

# 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 nearly 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.
-  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

\*\*Review methodology behind MSCI ESG Ratings at [www.msci.com/esg-and-climate-methodologies](http://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 - Completed Operations	5	—
Environmental Impairment Liability		
MSCI ESG SCORE		
Workers' Compensation	ESG Description	ESG Risk Intensity Score*
Crime	MSCI ESG Industry Risk Intensity Score for the following GICS** Classification:  Coal and Consumable Fuels	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: <a href="http://ESG.Ratings.Methodology.MSCI">ESG Ratings Methodology - MSCI</a>

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