







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

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-  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.**
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*For Mexico, Canada and the United States

**Review 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 - Completed Operations	5	-----
Environmental Impairment Liability		
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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