



A.M. BEST COMPANY, INC.

## **Business Continuity & Information Security Statement**

Founded in 1899, A.M. Best Company is a global full-service credit rating organization dedicated to serving the financial and health care service industries, including insurance companies, banks, hospitals and health care system providers. During the company's long history of analyzing data, A.M. Best has been a pioneer in collecting and disseminating insurance information via the use of computer technology and information networks.

As a National Recognized Statistical Rating Organization (NRSRO), A. M. Best Company follows guidelines established by the SEC and other regulatory agencies that include, among other issues, security of information used in the rating process. Additionally, and as part of the company's internal controls, A. M. Best is routinely reviewed by an independent Auditing firm which includes a review of system controls, security of information and business continuity preparedness.

Continuity of A.M. Best's business operations during an interruption relies heavily on our ability to stay connected to organizations that provide A.M. Best financial information as well as those organizations that receive information through electronic media including networking technologies. Depending on the nature of the interruption, A.M. Best has established response practices that meet requirements for ongoing business continuity on a 24/7 basis.

The security of information is also vital to our business success and is a critical aspect of the relationship between A.M. Best and client organizations. A.M. Best does not use a third party host or facility for data storage and/or data access. Hosted data and associated systems are securely stored internally on a DMZ or behind a Firewall. Network (including wireless) infrastructure is secured through the use of filtering, file access control and authentication devices. Data transfer is protected via standard encryption protocols. Web filtering is used to prevent information leaks.

In addition to using antivirus programs and spyware blockers, A.M. Best uses system hardening methodology to eliminate as many security risks as possible. File integrity is regularly monitored and system logs are reviewed on an ongoing basis. A.M. Best utilizes a standard security protocol for the protection of data accessed via the web. Anonymous FTP access to databases/servers is disallowed/disabled. Database access control and data file permission procedures are in place to restrict unauthorized data access.

A.M. Best has and will continue to meet the evolving needs for comprehensive business continuity management as well as the security challenges to safe guard information that is important to our corporate business interest and to help serve the needs of our customers.