



Issue Date & Time: January 16, 2026; 1:54 PM UTC -05:00

Certificate #: AMB00435100000000000332

Certificate Holder: Randy Shaw | Everett Cash Mutual Insurance Company

## BEST'S CERTIFICATE OF CREDITWORTHINESS

This certificate is issued as a matter of information only and confers no rights upon the certificate holder.

This is to certify that **A.M. Best Rating Services, Inc.** has rated the following company since 1974, with current ratings displayed below:

### EVERETT CASH MUTUAL INSURANCE COMPANY

AMB#  
004351

NAIC#  
17043

FEIN#  
23-0564640

#### Company Information:

**Address:**  
10591 Lincoln Highway  
Everett, PA 15537 US



**Website:** www.everettcash.com

**Date Incorporated:**  
May 8, 1913

**Date Commenced:**  
May 8, 1913

**Best's Financial Size Category:**  
VIII (USD 100 Million to Less than 250 Million)

#### Best's Credit Ratings

##### Financial Strength (FSR)

**Ratings:** A u (Excellent)  
**Outlook:** Positive  
**Action:** Under Review  
**Effective Date:** October 29, 2025  
**Initial Rating Date:** June 30, 1974

##### Long-Term Issuer Credit (ICR)

**Ratings:** a u (Excellent)  
**Outlook:** Positive  
**Action:** Under Review  
**Effective Date:** October 29, 2025  
**Initial Rating Date:** June 12, 2007

A **Best's Credit Rating (BCR)** is a forward-looking, independent and objective opinion regarding an insurer's, issuer's or financial obligation's relative creditworthiness. In our opinion, this company's ability to meet ongoing insurance obligations is Excellent, and its ability to meet ongoing senior financial obligations is Excellent.

#### Best's Credit Rating Definitions

**Best's Financial Strength Rating (FSR):** An independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations.

**Best's Issuer Credit Rating (ICR):** An independent opinion of an entity's ability to meet its ongoing financial obligations and can be issued on either a long- or short-term basis.

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Kenneth J Johnson  
Chief Rating Officer, AM Best Rating Services

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