work experience letter format File PDF

Understanding the Work Experience Letter Format: A Comprehensive Guide

Work experience letter format is a crucial document that highlights an employee?s tenure, skills, responsibilities, and performance during their time at a company. Whether you are an employer preparing this letter for an employee or a job seeker requesting one, understanding the proper format ensures clarity, professionalism, and credibility. A well-structured work experience letter not only verifies employment but also serves as a testament to an individual's capabilities and contributions, which can significantly influence future career opportunities.

Importance of a Proper Work Experience Letter Format

A correctly formatted work experience letter provides several benefits:

- Acts as proof of employment for future employers or educational institutions.
- Showcases the employee?s skills, responsibilities, and achievements.
- Maintains professionalism and credibility.
- Helps in resolving employment disputes or verifying employment history.

Standard Work Experience Letter Format

While variations exist based on country, organization, or purpose, the core structure remains consistent. Below is a detailed breakdown of the typical format for a work experience letter.

1. Header Section

- **Company Letterhead:** The letter should be printed on the official company letterhead, which includes the company?s name, logo, address, contact details, and registration number if applicable.
- **Date:** The date when the letter is issued.
- **Recipient?s Details (optional):** If addressed to a specific individual or organization, include their name, designation, and address.

2. Salutation

Start with a formal greeting such as:

- ?To Whom It May Concern,?
- ?Dear Sir/Madam,?
- Or directly addressing the recipient if known, e.g., ?Dear Mr. John Doe,?

3. Introduction Paragraph

State the purpose of the letter, the employee?s full name, job title, and duration of employment.

Example:

?This is to certify that Mr. Rahul Sharma was employed with XYZ Pvt Ltd as a Software Developer from March 1, 2020, to February 28, 2023.?

4. Body of the Letter

- **Job Responsibilities:** List the key duties and responsibilities held by the employee during their tenure. Use bullet points or numbered lists for clarity.
- **Achievements and Performance:** Highlight notable accomplishments, projects, or contributions.
- **Skills Demonstrated:** Mention technical, managerial, or soft skills demonstrated by the employee.

5. Conclusion and Recommendation

End the letter by summarizing the employee?s overall performance and suitability for future roles. You may include a recommendation if appropriate.

Example:

?We found Mr. Sharma to be a dedicated and skilled professional, and we confidently recommend him for any future employment opportunities.?

6. Closing Section

- **Signature:** Signed by the authorized person (e.g., HR Manager or Supervisor).
- **Name and Designation:** Clearly mention the signatory?s name and official designation.
- **Company Seal or Stamp:** If applicable, affix the company seal for authenticity.

7. Footer (Optional)

Additional contact information or disclaimers, if necessary.

Sample Work Experience Letter Format

To provide a clearer picture, here is a sample template adhering to the above format:

[Company Letterhead]

XYZ Pvt Ltd

123 Business Street, City, State, ZIP

Phone: +123-456-7890

Email:

Date: [DD/MM/YYYY]

To Whom It May Concern,

This is to certify that Mr. Rahul Sharma was employed with XYZ Pvt Ltd as a Software Developer from March 1, 2020, to February 28, 2023.

During his tenure, Mr. Sharma demonstrated excellent technical skills and was responsible for the following:

- Developing and maintaining web applications using Java and Python
- Collaborating with cross-functional teams to deliver projects on time
- Conducting code reviews and mentoring junior developers
- Managing database systems and performing troubleshooting

His notable achievements include leading the development of the company's flagship application, which increased user engagement by 30%. Mr. Sharma showed a proactive attitude, strong problem-solving skills, and excellent communication abilities.

We found Mr. Sharma to be a dedicated professional and a valuable asset to our organization. We confidently recommend him for any future employment opportunities.

For XYZ Pvt Ltd,

[Signature]

[Name of Signatory]

[Designation]

[Company Seal]

Tips for Writing an Effective Work Experience Letter

1. Use Clear and Concise Language

- Avoid jargon or technical terms that may not be universally understood.
- Keep sentences short and to the point.

2. Be Honest and Accurate

- Ensure all details about employment duration, responsibilities, and performance are correct.
- Avoid exaggeration or false claims.

3. Maintain a Professional Tone

- Use formal language and respectful tone throughout the letter.

4. Customize for Specific Purposes

- Tailor the content based on the purpose of the letter (e.g., visa application, new job, educational admission).

5. Include Contact Information

- Provide a way for the recipient to verify the information if needed.

Common Variations of Work Experience Letters

Depending on the context, the work experience letter may vary slightly in format or content. Some

common types include:

- **Experience Certificate:** Usually concise, confirming employment and tenure.
- **Recommendation Letter:** More detailed, emphasizing skills and suitability for future roles.
- **Employment Verification Letter:** Often used by banks or government agencies to confirm employment details.

Conclusion

A well-structured work experience letter format is essential to present a professional image and verify an employee?s credentials accurately. By following standard formatting guidelines, including clear headings, relevant details, and a formal tone, organizations can produce effective documents that serve their intended purpose. For employees, knowing what information should be included can help ensure their experience is properly documented, enhancing their prospects in future endeavors.

Remember, the key to an impactful work experience letter lies in clarity, honesty, and professionalism. Whether you are drafting or requesting such a letter, adhering to the standard format ensures that the document will be valuable and credible.

Work Experience Letter Format: A Comprehensive Guide to Crafting a Professional Document

A work experience letter format is an essential document that validates an employee's tenure, skills, and contributions within an organization. Whether you're an employee seeking to showcase your professional background or an employer aiming to provide an official record of an employee's service, understanding the correct format and structure of this letter is crucial. An accurately drafted work experience letter not only enhances credibility but also plays a vital role in future employment opportunities, visa applications, or educational pursuits.

In this comprehensive guide, we will explore the key components of a well-structured work experience letter, provide sample formats, and offer tips to ensure your letter is professional, concise, and impactful.

What is a Work Experience Letter?

A work experience letter is an official document issued by an employer or organization that confirms an individual's employment period, role, responsibilities, and performance. It serves as a testimonial of the employee's skills and work ethic, often used as proof of experience in job applications or other official processes.

Importance of a Proper Work Experience Letter Format

Having a standardized work experience letter format ensures clarity, professionalism, and consistency. It helps the recipient easily verify details and provides a positive impression of both the employee and the organization. A poorly formatted or incomplete letter can lead to misunderstandings or questions about authenticity.

Key Components of a Work Experience Letter Format

A professional work experience letter typically includes the following elements:

- Header (Organization Details)

- Organization?s name
- Address
- Contact information
- Date of issuance

- Recipient?s Details (Optional)

- Name of the recipient or "To Whom It May Concern"
- Address (if applicable)

- Salutation

- Formal greeting, e.g., "Dear Sir/Madam," or specific name if known

- Opening Paragraph

- Purpose of the letter
- Employee's full name
- Position held
- Duration of employment (start date to end date)

- Body Paragraph(s)

- Description of job responsibilities
- Skills demonstrated
- Notable achievements
- Work ethic and attitude

- Closing Paragraph

- Recommendation or affirmation of the employee?s abilities
- Willingness to provide further information (if applicable)

- Signature and Seal

- Signature of authorized person
- Name and designation
- Company seal/stamp (if applicable)

Sample Work Experience Letter Format

Below is a standard template you can adapt to your needs:

[Organization?s Letterhead or Name]

[Address]

[City, State, ZIP Code]

[Phone Number] | [Email Address]

[Date]

To Whom It May Concern,

This is to certify that [Employee?s Full Name] was employed with [Organization Name] as a [Job Title] from [Start Date] to [End Date].

During their tenure with us, [Employee?s Name] demonstrated exceptional skills in [mention key skills or responsibilities]. They were responsible for [briefly describe main duties and responsibilities], exhibiting professionalism, dedication, and a proactive attitude.

[Employee?s Name] actively contributed to [mention any notable projects, achievements, or contributions], which significantly benefited our organization. Their ability to [highlight specific skills or qualities such as teamwork, leadership, problem-solving] was commendable.

Throughout their employment period, [Employee?s Name] maintained a positive work ethic and was respected by colleagues and management alike. We believe they possess the necessary skills and experience to excel in future roles.

We wish [Employee?s Name] all the best in their career pursuits. Should you require any further information, please do not hesitate to contact us.

Sincerely,

[Signature]

[Name of the Signatory]

[Designation]

[Organization Name]

[Seal/Stamp, if applicable]

Tips for Writing an Effective Work Experience Letter

- Use Professional Language: Maintain a formal tone throughout the letter.
- Be Concise but Informative: Provide sufficient details without overloading the letter.
- Validate Authenticity: Use official letterhead, signatures, and stamps if possible.
- Include Quantifiable Achievements: Mention specific accomplishments or contributions.
- Avoid Personal Opinions: Focus on factual information and professional qualities.
- Proofread Carefully: Check for grammatical errors, typos, and accuracy of information.

Variations Based on Purpose

Depending on the purpose, a work experience letter may require slight modifications:

Employment Verification Letter

- Focuses primarily on confirming employment dates, position, and employment status.

Recommendation Letter

- Emphasizes skills, qualities, and suitability for future roles, often more personalized.

Visa or Immigration Letter

- Highlights employment details relevant to visa applications, may include salary and designation.

Common Mistakes to Avoid

- Omitting essential details such as employment dates or role.
- Using informal language or vague descriptions.
- Forgetting to sign or stamp the document.
- Providing false or exaggerated information.
- Sending a generic template without customization.

Final Thoughts

Mastering the work experience letter format is vital for both employers and employees to ensure the document serves its purpose effectively. A well-crafted work experience letter not only acts as a formal record of employment but also enhances the credibility and professionalism of the individual concerned. Whether you're issuing or requesting such a letter, adhering to the recommended format and including all necessary details will facilitate smooth verification processes and foster trust.

Remember, a professional work experience letter can open doors to new opportunities and reflect positively on your career journey. Invest time and effort into creating a clear, accurate, and polished document that truly represents the individual?s contributions and capabilities.

QuestionAnswer What is the standard format for a work experience letter? A standard work experience letter typically includes the employer's details, employee's details, position held, duration of employment, job responsibilities, and a closing statement of recommendation or confirmation, all formatted professionally on official letterhead. How should I start a work experience letter? Begin with a formal salutation, followed by a clear statement introducing the purpose of the letter, such as

confirming employment and specifying the employee's name and position. What key information should be included in a work experience letter? Include the employee's full name, job title, dates of employment, key responsibilities, skills demonstrated, and the employer's contact information for verification. Is it necessary to include the reason for leaving in a work experience letter? No, typically a work experience letter focuses on employment details and performance. Reasons for leaving are usually not included unless specifically requested or relevant. Can I customize the work experience letter for different job applications? Yes, you can tailor the letter to highlight the most relevant skills and experience suited to the specific job you're applying for, but ensure it remains truthful and professional. How should a work experience letter be signed? It should be signed by an authorized person such as a manager or HR representative, including their name, designation, and contact information. A digital signature is acceptable if authorized. Are there any legal considerations when writing a work experience letter? Yes, the letter should accurately reflect the employee's employment details without exaggeration or false information to avoid legal issues or misrepresentation. What is the difference between a work experience letter and a recommendation letter? A work experience letter confirms employment details and responsibilities, while a recommendation letter provides a personal endorsement of the employee's skills, character, and suitability for a new job. Can a work experience letter be issued for internship or part-time work? Yes, a work experience letter can be issued for internships or part-time jobs, detailing the nature of the work, duration, and skills gained during the period.

Related keywords: work experience letter sample, employment verification letter, professional experience letter, work history letter format, employment certificate template, job experience letter example, employee reference letter, work confirmation letter, professional reference letter format, employment record letter

Abcs of experience rating ncci

abcs of experience rating ncci is an essential concept for employers and insurance professionals navigating the world of workers' compensation insurance. Understanding how the National Council on Compensation Insurance (NCCI) calculates experience ratings can significantly impact a company's insurance premiums and safety strategies. This comprehensive guide aims to demystify the fundamentals of experience rating with NCCI, providing clarity on its purpose, methodology, benefits, and key considerations. Whether you are new to workers? compensation insurance or seeking to optimize your existing policy, grasping the ABCs of NCCI experience rating is vital for effective risk management and cost control.

What Is Experience Rating in NCCI?

Experience rating is a method used by workers' compensation insurance providers, particularly NCCI, to adjust an individual employer?s premium based on their prior claims history. Essentially, it aims to reward safe workplaces and incentivize employers to implement safety measures.

Definition and Purpose

Experience rating is a formula that modifies an employer?s manual premium ? the base rate for their industry and payroll ? to reflect their own loss history. The primary goals are:

- To promote workplace safety
- To differentiate premiums based on actual risk
- To encourage employers to reduce workplace injuries
- To ensure equitable premium costs across different businesses within the same industry

How It Differs from Manual Premium

While the manual premium is a standard rate determined by industry classification and payroll, the experience modification factor (or ?mod?) adjusts this rate up or down. A company with a history of few or no claims will benefit from a lower mod, reducing their premium, whereas a company with frequent or severe claims may face higher costs.

The Role of NCCI in Experience Rating

The NCCI is a non-profit organization that collects, analyzes, and maintains workers? compensation insurance data across many states. It develops and administers the experience rating formulas used by most states, making it a central authority in setting fair and consistent rating standards.

NCCI?s Responsibilities

- Collects and processes employer claims data
- Develops classification codes for industries
- Calculates experience modification factors
- Provides guidelines and tools for insurers and employers
- Ensures compliance with state-specific regulations

States Using NCCI

NCCI?s model primarily serves states like:

- Florida
- Illinois
- Indiana
- Iowa
- Kansas
- Kentucky
- Missouri
- North Carolina
- South Carolina
- Tennessee
- and others

It?s important for employers to verify their state?s specific rules, as some states have their own experience rating organizations.

Understanding How Experience Rating Is Calculated

The calculation of an employer?s experience modification involves several components, primarily focusing on their claims history, payroll, and industry classification.

Key Components of the Calculation

- **Claim Data:** All reported and paid claims within a specific period, typically the last three years.
- **Expected Losses:** The average loss costs for similar companies within the same industry classification.
- **Actual Losses:** The employer?s actual claims costs during the period.
- **Loss Development Factors:** Adjustments to account for claims that may develop or settle over time.
- **Rating Values:** The specific modifiers applied based on the employer?s claims history relative to expectations.

Steps in the Calculation Process

- Data Collection: Gather all relevant claims data for the past three years.
- Determine Expected Losses: Use industry averages to estimate what a typical company in the same classification would incur.
- Calculate Actual Losses: Sum the employer?s reported claims, adjusting for any development.
- Compute the Loss Ratio: Divide actual losses by expected losses.
- Apply the Experience Modification Formula: Use NCCI?s formulas and tables to derive the

employer?s mod factor.

Interpreting the Experience Modification Factor (Mod)

The resulting mod factor influences the employer?s premium:

- Mod
- Mod = 1.0: Industry average safety record, no adjustment.
- Mod > 1.0: Worse-than-average safety record, leading to an increase in premium.

For example, a company with a mod of 0.75 pays 75% of the standard premium, while one with 1.25 pays 125%.

Benefits of Experience Rating

Implementing and understanding experience rating offers multiple advantages:

- Cost Savings: Safer companies pay less over time.
- Risk Management: Encourages employers to invest in safety programs.
- Fairness: Reflects individual employer?s claims history rather than industry averages.
- Competitive Edge: Reduces insurance costs, allowing for better pricing or investment.

Key Considerations and Common Questions

How Is the Experience Modification Factor Used?

Insurance providers apply the mod to the manual premium, adjusting the final premium accordingly. It?s typically shown on the policy declaration page.

How Often Is the Experience Modification Updated?

Most states update the mod annually, based on claims data from the previous three years.

What Are the Limitations of Experience Rating?

- It may not fully account for temporary safety improvements.
- Large claims can disproportionately affect the mod.
- New businesses don?t have prior claims history for accurate rating.

How Can Employers Improve Their Experience Rating?

- Implement comprehensive safety and training programs.
- Reduce workplace injuries.
- Manage claims proactively.
- Regularly review safety procedures and compliance.

Conclusion

Understanding the ABCs of experience rating with NCCI is crucial for employers looking to manage their workers? compensation costs effectively. By actively engaging with their claims data, safety programs, and understanding how their safety record influences their premiums, businesses can not only reduce expenses but also foster safer workplaces. The NCCI?s role ensures that the experience rating system remains fair, consistent, and transparent, ultimately benefiting both insurers and employers. Whether you are a seasoned safety manager or a new employer navigating insurance policies, grasping the fundamentals of experience rating is an essential step toward financial and operational excellence in workplace safety.

ABCs of Experience Rating NCCI: A Comprehensive Guide for Employers and Industry Professionals

Experience rating NCCI has become an essential component of workers? compensation insurance, shaping how premiums are calculated and how businesses are incentivized to prioritize safety. Whether you're an employer navigating insurance options or an industry professional seeking to understand the nuances of workers? compensation, grasping the fundamentals of experience rating NCCI is crucial. This article delves into the core concepts, mechanics, and implications of experience rating within the NCCI framework, providing a clear and detailed overview for readers at all levels of familiarity.

What is Experience Rating NCCI?

Experience rating, particularly as administered by the National Council on Compensation Insurance (NCCI), is a method used to adjust workers? compensation insurance premiums based on an individual employer?s claim history. Instead of paying a standard rate, a company's premium is modified to reflect its past safety record, encouraging safer workplace practices.

NCCI is a leading organization that collects and analyzes workers? compensation data across numerous states, establishing pricing and rating systems that promote fairness and incentivize safety. The experience rating component is a key part of this system, allowing insurers and regulatory bodies to differentiate between safer and riskier employers.

The Purpose and Benefits of Experience Rating

Understanding the purpose of experience rating helps clarify its importance:

- Incentivizes Safety: Employers with fewer or less costly claims benefit from reduced premiums, motivating investments in safety programs.
- Fair Premiums: It ensures that premium costs are aligned with actual risk, preventing safe employers from subsidizing higher-risk companies.
- Market Stability: By encouraging safety, experience rating helps reduce overall injury rates, leading to a healthier workforce and more stable insurance markets.

How Does Experience Rating Work?

At its core, experience rating adjusts an employer?s basic premium?often called the manual premium?based on their experience modification factor (also known as mod or EMR). The process involves several steps:

- Calculating the Manual Premium: Based on the employer?s classification codes and the rate tables established by NCCI.
- Determining the Experience Modification: Using the employer?s claims history over a specified period.
- Applying the Modification to the Premium: Adjusting the manual premium by the experience mod to arrive at the final premium.

This process ensures that employers with better-than-average safety records pay less, while those with poorer records pay more.

The Components of Experience Rating

Experience rating involves various components that collectively determine the employer?s mod:

- Pure Premium and Loss Costs

- Pure Premium: The expected cost of claims for a given classification, based on historical data.
- Loss Costs: The amount insurers expect to pay for claims, excluding expenses like administration.

- Expected Losses and Actual Losses

- Expected Losses: The projected claims costs for an employer based on industry averages.
- Actual Losses: The real claims incurred by the employer during the rating period.

- The Experience Modification Factor

- Calculated by comparing actual losses to expected losses.
- A mod of 1.0 indicates average risk.
- A mod less than 1.0 signifies a safer-than-average employer.
- A mod greater than 1.0 indicates higher-than-average claims.

The Experience Modification Calculation

The process of calculating the experience mod is complex and involves statistical analysis. Here?s a simplified overview:

- Data Collection: Claims data for the employer over a 3-year period (excluding the most recent year).
- Loss Adjustment: Losses are adjusted for inflation, favorable or unfavorable development, and other factors.
- Expected Losses Calculation: Based on industry averages for similar employers.
- Actual Losses Comparison: Actual losses are compared to expected losses.
- Rating Formula Application: A formula derived from statistical models computes the mod, which can be refined through various adjustments.

The goal is to produce a mod that accurately reflects the employer?s safety performance, with adjustments to ensure fairness and stability.

Types of Experience Modifications

NCCI uses different types of modifications depending on the employer and industry:

- Experience Modification (Experience Mod): The standard adjustment reflecting the individual employer?s claims history.
- Manual Class Mod: Adjusts classification codes based on specific experience.

- Group Experience Rating: Applies to groups of related employers, often small businesses, to pool their risk.
- Large Deductible Program: For employers with significant deductibles, affecting experience rating calculations.

Factors Influencing the Experience Mod

Various factors can impact the employer?s mod, including:

- Claim Frequency and Severity: Number of claims and total costs.
- Type of Claims: Severity of injuries and whether they are catastrophic or minor.
- Claims Management: Effectiveness of claims handling and safety programs.
- Industry Risk Profile: Some industries inherently have higher risks, influencing baseline expectations.

The Impact of Experience Rating on Premiums

Once the experience mod is calculated, it directly affects the employer?s premium:

- Premium Formula: `Final Premium = Manual Premium × Experience Mod`
- Adjustment Range: The experience mod typically ranges from below 0.8 to above 1.2, but can sometimes be outside this range due to exceptional claims history.
- Premium Discounts and Penalties: Employers with mods below 1.0 enjoy discounts, while those above pay premiums reflecting higher risk.

Practical Examples

- A manufacturing company with an EMR of 0.85 pays 15% less than the manual premium.
- A construction firm with an EMR of 1.25 pays 25% more than the manual premium.

This differential underscores the importance of safety and claims management in controlling insurance costs.

Challenges and Criticisms of Experience Rating

While experience rating promotes safety and fairness, it faces some challenges:

- Data Accuracy: Reliable claim data is essential; errors can lead to unfair mods.
- Lag Effect: The three-year look-back period may delay recognition of improvements or deteriorations in safety.
- Industry Variability: Some industries inherently have higher claim frequencies, making fair comparisons difficult.
- Potential for Risky Behavior: Employers might underreport claims or adopt risky practices to improve their mod, although regulatory oversight seeks to minimize this.

Regulatory and Administrative Aspects

States regulate experience rating practices, often through legislation or NCCI-approved rules. Key aspects include:

- Appeals Process: Employers can challenge their mod calculations if errors are suspected.
- Minimum and Maximum Mod Limits: To prevent extreme adjustments.
- Reporting Requirements: Regular claims reporting and data verification.

The Future of Experience Rating NCCI

Advancements in data analytics and technology are shaping the future of experience rating:

- Real-Time Data Collection: Potential for more dynamic and responsive rating systems.
- Use of Big Data: Incorporating broader safety metrics and workplace data.
- Enhanced Risk Management Tools: Employers can leverage insights from their claims data to proactively improve safety.

Conclusion

The ABCs of experience rating NCCI encompass a sophisticated yet vital framework that aligns insurance premiums with an employer?s safety record. By understanding the components, calculation methods, and implications of experience modifications, employers and industry professionals can better manage their safety programs, control costs, and foster safer workplaces. As the landscape evolves with technological innovations and regulatory changes, staying informed about experience rating practices remains essential for navigating the workers? compensation insurance market effectively.

QuestionAnswer What is the ABCs of experience rating in NCCI? The ABCs of experience rating in NCCI refer to understanding the foundational concepts?Accruals, Benefits, and Credits?that determine how an employer's workers' compensation experience modification factor is calculated.

How does NCCI calculate experience modification using the ABCs? NCCI uses the ABCs to assess an employer?s claim history (Accruals), the benefits paid out, and applicable credits to adjust their workers' compensation insurance premiums, helping to reflect their actual risk. Why is understanding experience rating important for employers? Understanding experience rating helps employers manage their workers? compensation costs, improve safety programs, and potentially reduce insurance premiums through favorable experience modifications. What role do accruals play in NCCI's experience rating? Accruals represent the reserve amounts set aside for outstanding claims, impacting the calculation of an employer?s claimed incurred losses and overall experience modification. How do benefits influence the experience modification in NCCI's system? Benefits paid out for claims are factored into the experience rating to reflect the actual costs associated with an employer?s claims history, influencing the modification factor. What are credits in the context of NCCI experience rating? Credits are adjustments applied to an employer?s experience modification to account for favorable safety programs or other positive risk management practices. How can employers improve their experience rating according to the ABCs? Employers can improve their experience rating by reducing claims through safety initiatives, effectively managing claims, and implementing risk mitigation strategies that positively impact accruals, benefits, and credits. Are there specific formulas associated with the ABCs in NCCI's experience rating? Yes, NCCI uses detailed formulas that incorporate accruals, benefits paid, and credits to calculate the experience modification factor, which influences insurance premiums. How often does NCCI update the experience ratings based on the ABCs? NCCI typically updates experience ratings annually, reflecting the latest claims data, benefit payments, and credits to ensure accurate premium adjustments. Where can employers find resources to better understand the ABCs of experience rating? Employers can consult NCCI?s official publications, training webinars, and their online resources or contact their insurance agents for detailed guidance on the ABCs of experience rating.

Related keywords: experience rating, NCCI, ABCs of experience rating, workers' compensation, premium calculation, risk assessment, manual classification, payroll reporting, experience modification factor, rating bureau

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