



# **The Guide to Understanding Insurance Ratings: How to use and explain the benchmark analysis to size up financial strength**

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## **The Guide to Understanding Insurance Ratings: How to use and explain the benchmark analysis to size up financial strength** A.M. Best Company

This second edition of "The Guide to Understanding Insurance Ratings," published by the A.M. Best Co., looks at how the analysis used in sizing up financial strength can be employed by agents/brokers. The guide explores many financial ratios and tests used in analyzing property/casualty and life/health insurance companies, with actual examples. All financials and statistics in this edition have been updated to 2008. Also new to this edition is a look at 2008 P/C and L/H impairments, with updated information on impairment causes. An overview on Best's Credit Ratings contains what A.M. Best rates, including insurance company debt instruments like corporate debt or commercial paper, and insurance-linked securities and structured finance agreements like catastrophe bonds and various securitizations. Also covered are highly rated insurers that have held a secure A.M. Best rating for 75 and 50 consecutive years, an overview of Best's Capital Adequacy Ratio (BCAR) and top P/C and L/H writers.

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