

BestLink® Company Dashboard

BestLink's Company Dashboard provides company-level intelligence in a fast, user-friendly interface that features interactive tables, charts and sparkline performance histories. Customize the dashboard tiles to prioritize the insurer ratings, data and analytics that best support your workflow. An Export to Excel feature is available for key tiles.

Accessing and Navigating Your Dashboard

- 1 To access the Company Dashboard, click the link on the Review Company page.

The screenshot shows the BestLink Company Dashboard for Sample Mutual Insurance Company. At the top, there are navigation tabs: Company Overview, Corporate Structure, Data Structure, Rating History, BCAR History, Best's Financial Report, and Best's Credit Report. A callout '1 View Company Dashboard' points to the 'View Company Dashboard' link in the top right. The main content area is divided into two columns. The left column contains 'Company Information' with details like AMB #, NAIC #, FEIN, and contact information. The right column contains 'Best's Credit Ratings' with sections for Financial Strength Rating, Long-Term Issuer Credit Rating, and Issue Credit Ratings. A sidebar on the right contains links for Regulatory Filings, Statement Filings, Regulatory Filings Wizard, Best's Insurance Reports, Best's Credit Report, Best's Credit Report - Archive, Best's Financial Report - Archive, Additional Reports and Related Resources, Corporate Changes, Mergers and Acquisitions, Create / Manage Alerts, Create Alerts for this company, and State Rate Filings.

- 2 You'll be taken to the Company Dashboard in a new tab for the same company.
- 3 At the top of the screen, you'll find vital facts about the company: name, contact information, current Best's Credit Ratings, numeric identifiers and key attributes such as business status, Best's Financial Size Category, industry composite and more. This section will remain in view as you scroll down the page.
- 4 To search for a new company, simply click the magnifying glass and add the name or numeric identifier of the company you're looking for.

The screenshot shows the BestLink Company Dashboard for Sample Mutual Insurance Company. At the top, there are navigation tabs: BESTLINK, Company Dashboard, and Rating Actions. A callout '4' points to the magnifying glass icon. The main content area is divided into two columns. The left column contains 'Company Information' with details like AMB #, NAIC #, FEIN, LEI, and contact information. The right column contains 'Business Status' and 'Industry Composite'. A search bar is located at the top right. A callout '3' points to the 'Business Status' section. A sidebar on the right contains 'Financial Strength Rating (FSR)' and 'Long-Term Issuer Credit Rating (LT-ICR)'.

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Below the vital facts area is a series of tiles **5** displaying specific information based on the type of company. Some tiles can be expanded to show more information **6**. Tiles can also be dragged and dropped in different locations or removed **7** to customize the layout to your needs.

The column at left **8** lets you add, remove or expand tiles. It also provides *Best's Insurance Reports®* and *Best's Financial Suite – Global* subscribers with access to *Best's Credit Reports* and *Best's Financial Reports* **9**.

Clicking on the Company Dashboard link **10** will quickly bring you back to the company's main dashboard from any expanded tile view.

The screenshot shows the BestLink Company Dashboard for 'Sample Insurance Company'. The top navigation bar includes 'BESTLINK', 'Company Dashboard', and 'Rating Actions'. The main header area displays the company name and a 'Quick Tips' button. Below this, a 'Vital Facts' section provides key identifiers: AMB # 000000, NAIC # 000000, FEIN: 00-000000, and LEI: 0000000AAAAA000000. The 'Domiciliary Address' is 123 Main Street, City, State 12345, United States, with a phone number 814-870-2000 and website www.erieinsurance.com. The 'Industry' is Insurance, and the 'Business Status' is In Business - Actively Underwriting. The 'Entity' is Operating Company, 'Consolidation' is Affiliated Single Company, and 'Organization' is Sample Organization. The 'Industry Composite' is Private Passenger Stand Auto & Homeowners. The 'Financial Strength Rating (FSR)' is A+ Superior with a Stable Outlook. The 'Long-Term Issuer Credit Rating (LT-ICR)' is aa-Superior with a Stable Outlook. The left sidebar (8) contains links to 'Available Reports' (9), 'Best's Credit Ratings', 'Best's Credit Rating History', 'Organization Structure', 'Rating Unit Structure', 'Data Structure', 'Corporate Structure', and 'Key Financial Indicators'. The main content area features several tiles: 'Best's Credit Ratings' (5) showing Financial Strength Rating (A+ Superior, Pooled Rating, Stable Outlook, Affirmed Action, Effective Date: 00 Mon 0000) and Long-Term Issuer Credit Rating (aa- Superior, Stable Outlook, Affirmed Action, Effective Date: 00 Mon 0000); 'Key Financial Ratios' showing data as of 31 Dec 2023, Reported Currency: USD, Displayed Currency: EUR, and Exchange Rate: 0.906090; and 'Key Financial Indicators' showing data as of 31 Dec 2023, Reported Currency: USD, Displayed Currency: EUR, and Exchange Rate: 0.906090. The 'Key Financial Ratios' table includes KFR, Net Income Return on Revenue, Net Income Return on Total Capital and Surplus, Non-Life Combined Ratio, Net Investment Yield, Net Premium Written to Capital and Surplus, Return on Assets, and Net Change in Capital and Surplus. The 'Key Financial Indicators' table includes KFI, Net Income Return on Revenue, Net Income Return on Total Capital and Surplus, Non-Life Combined Ratio, Net Investment Yield, Net Premium Written to Capital and Surplus, Return on Assets, and Net Change in Capital and Surplus.

Exploring the Dashboard Tiles

Best's Credit Ratings

The Best's Credit Ratings tile **11** can be expanded to show the rating history **12**, with options to view or hide available rating types for that company. Best's Issue Credit Ratings are also available as applicable **13**, with access to details by clicking on the date for each. Click the Export to Excel icon to export data for this expanded tile **14**.

The detailed view shows the 'Best's Credit Ratings' tile (11) expanded to show the 'Best's Credit Rating History' (12). The 'Best's Credit Ratings' tile displays the Financial Strength Rating (A+ (Excellent), P (Pooled Rating), Stable Outlook, Affirmed Action, Effective Date: 27 Jul 2022) and Long-Term Issuer Credit Rating (a (Excellent), Stable Outlook, Affirmed Action, Effective Date: 27 Jul 2022). The 'Best's Credit Rating History' tile (12) shows a table of rating history for AM Best, with columns for Effective Date, AMB Rating Unit, Rating, Affiliation Code, Outlook / Implication, Action, Rating, Outlook / Implication, Action, and Financial Size Category. The table includes data for various dates from 28 Jul 2021 to 12 Jun 2014. The 'Best's Issue Credit Ratings' tile (13) shows a table of issue credit ratings with columns for Date Issued, Amount, Coupon, Issue, and Type. The table includes data for 09 Oct 1997, 16 Oct 1996, and 11 May 1995. The 'Export to Excel' button (14) is located in the top right corner of the 'Best's Credit Rating History' tile.

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Organization Structure

Now a prominent part of the *BestLink* Company Dashboard are details for: Rating Unit Structure, Data Structure and Corporate Structure. The Rating Unit Structure is new to *BestLink*, while the Data Structure and Corporate Structure have been enhanced within the Company Dashboard.

Rating Unit Structure

The Rating Unit Structure ¹⁵ contains the ultimate parent along with the company's own rating unit and also includes related rating units (if any) that fall under that ultimate parent. This structure provides a way to understand relationships between an Ultimate Parent ¹⁶ and its Rating Unit(s) ¹⁷, including the member companies associated with the rating unit(s).

Company Dashboard

Display: ☒ Rating Unit Structure ☐ Data Structure ☐ Corporate Structure

Organization Structure - Rating Unit ¹⁵

The Rating Unit Structure contains the ultimate parent along with the company's own rating unit and also includes related rating units (if any) that fall under that ultimate parent.

Collapse All

AMB#	Company Name	Financial Strength Ratings (FSR)		Long-Term Issuer Credit Ratings (LT-ICR)		Domicile	Business Type
		Rating	Outlook / Implication	Rating	Outlook / Implication		
000000	Sample Insurance Company ^{UP} ¹⁶					US: Pennsylvania	Property/Casualty
000000	Sample Insurance Group (G)* ^{RU} ¹⁷					US: Pennsylvania	Property/Casualty
000000	Sample Insurance Company					US: Pennsylvania	Property/Casualty
000000	Sample Health Insurance Company					US: New York	Property/Casualty
000000	Sample Property & Casualty Insurance Company					US: Pennsylvania	Property/Casualty
000000	Sample State Insurance Company					US: Pennsylvania	Property/Casualty
000000	Sample Life Insurance Company ^{RU}					US: Pennsylvania	Life, Annuity, and Accident

*Rating-related information displayed for AM Best Rating Units identified with a (G) or (SG) in the Company Name are derived from its legal entity group members.

*Italicized companies are considered non-operating insurance entities.

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Data Structure

The Data Structure ¹⁸ is based on the Corporate Structure, but also includes non-legal entities such as data records and AM Best groups, placing them within the structure where appropriate to help tie related financial information together based on legal entities. Please note that this structure may include companies no longer in business. Those companies are not assigned an AMB Ultimate Parent Number; however, data records and non-legal entities may be assigned this number.

This structure helps in understanding and analyzing financial statement data at the holding company, group/sub-group and insurance company levels ¹⁹ within an organization.

Company Dashboard

Display: ☐ Rating Unit Structure ☒ Data Structure ☐ Corporate Structure

Organization Structure - Data ¹⁸

The Data Organization Structure is based on the corporate structure, but also includes non-legal entities such as data records and AM Best Groups, placing them within the structure where appropriate to help tie related financial information together based on legal entities. Please note that this structure may include companies no longer in business. Those companies are not assigned an AMB Ultimate Parent Number, however data records and non-legal entities may be assigned this number.

Collapse All

AMB#	Company Name	Consolidation Type	Statement Type	Domicile	Business Type
000000	Sample Insurance Company	Affiliated Single Company	NAIC PC (2021 Q2)	US: Pennsylvania	Property/Casualty
000000	Sample Insurance Group (G)* ¹⁹	AM Best Consolidated Group		US: Pennsylvania	Property/Casualty
000000	Sample Insurance Company	Affiliated Single Company	NAIC PC (2021 Q2)	US: Pennsylvania	Property/Casualty
000000	Sample Life & Health Insurance Company	Affiliated Single Company	NAIC PC (2021 Q2)	US: New York	Property/Casualty
000000	Sample Insurance Group	Company Consolidation	NAIC PC (2020 Annual)	US: Pennsylvania	Property/Casualty
000000	Sample Property & Casualty Insurance Company	Affiliated Single Company	NAIC PC (2021 Q2)	US: Pennsylvania	Property/Casualty
000000	Sample State Insurance Company	Affiliated Single Company	NAIC PC (2021 Q2)	US: Pennsylvania	Property/Casualty
000000	Sample Life Insurance Company	Affiliated Single Company	NAIC Life (2021 Q2)	US: Pennsylvania	Life, Annuity, and Accident

*Italicized companies are considered non-operating insurance entities.

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BestLink® Company Dashboard

Corporate Structure

The Corporate Structure ²⁰ identifies the overall ownership structure within which the current company belongs. The topmost entity, based on AM Best's analysis of the structure, is the Ultimate Parent (or for group records, the associated Ultimate Parent). Percentage ownership is provided where available.

This structure provides information about corporate and ownership relationships among holding company, group/sub-group and insurance company levels ²¹ within an organization.

Company Dashboard

Display: ☐ Rating Unit Structure ☐ Data Structure ☒ Corporate Structure

Organization Structure - Corporate ²⁰

The Corporate Organization Structure identifies the overall ownership structure within which the current company belongs. The topmost entity based on AM Best's analysis of the structure is the Ultimate Parent (or for group records, the associated Ultimate Parent). Percentage ownership is provided where available.

[Collapse All](#)

AMB#	Company Name	Financial Strength Ratings (FSR)		Long-Term Issuer Credit Ratings (LT-ICR)		Domicile	% Owned
		Rating	Outlook / Implication	Rating	Outlook / Implication		
000000	Sample Insurance Company					US: Pennsylvania	
000000	Sample Life Insurance Company					US: Pennsylvania	100
000000	Sample Insurance Company					US: Pennsylvania	100
000000	Sample Life & Health Insurance Company					US: New York	100
000000	Sample Life & Health Insurance Company					US: Pennsylvania	100
000000	Sample State Insurance Company					US: Pennsylvania	100

**Italicized companies are considered non-operating insurance entities.*

Key Financial Indicators and Key Financial Ratios

The KFI ²² and KFR ²³ tiles let you toggle between annual, quarterly and global data (US) ²⁴ or global and Solvency II data (non-US). Sparkline charts illustrate five-year data trends ²⁵. Hover over any point on the chart to display the exact value and year for that data point ²⁶. Both the KFI and KFR tiles can be expanded ²⁷ to show more detailed information, * including the exchange rate ²⁸.

Key Financial Indicators ²²

Data as of: 31 Dec 2023
Data Rounding: Thousands
Annual | Quarterly | Global ²⁴
Reported Currency: USD
Displayed Currency: EUR
Exchange Rate: 0.90609 ²⁸

KFI	2023	5-Yr Trend
Gross Premiums Written (nl)	9,276,633	
Net Premiums Written (nl)	8,715,933	
Profit(Loss) after Tax	-808,133	
Net Income/Loss	-808,133	
Total Assets	20,101,133	
Total Capital and Surplus	8,455,933	

Key Financial Ratios ²³

Data as of: 31 Dec 2023
Annual | Quarterly | Global ²⁴
Reported Currency: USD
Displayed Currency: EUR
Exchange Rate: 0.90609 ²⁸

KFR	2023	5-Yr Trend
Net Income Return on Revenue	-9.5	15,118,959 (2024) ²⁶
Net Income Return on Total Capital and Surplus	-9.5	
Non-Life Combined Ratio	121.5	
Net Investment Yield	3.5	
Net Premium Written to Capital and Surplus	103.5	
Return on Assets	-4.5	
Net Change in Capital and Surplus	-7.5	

Expanded View

Key Financial Indicators ²⁷

Data Source: ☐ Annual ☐ Quarterly ☐ 3-Months ☒ Global ²⁹
of Years: 5 ³⁰
Data Period Order: ☒ Descending ☐ Ascending ³¹
Refresh ³²
Export to Excel

Data Rounding: Thousands
Reported Currency: USD
Displayed Currency: EUR

	5-Yr Trend	2023	2022	2021	2020	2019
Exchange Rate ²⁸		0.90609	0.93678	0.88308	0.81417	0.89297
Gross Premiums Written (nl)		9,276,633	8,230,233	7,116,533	6,302,333	6,733,333
Net Premiums Written (nl)		8,715,933	7,727,433	6,673,333	5,912,033	6,310,633
Earned Premiums (nl)		8,111,133	7,418,733	6,533,833	5,845,533	6,174,233

Viewing options: Choose from several options at the top of the expanded tile to view the data history based on data source ²⁹, number of years ³⁰ and either ascending or descending data period order ³¹. Refresh the grid to generate another data view ³².

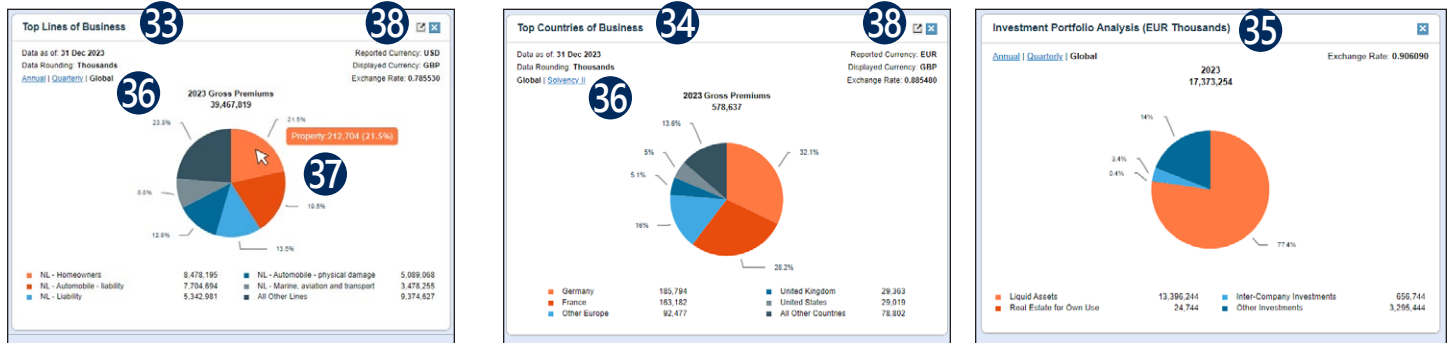
*Best's Financial Suite subscribers may access up to 11 years of historical data, Best's Insurance Reports customers may access up to five years of data, and Best's Alert Service subscribers' access is limited to the financial data available in the main dashboard tiles.

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Top Countries/States/Territories and Lines of Business, Investment Portfolio Analysis

View pie charts detailing top lines ³³ of business and top countries/states/territories ³⁴ and investment portfolio analysis ³⁵. Choose between annual and quarterly data (US) or global and Solvency II data (non-US), depending on the type of company you select ³⁶. Hovering over any section of the pie chart reveals the exact figures for that portion ³⁷.

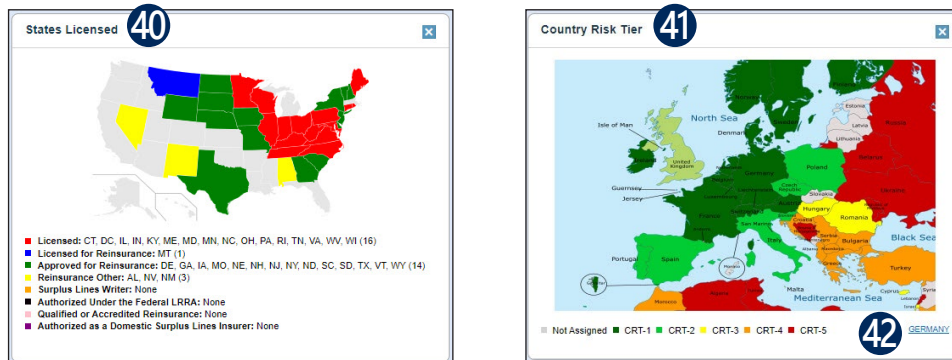


The top lines of business ³³ and top countries/states/territories ³⁴ tiles can be expanded by clicking on the arrow ³⁸ in the upper-right corner of these tiles. The expanded tiles show up to 11 years of financial data along with a sparkline chart to indicate trends ³⁹.



Maps Illustrating States/Territories Licensed and Country Risk

The US map offers an at-a-glance view of state licensing for US companies ⁴⁰; for non-US companies, the dashboard displays a map showing country risk ⁴¹ and includes a link to the Best's Country Risk Report for the country of domicile ⁴².



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Best's Capital Adequacy Ratio Scores

View current BCAR scores and assessment descriptors ⁴³ for rating units and expand the tile to show the complete history ⁴⁴.

Best's Capital Adequacy Ratio & Assessments ⁴³

Rating Effective Date: 04 May 2023

Assessment Descriptors

Balance Sheet Strength:	Strong
Operating Performance:	Adequate
Business Profile:	Neutral
Enterprise Risk Management:	Appropriate

Best's Capital Adequacy Ratio (BCAR) Scores ⁴⁴

Confidence Level:	95.0	99.0	99.5	99.6
BCAR Score (%):	41.0	18.8	10.7	9.0

The BCAR model calculates a rating unit's net required capital at different confidence levels, resulting in a BCAR score for each of these levels. Since the difference between a rating unit's available capital and its net required capital is expressed as a ratio to available capital, a BCAR score expresses the extent of the excess or shortfall as a percentage of available capital. Prior to 13 Oct 2017, the formula to calculate scores for rating units was Adjusted Capital divided by Net Required Capital.

Display: ☒ Assessment History ☐ History Prior to 13 Oct 2017 Refresh ⁴⁴

Best's Capital Adequacy Ratio and Assessments History

Effective Date	Best's Capital Adequacy Ratio				Assessments				Industry Composite
	95.0	99.0	99.5	99.6	Balance Sheet Strength	Operating Performance	Business Profile	Enterprise Risk Management	
10 Aug 2023	40.4	23.6	17.7	15.5	Very Strong	Adequate	Favorable	Appropriate	Private Passenger Stand Auto & Homeowners
27 Jul 2022	47.0	32.4	27.4	25.5	Very Strong	Adequate	Favorable	Appropriate	Private Passenger Stand Auto & Homeowners
29 Jun 2021	45.4	30.4	25.1	23.2	Very Strong	Adequate	Favorable	Appropriate	Private Passenger Stand Auto & Homeowners
26 Jun 2020	45.6	32.1	26.7	24.9	Very Strong	Adequate	Favorable	Appropriate	Private Passenger Stand Auto & Homeowners
30 May 2019	42.8	27.5	21.9	19.8	Very Strong	Adequate	Favorable	Appropriate	Private Passenger Stand Auto & Homeowners
16 May 2018	43.1	24.4	16.9	14.3	Very Strong	Adequate	Favorable	Appropriate	Private Passenger Stand Auto & Homeowners

Related Financial & Analytical Data

View ultimate parent information ⁴⁵, a list of operating insurance entities related to the company ⁴⁶, and related data records used to provide financial and analytical data for the company ⁴⁷.

Related Financial & Analytical Data ⁴⁵

Based on AM Best's Analysis, 000000 Sample Mutual Holding Company Inc. is the AMB Ultimate Parent and identifies the topmost entity of the corporate structure. View a list of [operating insurance entities](#) related to this company.

The following links provide access to related data records that AM Best utilizes to provide financial and analytical data on a consolidated or branch basis for 000000 Sample Mutual Insurance Company.

AMB#	Company Name	Description
000000	Sample Mutual Insurance Company CAB	Represents the Property...

Operating Insurance Entities - ⁴⁶

000000 Sample Mutual Holding Company Inc.

AMB#	Company Name
000000	Sample Insurance Berhad
000000	Sample First Insurance Company
000000	Sample First Lloyd's Insurance Company
000000	Sample COmpensation Insurance Company
000000	Sample Economy Insurance Company
000000	Sample Fire and Casualty Company
000000	Sample States Insurance Co of Texas
000000	Sample States Insurance Company

Company-Specific News Headlines

See recent headlines related to the selected company ⁴⁸ and click through to complete news articles ⁴⁹ (additional subscriptions may be required).

⁴⁹ Sample Mutual CEO: Third-Quarter Net Income Rises to \$397M on Strong Investment Income

By Renee Kiriluk-Hill | March 31, 2025 04:30 PM (EST)

BOSTON //BestWire// - Sample Mutual Holding Co. Inc. fourth-quarter net income jumped 46% to \$397 million on strong investment income, according to Chairman and Chief Executive Officer John Doe.



Catastrophe losses more than doubled to \$980 million, compared with \$420 million in the prior year period, driven by increased event frequency, including Hurricane Laura and West Coast wildfires, he said in a statement.

The company also incurred \$25 million of restructuring costs, up from \$1 million a year earlier. Liberty Mutual will pay \$175 million of costs after offering employee an early retirement option, he said.

⁴⁸ Company Specific News Headlines [More...](#)

[Sample Mutual CEO: Third-Quarter Net Income Rises to \\$397M on Strong Investment Income:](#) Sample Mutual Holding Co. Inc. third-quarter net income jumped 46% to \$397 million on strong investment income, according to Chairman and Chief Executive Officer John Doe. Catastrophe losses more than doubled to \$980 mi...
Date: 31 Mar 2025 Source: BestWire News

[Sample Mutual Vice Chairman Smith to Retire:](#) Jane P. Smith, Sample Mutual Insurance vice chairman, global risk solutions, will retire at the end of this year, the company said. In 2017, Smith joined Sample Mutual following the company's acquisition of Sample ...
Date: 21 Nov 2024 Source: BestWire News

[Best's Rating Notification - Sample Life and Casualty Insurance Co:](#) A.M. Best Company has made the following rating update: Company: Sample Life and Casualty Insurance Co AMB Number: 0000 Current Rating: A Previous Rating: A To obtain more ...
Date: 02 Jan 2023 Source: BestWire News

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BestLink® Company Dashboard

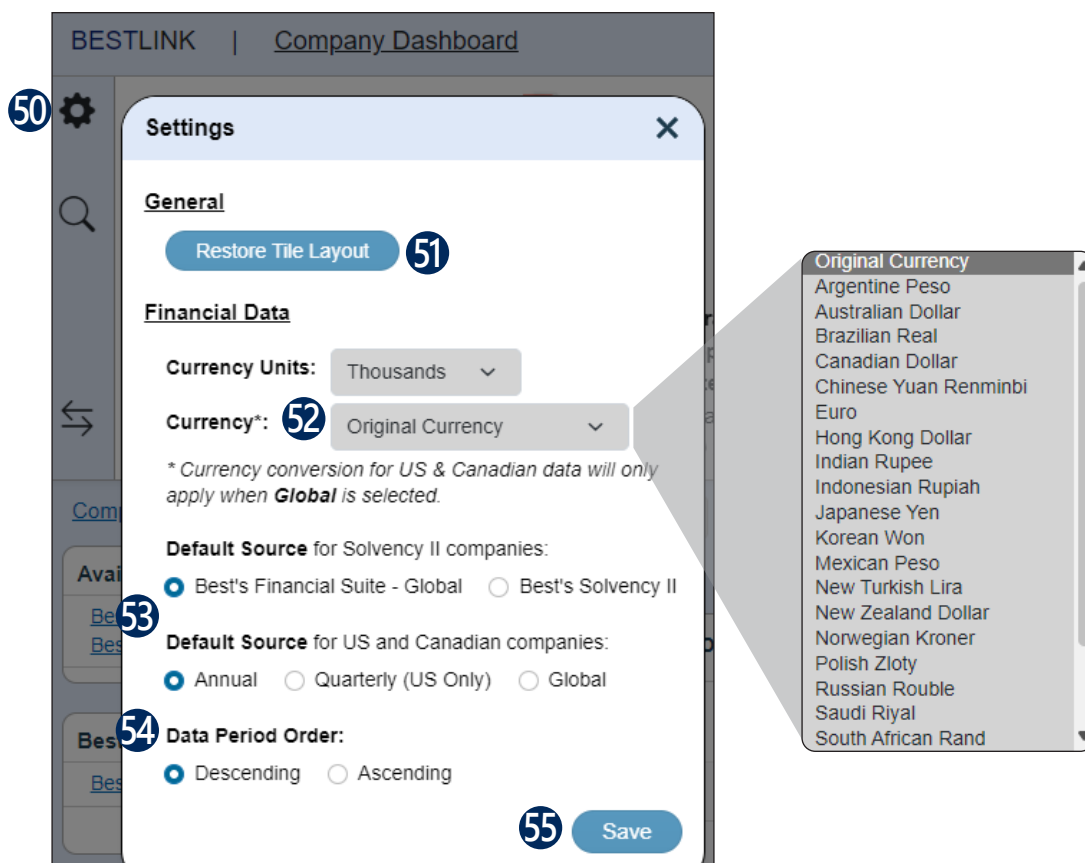
Changing Your Settings

To change the dashboard settings, click on the gear icon ⚙ at the top left of the Company Dashboard 50.

If you've rearranged the tiles on the dashboard, you can restore them to their original positions by clicking the Restore Tile Layout button 51.

You can also adjust how financial data is displayed by selecting the currency units/currency from a choice of 23 currencies 52, default data source 53 and data period order for display purposes over time 54.

Click Save 55 before closing the window to save any changes you make.



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