
A.M. BEST COMPANY

GUIDE TO PROPER USE

**Of a Best's Rating, AMB Credit Report – Insurance Professional
(Unabridged),
Rating Report/Online Rating Report,
Rating Rationale, Press Release and BestMark
for Secure Rated Insurers**

Effective January 2009

This document outlines the proper use of A.M. Best Company's proprietary information, specifically Best's Ratings, AMB Credit Report – Insurance Professional (Unabridged), BestMark for Secure Rated Insurers, Best's Rating Reports and online Best's Rating Reports. It is intended as a guide and does not supersede any existing contracts or licensing agreements.

All queries regarding the use of proprietary information or to obtain a licensing agreement or a letter of consent should be directed to:

Mailing Address:	A.M. Best Company Office of Intellectual Property Ambest Road Oldwick, New Jersey 08858 , USA
Phone	908-439-2200, extension 5644
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I. The Use of Best's Ratings

Summary:

Best's Ratings include Financial Strength Ratings, Issuer Credit Ratings, Debt Ratings, Syndicate Ratings and Bank Deposit Ratings. A.M. Best publicly discloses Best's Ratings on its Web site, which also can be used by rated companies, insurance, banking and health care professionals, distributors, consumers and financial market participants around the world as part of their marketing strategy, analysis or decision-making process. Best's Rating is a registered trademark of the A.M. Best Company.

Since insurance products typically are sold through agents or brokers (including those that are Internet-based), a company rated by A.M. Best can request that these distribution channels also be allowed to display its Best's Rating. A.M. Best will grant these requests as long as the agent or broker is licensed by and has a contractual right to sell policies for that company.

In general, Best's Ratings can be communicated verbally and/or in print or electronic format. Any use must be in accordance with the following guidelines:

All references to a Best's Rating should include:

- Proper attribution, whether referenced in print, on the Internet or verbally on the radio, television or Internet.

Proper use: "ABC Company has a Best's Rating of A+" or "ABC Company is rated A+."

- A print/date stamp and wherever possible, the phrase: "For the latest rating, access www.ambest.com" when it appears in *print media* (e.g., brochures, magazines, newspapers). Publishing in a dated periodical (e.g., newspapers, magazines, and professional journals) typically satisfies this guideline.



- An effective as of date, and wherever possible, the phrase (with the appropriate hyperlink), “For the latest rating, access www.ambest.com” when a Best’s Rating appears in *electronic media* (e.g., Internet, intranet).

It is necessary to include or reference the rating modifiers of “pd” (public data) and “s” (syndicate) when advertising a letter rating.

Acceptable representations of a Best’s Rating are the latest assigned letter rating, with or without its rating descriptor. For example:

- Rated A+ by A.M. Best Company
- Rated A+ (Superior) by A.M. Best Company
- Rated “Secure” by A.M. Best Company

It is not necessary to present the rating descriptor with the letter rating. However, the rating descriptor cannot be presented without the letter rating.

It is not necessary to include or reference a rating affiliation code (“r” [reinsured], “p” [pooled] or “g” [group]) the rating modifier “u” (under review) or the outlook when advertising a letter rating.

For companies rated by A.M. Best and their agents/brokers, any copy/language to be used in connection with the display of a Best’s Rating should be submitted to the Office of Intellectual Property for review and approval.

I-1. Companies rated by A.M. Best

A company rated by A.M. Best may:

- Communicate a Best’s Rating verbally and/or in print or electronic format, in accordance with the guidelines noted above.
- Display its Best’s Rating (in accordance with the guidelines above) in different media:
 - Electronic (e.g., Intranet, Internet);
 - Print (e.g., annual reports, advertisements and marketing literature); and
 - Broadcast (e.g., radio, television, cable and Internet).
- Compare and contrast its Best’s Rating with the Best’s Ratings of its competitors during client sales presentations.
- Request that its agents and/or brokers—those who are licensed by and have a contractual right to sell policies for the company—also be permitted to use its Best’s Rating as defined above.

Requests should be forwarded to A.M. Best’s Office of Intellectual Property.



A company rated by A.M. Best may not give permission to third parties to use its Best's Rating in print or electronic media.

I-2. Agents and Brokers

An agent or broker may:

- Communicate a Best's Rating verbally and/or in print or electronic format in accordance with the guidelines noted above.
- Use the ratings, as defined above in I-1, of companies rated by A.M. Best with whom they are licensed and have a contractual right to sell policies upon receipt of a letter/email of consent from an appropriate representative of the rated company and the issuance of a letter of consent by A.M. Best to post the rating to an agent or broker's Web site or inclusion in a brochure.

II. The Use of an AMB Credit Report – Insurance Professional (Unabridged), Best's Rating Report or Online Best's Rating Report

Summary:

A.M. Best provides a number of options that enable a company to market its Best's Rating and financial information.

The rated company is provided a copy of its AMB Credit Report – Insurance Professional (Unabridged), which includes its financial performance, Best's Rating, key performance indicators and detailed analysis. Additional copies may be purchased either at www.ambest.com or through customer service at (908) 439-2200, ext. 5742. The AMB Credit Report – Insurance Professional (Unabridged) may not be copied for internal or external use. In addition, The AMB Credit Report – Insurance Professional (Unabridged) may not be posted on a company's Web site or intranet site without first completing a licensing agreement with A.M. Best.

The rated company also has the option of a preprinted Best's Rating Report, produced in English and other languages. A Best's Rating Report features much of the same information that appears in an AMB Credit Report – Insurance Professional (Unabridged) in formats ideal for presentations, proposals, mailings, trade show displays, sales and training materials and corporate relations. A company can choose from three different sizes: small, mid-size and large. The Best's Rating Report is also available in an online PDF version.

II-1. Best's Rated Companies

A preprinted Best's Rating Report is available to a company rated by A.M. Best. However, a Best's Rating of B and bb+ or lower, or a rating modifier of "pd" is excluded for preprinted Best's Rating Report redistribution.

To request a preprinted Best's Rating Report, contact A.M. Best's Rating Report Fulfillment Group at (908) 439-2200, ext. 5117 or email Rating.Reports@ambest.com.



Should a company's Best's Rating change, it should promptly cease distribution of any Best's Rating Report that contains the outdated rating.

II-2. Agents and Brokers

An agent or broker may:

- Be provided a preprinted Best's Rating Report for redistribution to clients by the rated company. The report may not be copied.
- Purchase single copies of an AMB Credit Report – Insurance Professional (Unabridged) from www.ambest.com for the purpose of communicating insurer information verbally and/or in print with clients.

III. The Use of Best's Press Release & Rating Rationale

Summary:

A company can market its Best's Rating and financial information by redistributing copies of its press release (in print or electronic format), if A.M. Best issues one. It also can post an electronic version of the press release on its Web site.

An A.M. Best press release can not be modified and must be presented in its entirety.

A company also can use as long as it is:

- Not a select portion that changes the context of the copy.
- Accompanied by its Best's Rating. Questions regarding the use of content from a rating rationale should be addressed to A.M. Best's Office of Intellectual Property.

IV. The Use of BestMark for Secure Rated Insurers

Summary:

BestMark for Secure Rated Insurers (BestMark) provide insurers with an easily recognized symbol of financial strength to enhance their visibility, marketing efforts and competitive differentiation. This symbol, customized to reflect an individual company's financial strength, can be used in print and electronically for off-line or online marketing and commerce activities.

In print, BestMark is a visual symbol to consumers and other interested parties that the company has undergone A.M. Best's rigorous rating evaluation process and has been assigned a secure Best's Rating. Permission for use of BestMark in print can be obtained easily by contacting A.M. Best's Office of Intellectual Property, which will provide a letter of consent.



When used in the electronic world, BestMark has added value as an interactive symbol, linking a rated company's Web site visitors to its insurer capsule page. Linkage to the capsule page is part of the basic complimentary service, which can be obtained by completing a simple, free online agreement (<http://www.ambest.com/ratings/icon/about.asp>).

To participate, an insurer must be assigned a Best's Rating in the Secure category (B+ or higher) that is not a "pd" rating.

IV-1. Companies rated by A.M. Best

A company rated by A.M. Best may:

- Use the BestMark in print. A letter of consent from A.M. Best will follow the request.
- Use the BestMark in electronic format (e.g., Internet or Intranet) after completing a free online agreement.
- Request that its agents and/or brokers—who are licensed by and have a contractual right to sell policies for that company—also be permitted to use its BestMark.

The company must be a current user of the BestMark.

A company must be assigned a Best's Rating in the Secure category (B+ or higher) that is not a "pd" rating.

A company rated by A.M. Best may not give permission to third parties to use its BestMark in print or electronic media.

Requests, along with samples of how the BestMark will be used, should be forwarded to A.M. Best's Office of Intellectual Property, which will provide the letter of consent.

IV-2. Agents & Brokers

An agent or broker may:

- Have limited rights to use, convey or otherwise promote the BestMark of a Best's Rating of a company with whom a contractual arrangement is maintained, upon receipt of a letter/email of consent from an appropriate representative of the rated company and the issuance of a letter of consent by A.M. Best.

Requests should be made directly to the rated company, which then can contact A.M. Best.

