Model of Excellence

BestLink for Excel

Company:	Business Model:
A.M. Best Company **Oldwick, NJ 08858** **www.ambest.com**	Subscription Supported: Pure Subscription

Business Model

The **Subscription Supported: Pure Subscription** business model, while it appears simple and straightforward, often proves much more difficult to execute. There is much more to it than simply making your content available on a password-protected basis via the Web. There are technological issues, such as fighting inappropriate use, password-sharing and mass downloading. There are also business challenges such as establishing and maintaining high perceived value, habituating users to the online product, and adapting the editorial process to an environment where real-time updating is an expectation.

Overview

For researchers and analysts, workflow integration more often than not means a tight integration between a publisher's database and Microsoft Excel. That's because these sophisticated users want to be able to manipulate data, link it to other spreadsheets, performance calculations, etc. Yet for many publishers, Excel output consists of little more than a crude export of data with no thought to how the data might ultimately be used.

Serving a base of financially-savvy analysts, A.M. Best knew it had to do more with its Excel interface than simply dump data. The result is BestLink for Excel, a user interface that now front-ends A.M. Best's global insurance and banking database.

BestLink for Excel provides a user-friendly wizard that can be used to generate standard or custom reports, cross-tabs and even standardized insurance reports filings, and seamlessly download them to Excel. Even more impressive, the software continuously scans and monitors previously generated A.M. Best spreadsheets to alert users to changes in data, which can then be updated immediately.

What's noteworthy about BestLink for Excel is the smooth and seamless way that it allows users to download data in powerful and useful formats, as well as helping to maintain that data by continuously checking for updates. BestLink for Excel also underscores the point that workflow integration doesn't always mean developing elaborate web-based user interfaces. In some cases workflow integration can mean allowing users to download data to offline software where they can manipulate it to meet their specific needs.