

Best's Underwriting Reports & Best's Loss Control Reports

Designed specifically for the underwriting and loss control community, *Best's Underwriting Reports* and *Best's Loss Control Reports* give you access to information about more than 600 industries, businesses and municipal services. A subscription allows you to:

-  Identify the risks and insurance coverage needs for various businesses and industries.
-  Streamline on-site inspections with checklists outlining exposures and loss controls.
-  Cross-reference reports to Standard Industrial Classification (SIC), North American Industry Classification Systems (NAICS)* and Occupational Safety and Health Administration (OSHA) codes and classifications, as well as Canada Codes.**
-  View an at-a-glance summary of each industry's degree of liability in applicable lines of insurance with Best's Hazard Index.
-  Access environmental, social and governance (ESG) Industry Risk Intensity Scores from MSCI to see associated aggregate risk based on key issues affecting core business activities.***
-  Keep up to date on the insurance industry with a one-year subscription to *Best's Review*®, our monthly insurance magazine, and *BestDay*®, our daily insurance email.

*For Mexico, Canada and the United States

**Canada Codes were developed by the Insurance Bureau of Canada (IBC) for the purpose of the Commercial Liability Statistical Plan for Ontario. They were utilized by the General Insurance Statistical Agency (GISA) until 2022. They are not maintained by IBC and are to be used at your own discretion.

***Review the methodology behind MSCI ESG Ratings at www.msci.com/esg-and-climate-methodologies.

BEST'S HAZARD INDEX		
Lines of Coverage	Best's Hazard Index	Underwriting Comments
Automobile Liability	4	If feedstock or fuel is shipped by the insured, this exposure will be increased considerably
General Liability: Premises and Operations	6	-----
General Liability: Products -		
Environmental Impairment Li		
Workers' Compensation		
Crime		

MSCI ESG SCORE		
ESG Description	ESG Risk Intensity Score*	Score Description
MSCI ESG Industry Risk Intensity Score for the following GICS** Classification:	10	MSCI's ESG Industry Risk Intensity Scores measure the aggregate ESG risks faced by different industries, based on the interplay of environmental, social and governance (ESG) key issues affecting the core business activities within that industry. These scores follow the same framework used by MSCI ESG Ratings but are focused on entire industries rather than individual companies. Review methodology behind MSCI ESG Ratings here: ESG Ratings Methodology - MSCI
Coal and Consumable Fuels		

-  This product includes an ADA-compliant WCAG accessibility widget with built-in customization options to enhance content accessibility. It reflects AM Best's ongoing commitment to creating inclusive digital experiences for all users.

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