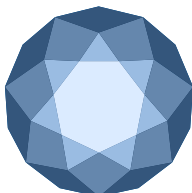




# BEST'S COMPANY REPORT

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## SAMPLE INSURANCE GROUP

AMB #: 999999

NAIC #: N/A

FEIN #: N/A

Phone: +1-234-555-1234

Fax: +1-234-555-2345

Website: N/A

### SAMPLE INSURANCE COMPANY

**A+**

Domiciliary Address: 123 Main Street, Oldwick NJ, United States 08858

AMB #: 999999

NAIC #: 99999

FEIN #: 99-9999999

Phone: +1-234-555-1234

Fax: +1-234-555-2345

Website: [www.samplecompany.com](http://www.samplecompany.com)



Best's Credit Rating  
Effective Date

Month XX, XXXX

Analytical Contacts

First & Last Name

Position Title

First.LastName@  
ambest.com

+1(XXX) XXX-XXXX

Ext. XXXX

First & Last Name

Position Title

First.LastName@  
ambest.com

+1(XXX) XXX-XXXX

Ext. XXXX

Information

[Best's Credit Rating  
Methodology](#)

[Understanding Best's  
Credit Ratings](#)

[Market Segment  
Outlooks](#)

Financial Data  
Presented

Financial data in this report: (i) includes data of affiliated entities that are not rating unit members where analytics benefit from inclusion; and/or (ii) excludes data of rating unit member entities if they operate in different segments or geographic areas than the Rating Unit generally. See [list of companies](#) for details of rating unit members and any such included and/or excluded entities.

The financial data in this report reflects the most current data available to the Analytical Team at the time of the rating. Updates to the financial exhibits in this report are available here:

[Best's Financial Report.](#)

Sample Insurance Group

AMB #: 999999 | NAIC #: 99999

FEIN#: 99-9999999

Ultimate Parent: AMB # 999999 -Sample Insurance Corporation

Best's Credit Ratings - for the Rating Unit Members

Financial  
Strength Rating  
(FSR)

A+

Superior

Outlook: Outlook

Action: Action

Issuer Credit  
Rating  
(ICR)

aa

Superior

Outlook: Outlook

Action: Action

Assessment Descriptors

Balance Sheet Strength	Descriptor
Operating Performance	Descriptor
Business Profile	Descriptor
Enterprise Risk Management	Descriptor

Rating Unit - Members

Rating Unit: Sample Insurance Group | AMB #: 999999

AMB #	Rating Unit Members
999999	Sample Insurance Company
999999	Sample Mutual Ins Company
999999	Sample Indemnity Company

## Rating Rationale

### Balance Sheet Strength: **Descriptor**

- Balance Sheet Strength Rating Rationale text will appear here.
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- Balance Sheet Strength Rating Rationale text will appear here.

### Operating Performance: **Descriptor**

- Operating Performance Rating Rationale text will appear here.
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- Operating Performance Rating Rationale text will appear here.

### Business Profile: **Descriptor**

- Business Profile Rating Rationale text will appear here.
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- Business Profile Rating Rationale text will appear here.

### Enterprise Risk Management: **Descriptor**

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### Rating Lift/Drag

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### Outlook

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### Rating Drivers

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Credit Analysis

Balance Sheet Strength

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Capitalization

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Asset Liability Management - Investments

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Reserve Adequacy

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## Balance Sheet Strength (Continued...)

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## Holding Company Assessment

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## Operating Performance

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## Operating Performance (Continued...)

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## Business Profile

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## Enterprise Risk Management

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## Reinsurance Summary

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## Rating Lift/Drag

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## Financial Statements

	9-Months		Year End - December 31			
	2020		2019		2018	
<b>Balance Sheet</b>	<b>USD (000)</b>	<b>%</b>	<b>USD (000)</b>	<b>%</b>	<b>USD (000)</b>	<b>%</b>
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	...
<b>Total Cash and Invested Assets</b>	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
Other Assets	999,999	9.9	999,999	9.9	999,999	9.9
<b>Total Assets</b>	999,999	100.0	999,999	100.0	999,999	100.0
Loss and Loss Adjustment Expense Reserves:						
Net Reported Loss Reserves*	999,999	9.9	999,999	...	999,999	9.9
Net IBNR Loss Reserves*	999,999	9.9	999,999	9.9	999,999	9.9
Net LAE Reserves	...	...	999,999	...	999,999	...
<b>Total Net Loss and LAE Reserves</b>	999,999	9.9	999,999	9.9	999,999	9.9
Net Unearned Premiums	999,999	...	999,999	...	999,999	9.9
Other Liabilities	999,999	9.9	999,999	9.9	999,999	9.9
<b>Total Liabilities</b>	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
<b>Total Policyholders' Surplus</b>	999,999	9.9	999,999	9.9	999,999	9.9
<b>Total Liabilities and Surplus</b>	999,999	100.0	999,999	100.0	999,999	100.0

Source: BestLink® - Best's Financial Suite

\* Interim reserves balances include LAE.

**Last Update**  
Month XX, XXXX

**Identifiers**  
**AMB #:** 999999

This company is a data record that AM Best utilizes to represent the AM Best Consolidated financials for the Property/Casualty business of AMB#: [999999 Sample Insurance Company](#).

AMB#: [999999 Sample Insurance Company](#) has been assigned as the AMB Group Lead for this consolidation and should be used to access name, address, or other contact information for this AM Best Consolidated Group.

**Financial Data Presented**  
See [LINK](#) for details of the entities represented by the data presented in this report.

Sample Insurance Group

Operations

**Date Incorporated:** Month XX, XXXX  
**Domiciled:** State, United States  
**Business Type:** Property/Casualty  
**Organization Type:** Organization Type  
**Marketing Type:** Marketing Type

Best's Credit Ratings

Rating Relationship

This group represents an AM Best Rating Unit. In our opinion, companies under this Rating Unit have a Superior ability to meet their ongoing insurance obligations and a Superior ability to meet their ongoing senior financial obligations.

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

Rating rationale and credit analysis can be found in the [Best’s Credit Report for AMB# 999999 Sample Insurance Group](#).

AMB#	Rating Unit Members	Best's Credit Ratings	
		Financial Strength Rating	Long-Term Issuer Credit Rating
999999	Sample Insurance Company	A+	aa
999999	Sample Mutual Ins Co	A+	aa
999999	Sample Indemnity Co	A+	aa



**Last Update**  
Month XX, XXXX

**Identifiers**

**AMB #:** 999999  
**NAIC #:** 99999  
**FEIN #:** 99-9999999

**Contact Information**

Administrative Office:  
Street Name  
State & Zip Code  
Country

Domiciliary Address:  
Street Name  
State & Zip code  
Country

**Web:** www.sample insurance.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 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.

**Business Type:** Property/Casualty  
**Organization Type:** Organization Type  
**Marketing Type:** Marketing Type  
**Financial Size:** Financial Size Category

**Best's Credit Ratings**

**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.

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# BEST'S COMPANY REPORT

AMB #: 999999 - Sample Insurance Company

## Best's Credit Rating History (Continued...)

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:

Best's Financial Strength Ratings				Best's Long-Term Issuer Credit Ratings		
Effective Date	Rating	Outlook	Action	Rating	Outlook	Action
Current -						
Month XX, XXXX	A+	Outlook	Action	aa	Outlook	Action
Month XX, XXXX	A+	Outlook	Action	aa	Outlook	Action
Month XX, XXXX	A+	Outlook	Action	aa	Outlook	Action
Month XX, XXXX	A+	Outlook	Action	aa	Outlook	Action

## 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

**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

## 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.

## 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			
	2020		2019		2018	
<b>Balance Sheet</b>	USD (000)	%	USD (000)	%	USD (000)	%
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	...
<b>Total Cash and Invested Assets</b>	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
Other Assets	999,999	9.9	999,999	9.9	999,999	9.9
<b>Total Assets</b>	999,999	100.0	999,999	100.0	999,999	100.0
Loss and Loss Adjustment Expense Reserves:						
Net Reported Loss Reserves*	999,999	9.9	999,999	...	999,999	9.9
Net IBNR Loss Reserves*	999,999	9.9	999,999	9.9	999,999	9.9
Net LAE Reserves	...	...	999,999	...	999,999	...
<b>Total Net Loss and LAE Reserves</b>	999,999	9.9	999,999	9.9	999,999	9.9
Net Unearned Premiums	999,999	...	999,999	...	999,999	9.9
Other Liabilities	999,999	9.9	999,999	9.9	999,999	9.9
<b>Total Liabilities</b>	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
<b>Total Policyholders' Surplus</b>	999,999	9.9	999,999	9.9	999,999	9.9
<b>Total Liabilities and Surplus</b>	999,999	100.0	999,999	100.0	999,999	100.0

Source: BestLink® - Best's Financial Suite

\* Interim reserves balances include LAE.

A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. The ratings are not assigned to specific insurance policies or contracts and do not address any other risk, including, but not limited to, an insurer's claims-payment policies or procedures; the ability of the insurer to dispute or deny claims payment on grounds of misrepresentation or fraud; or any specific liability contractually borne by the policy or contract holder. A Financial Strength Rating is not a recommendation to purchase, hold or terminate any insurance policy, contract or any other financial obligation issued by an insurer, nor does it address the suitability of any particular policy or contract for a specific purpose or purchaser.

A Best's Issue/Issuer Credit Rating is an opinion regarding the relative future credit risk of an entity, a credit commitment or a debt or debt-like security.

Credit risk is the risk that an entity may not meet its contractual, financial obligations as they come due. These credit ratings do not address any other risk, including but not limited to liquidity risk, market value risk or price volatility of rated securities. The rating is not a recommendation to buy, sell or hold any securities, insurance policies, contracts or any other financial obligations, nor does it address the suitability of any particular financial obligation for a specific purpose or purchaser.

In arriving at a rating decision, AM Best relies on third-party audited financial data and/or other information provided to it. While this information is believed to be reliable, AM Best does not independently verify the accuracy or reliability of the information. Any and all ratings, opinions and information contained herein are provided "as is," without any express or implied warranty.

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