



A.M. BEST COMPANY, INC.

## **Disaster Recovery, Business Continuity and Information Security**

Founded in 1899, A.M. Best Company is a global full-service credit rating organization dedicated to serving the insurance industry. During the company's long history of analyzing data, A.M. Best has been a pioneer in collecting and disseminating insurance information through the use of computer technology and information networks.

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 or cloud service for hosted data storage and/or data access for mission critical applications. Most 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.

Our sites utilize state-of-the-art SSL (Secure Sockets Layer) technology to encrypt transactions over the Internet. This enables our visitors to access information on-line with the assurance that each visitor is actually doing business with A.M. Best and that the information provided, i.e. credit card numbers, forms, and financial data cannot be intercepted or decrypted over the Web. Major browsers enable different levels of encryption and support SSL. Please verify that the browser being used supports this protocol before entering billing or credit card information.

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



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### Frequently Asked Questions

- 1. Q: Does A.M. Best Company (AMB) maintain an ongoing Disaster Recovery (DR) / Business Continuity (BC) plan which includes ongoing process improvements?**  
**A: Yes. AMB's DR / BC plan is updated as required to reflect process changes as well as changes to critical information including vendors, suppliers and contact details.**
- 2. Q: Does AMB's DR / BC plan include information regarding hardware, software and services related to mission critical business applications?**  
**A: Yes. AMB's DR / BC plan is updated to reflect hardware, software, services and application changes and includes updates to those vendors who work closely with AMB for rapid support & replacement of mission critical equipment.**
- 3. Q: Does AMB's DR / BC plan include the use of "Remote Access" to mission critical applications in the event of a facility closure?**  
**A: Yes. AMB utilizes Virtual Private Network (VPN) with secure technology to allow remote access for critical staff and applications.**
- 4. Q: Does AMB test DR / BC procedures?**  
**A: Yes. Throughout the years, AMB has experienced various types of planned and unplanned testing events that have provided "Realistic / Actual" conditions and are used in determining Recovery Time Objective (RTO) and Recovery Point Objective (RPO) measurements. AMB continues to refine responsiveness levels that address internal and external emergency conditions.**
- 5. Q: Does AMB have multiple Data Centers in the event of an outage?**  
**A: AMB's New Jersey facilities include separate Data Centers located in distinct buildings. Each building utilizes separate high capacity generators with cross connection redundancy.**
- 6. Q: Does AMB maintain offsite backup / archive storage for mission critical information?**  
**A: Yes. AMB utilizes a nationally known vendor facility to store backup and archive information.**
- 7. Q: Is AMB subject to annual audits including DR / BC procedures?**  
**A: Yes. AMB engages an outside auditing firm in addition to the regulatory and compliance audits that are routinely performed.**
- 8. Q: Does AMB have redundancy in Network Connectivity?**  
**A: Yes, AMB incorporates multiple high speed network connections that are designed for redundancy in the event of a major outage.**
- 9. Q: Does AMB have established corporate security policies that work in conjunction with DR / BC planning?**  
**A: Yes, AMB maintains numerous policies that reflect the need for security as it relates to electronic communication, electronic devices, building security and information security.**
- 10. Q: Does AMB provide formal copies of DR / BC policies or related policies?**  
**A: As with many privately owned organizations, all policies of the company are the intellectual and confidential property of the A.M. Best Company. Any policy directly requested and required by regulatory / compliance agencies for public availability remain the intellectual property of the A.M. Best Company.**