

**BEST Life**™

BEST Life and Health Insurance Company

# Financial Strength



dental

vision

life

disability



## AM Best

AM Best assesses ratings to insurance companies to provide an opinion of their financial strength and ability to meet ongoing obligations to policyholders. These ratings come from an in-depth evaluation of a company's balance sheet strength, operating performance and business profile.

AM Best's Capital Adequacy Ratio (BCAR) is the methodology behind how they do this. BCAR calculates the net required capital to support the financial risks of the company. They look at the exposure of assets and underwriting to adverse economic and market conditions. Then they compare it all to the economic capital.

BEST Life has an official AM Best rating of B. But our BCAR score – the methodology used for this rating – is 222%. And when we compare this score to AM Best BCAR Guidelines above, it shows our rating has an implied strength of A++.

### Life/Health BCAR Guidelines

| BCAR           | Implied Balance Sheet Strength |
|----------------|--------------------------------|
| <b>Secure:</b> |                                |
| 175%           | A++                            |
| 160%           | A+                             |
| 145%           | A                              |
| 130%           | A-                             |
| 120%           | B++                            |
| 110%           | B+                             |
| 100%           | B                              |
| 90%            | B-                             |
| 80%            | C++                            |
| 70%            | C+                             |
| 60%            | C                              |
| 50%            | C-                             |

BEST Life

## Standard Analytical Service, Inc.

Standard publishes independent insurance reports which provide brief and to-the-point financial information with comparable financial ratios for life and property and casualty insurance companies. They calculate key financial ratios for individual insurance companies and measure and compare them to the financial ratios of leading US insurance companies.

In 2014, Standard reported that **BEST Life has far better solvency, substantially higher surplus funds and significantly more liquid assets than the 25 leading insurance carriers in the US.**

**BEST Life**  
Strength  
Great Ancillary Products  
Competitive Rates  
Stability

BEST Life has been around for more than 40 + years, doing business in 39 states. There's a reason for that. We are privately-owned with a solid financial structure built on conservative investments. We offer great products at competitive rates and provide superior service to our brokers, your employer groups and the members we share.

And there's more...

222%