.

NOTE: Searches by Company Name are not case sensitive. Improve the accuracy of text searches by using keywords and operators singly or in combination.

- ◆ **Search Filters** section: A company search can be further defined by choosing the optional search filters *Population*, *Rating Options*, *Primary Business Type* or *Domicile*.

Search Filters (?)

Population

Rated and non-Rated
 Rated Only
 Secure Or Investment Grade Ratings
 Financial Strength Ratings
 Issuer Credit Ratings
 Security Ratings

Rating Options

Click on any of the rating links below to view the advanced search features available for a specific type of Best's Rating.

[Financial Strength Ratings](#)
[Issuer Credit Ratings](#)

Report Sections (Rating, Commentary, Financial, etc.)

SelectOne Select One

Primary Business Type

Property/Casualty

Domicile

Country	States and Territories	Canadian Provinces
<div style="border: 1px solid #ccc; padding: 2px;"> All United States Canada All non U.S. United Kingdom </div>	<div style="border: 1px solid #ccc; padding: 2px;"> All Alabama Alaska American Samoa Arizona </div>	<div style="border: 1px solid #ccc; padding: 2px;"> All Ontario Quebec British Columbia Newfoundland </div>

- ◆ **Submit Entries:** **Search Now** generates a list of companies that meets the criteria selected. **Clear** returns all values on the *Best's Property/Casualty Center Search* page to their default selections.

Submit the above entries to begin your search

Search Now

Clear

NOTE: Refer to the Online Help (?) in each of the sections for more detailed information on Search Guidelines and Restrictions.

SEARCH FOR ALL COMPANIES

From the *Best's Property/Casualty Center Search* page, search for all Property/Casualty companies in the database.

- Click **Search Now**.

All *Property/Casualty* companies in the database display on the *Search Results* page.

SEARCH RESULTS PAGE

The *Search Results* page includes:

- ◆ View a list of companies
- ◆ Go to a company's profile page
- ◆ View a summary of search filters and criteria used in the search
- ◆ The number of companies found and sort order
- ◆ Links to view results starting with a specific letter

View Ratings: [Financial Strength](#) [Issuer Credit](#) [Securities](#) [Advanced Search](#) Other Centers:

Search Results Page 1 of 24 Results Per Page 20

477 Rated or non-Rated companies found (within Best's Property / Casualty Center population), results sorted by **Company Name (ascending)**
Criteria Used: **Company Names Starting with A**
To refine your search, please use our [Advanced Search](#) or view our [Online Help](#) for more information.

New Search View results starting with: [A](#) [B](#) [C](#) [D](#) [E](#) [F](#) [G](#) [H](#) [I](#) [J](#) [K](#) [L](#) [M](#) [N](#) [O](#) [P](#) [Q](#) [R](#) [S](#) [T](#) [U](#) [V](#) [W](#) [X](#) [Y](#) [Z](#)

Company Information		Financial Strength Ratings		Issuer Credit Ratings			Domicile
AMB#	Company Name	Rating	Outlook / Implication	Long-Term	Outlook / Implication	Short-Term	
12475	A Central Insurance Company (Property/Casualty - Insurance Company)	A+	Stable	aa-	Stable		US: New York
18555	A.I.M. Mutual Insurance Companies (Property/Casualty - A.M. Best Consolidated Group)	A	Stable	a	Stable		US: Massachusetts
12049	AAA Mid-Atlantic Insurance Company (Property/Casualty - Insurance Company)	B++	Stable	bbb	Stable		US: Pennsylvania
11241	AAA Mid-Atlantic Insurance Co of NJ (Property/Casualty - Insurance Company)	B++	Stable	bbb	Stable		US: New Jersey
18168	AAA Mid-Atlantic Insurance Group (Property/Casualty - A.M. Best Consolidated Group)	B++	Stable	bbb	Stable		US: Pennsylvania

COMPANY AND RATINGS SEARCH PAGE

Return to the *Advanced Search* page.

- Click the **Advanced Search** link.

LESSON TWO: COMPANY PROFILE

PROBLEM: You would like to perform a search for a specific *Property/Casualty* company and view the company's profile.

SOLUTION: Using the text search filter, you can search for a specific company by name. You can easily view the profile for access to Company Information, Rating, Reports, News and Related Products.

- On the *Advanced Search* page, type **Oak River** in the **Text** box in the **Search for Companies** section.

Search for Companies (?)

Text

Company Name Starting with

All words Containing

All words Starting with

Entire Word(s)

Company Number/ID

A.M. Best Number

A.M. Best Group Number

NAIC Number (National Association of Insurance Commissioners)

FEIN (Federal Employer Tax ID Number)

AIIIN (Alien Insurer ID Number)

Search Result Display Options:

Financial Strength

Issuer Credit

Security Summary

Security Details

Or use the filters below to narrow your search.

- Click the **Search Now** button.

Oak River Insurance Company appears on the *Search Results* page.





View Ratings: [Financial Strength](#) [Issuer Credit](#) [Securities](#) [Advanced Search](#)
Other Centers:

Search Results Page **1 of 1** Results Per Page

1 Rated or non-Rated companies found (within Best's Property / Casualty Center population), results **sorted by Company Name**

Criteria Used: **Company Name:** Company names starting with **Oak River**

To refine your search, please use our [Advanced Search](#) or view our [Online Help](#) for more information.

View results starting with: [A](#) [B](#) [C](#) [D](#) [E](#) [F](#) [G](#) [H](#) [I](#) [J](#) [K](#) [L](#) [M](#) [N](#) [O](#) [P](#) [Q](#) [R](#) [S](#) [T](#) [U](#) [V](#) [W](#) [X](#) [Y](#) [Z](#)

Company Information		Financial Strength Ratings		Issuer Credit Ratings			
AMB#	Company Name	Rating	Outlook / Implication	Long-Term	Outlook / Implication	Short-Term	Domicile
03722	Oak River Insurance Company <small>(Property/Casualty - Insurance Company)</small>	A++	Stable	aa+	Stable		US: Nebraska

COMPANY INFORMATION PAGE

Open the page for *Oak River Insurance Company*.

➤ Click **Oak River Insurance Company**.

Company Information		Financial Strength Ratings		Issuer Credit Ratings			Domicile
AMB#	Company Name	Rating	Outlook / Implication	Long-Term	Outlook / Implication	Short-Term	Domicile
03722	Oak River Insurance Company (Property/Casualty - Insurance Company)	A++	Stable	aa+	Stable		US: Nebraska

The *Company Information* page for Oak River Insurance Company displays company specific information, Best's Ratings, Reports and News, and A.M. Best Financial and Analytical Products that contain information about this company.


Oak River Insurance Company

[Print this page](#)

(a member of [Berkshire Hathaway Insurance Group](#))
A.M. Best #: 03722 NAIC #: 34630 FEIN #: 470762702

Address: 9290 West Dodge Road, Suite 300
Omaha, NE 68114-3363

Phone: 402-393-7255
Fax: 402-393-7256
Web: www.bh-hc.com



This rating is assigned to companies that have, in our opinion, a superior ability to meet their ongoing obligations to policyholders.

Best's Ratings

Financial Strength Ratings [View Definitions](#)

Rating: **A++ (Superior)**

Affiliation Code: **g (Group)**

Financial Size Category: **XIII** (\$1.25 Billion to \$1.5 Billion)

Outlook: **Stable**

Action: **Affirmed**

Effective Date: **May 22, 2007**

Issuer Credit Ratings [View Definitions](#)

Long-Term: **aa+**

Outlook: **Stable**

Action: **Affirmed**

Date: **May 22, 2007**

Preview image reflects data as of 4/2008

* Denotes [Under Review Best's Ratings](#)

Reports and News

Visit our NewsRoom for the latest [news and press releases](#) for this company and its A.M. Best Group.

AMB Credit Report - Insurance Professional (Unabridged) (formerly known as Best's Company Report) - includes Best's Financial Strength Rating and rationale along with comprehensive analytical commentary, detailed business overview and key financial data.

Report Revision Date: 06/04/2007 (represents the latest significant change).

Historical Reports are available in [AMB Credit Report - Insurance Professional \(Unabridged\) Archive](#).

Best's Executive Summary Reports (Financial Overview) - available in three versions, these presentation style reports feature balance sheet, income statement, key financial performance tests including profitability, liquidity and reserve analysis.

Data Status: 2008 Best's Statement File - P/C, US. Contains data compiled as of 4/11/2008 (Quality Cross Checked).

Open *AMB Credit Report* for Oak River Insurance Company.

- Click **AMB Credit Report – Insurance Professional (Unabridged)**.



AMB Credit Report - Insurance Professional (Unabridged) (formerly known as Best's Company Report) - includes Best's Financial Strength Rating and rationale along with comprehensive analytical commentary, detailed business overview and key financial data.

Report Revision Date: 06/04/2007 (represents the latest significant change).

Historical Reports are available in [AMB Credit Report - Insurance Professional \(Unabridged\) Archive](#).

AMB CREDIT REPORT

The *AMB Credit Report* contains the complete, detailed results of A.M. Best's quantitative and qualitative analysis of an individual insurance company or group and is included with your subscription to *Best's Property/Casualty Center*.

Each report contains the following information:

- ◆ **Best's Rating**
- ◆ **Rating Rationale**
- ◆ **Five Year Rating History**
- ◆ **Key Financial Indicators**
- ◆ **Business Review**
- ◆ **Financial Performance**
- ◆ **Capitalization**
- ◆ **Liquidity**
- ◆ **History**
- ◆ **Management**
- ◆ **Regulatory**
- ◆ **Territory**
- ◆ **Reinsurance Programs**
- ◆ **Balance Sheet**
- ◆ **Summary of Operations**

Close the report.

- From the **File** menu, click **Close**.

NOTE: Access to some reports may require an additional subscription.

LESSON THREE: BEST'S PROPERTY/CASUALTY CENTER

ADDITIONAL FEATURES

P/C Home
P/C Resources
Ratings & Analysis
News
Products & Services

- ◆ **P/C Home:** This displays *Best's Property/Casualty Center* with links to *Rating Activity and Announcements, Market Share Reports and Executive Summary Reports.*
- ◆ **P/C Resources:** Displays a variety of content for the *Property/Casualty* industry with links to the following:
 - *Property/Casualty Rating System and Procedures*
 - *Group Rating Methodology*
- ◆ **Ratings & Analysis:** Provides an explanation of *Best's Rating Methodology* and links to *Best's Financial Strength Rating, Best's Debt Rating* and other *Rating Resources.*
- ◆ **News:** Displays the *A.M. Best Newsroom* page on which you will find the most recent stories impacting the industry.
- ◆ **Products & Services:** Provides a link to the *A.M. Best Products & Services* page.

FINANCIAL STRENGTH

[Financial Strength](#)

Access the Financial Strength page to view alphabetical search results of Financial Strength Rated Companies.

ISSUER CREDIT

[Issuer Credit](#)

Yields the Issuer Credit page and lists Issuer Credit rated companies search results in alphabetical order

SECURITIES

[Securities](#)

The Securities search result page lists all Property/Casualty companies that have rated securities.