Statement:
This Modern Slavery Act Statement (the “Statement”) made by the AM Best Company, Inc. (AMB) and its subsidiaries reflects a unified commitment with recognition of our corporate and social responsibility for zero tolerance to any form of modern slavery and human trafficking. This Statement made in accordance with Section 54 of the Modern Slavery Act 2015 (the “Act”), and renewed annually, outlines the adopted protocols by AMB for the fiscal year January 2019 through December 2019. AMB remains firmly committed to repudiating any and all individuals, organizations and supply chains providing assistance to or, receiving benefit from any form of modern slavery or human trafficking.

AMB is the oldest and most widely recognized provider of ratings, financial data and news with an exclusive insurance industry focus. With offices and employees in the United States, London, Amsterdam, Hong Kong, Dubai, Mexico City and Singapore, AMB is committed to an increased focus on its high standards of ethical business conduct in accordance with all applicable laws and regulations including full compliance with the Act. This Statement sets the standard for our position of zero tolerance relating to modern slavery and human trafficking among our staff members, supply chains and society.

Risk Assessment:
As a service provider in the financial services industry, our direct exposure to modern slavery and human trafficking within our supply chain is low. We do not consider our relationships with professional and business suppliers of services to AMB as a meaningful source of risk. However, the utmost commitment to preserving our high level of ethical standard for life and liberty remains a top priority. These standards include our consideration for any possible exposure to modern slavery or human trafficking.

Performance Indicators and Future Direction:
We are fully committed to our mandate for zero tolerance reflected in any form of modern slavery and human trafficking. In the coming year we will strive to increase the awareness of this issue within our organization and to our supply chains. AMB also commits to exploring effective methods that will ensure its supply chains fully understand our position on this Statement and comply with all laws and regulations related to the Act. Measures to expand the vetting of organizations within our supply chain, combined with increased emphasis on maintaining our high standards of corporate values reflected in this Statement will be considered. Additionally, our internal policies related to this global issue will be appropriately reviewed and updated as necessary.
The validation for success in upholding our position of zero tolerance to modern slavery and human trafficking is measured by the absence of reported incidents received from employees, suppliers, the public in general and law enforcement agencies.

**Whistleblowers:**
AMB is proudly committed to protecting its employees worldwide who provide information anonymously resulting from concerns or actions taken related to possible illegal activities. Accordingly, each employee has full access to the AMB “Staff Handbook” via our Intranet which describes and directly links to our corporate “Whistleblower Policy”. Consequently employees may anonymously report any concerns or observations related to modern slavery and human trafficking, as well as other presumed illegal activates that may impact our corporation. The aim of our Whistleblower Policy is to provide an avenue for employees to raise concerns with reassurance that they will be protected from reprisals.

**Training:**
At AMB, we are committed to ensuring all employees worldwide are provided with on-going training and support related to a variety of topics. We will continually provide training and educational material incorporating new topics annually. Our expanding curriculum will explore, examine and include material related to worldwide observations connected to modern slavery and human trafficking particularly as it may impact our industry, business, supply chains and, society.

AM Best Company, Inc.

[Signature]

Name: Arthur Snyder III  
Title: Chairman, President & CEO