**Purpose:** The purpose of this CRPC Policy is to provide a framework for Rating Evaluation, Assessment, and Determination (READ) Function recordkeeping practices pertaining to access, maintenance, storage, retention, and handling of information relating to rating operations. There are two primary objectives associated with this CRPC Policy: (i) maintenance of records sufficient to fully support and allow reconstruction of the analytical process for any given Best’s Credit Rating (BCR) and non-rating opinion; and, (ii) prevention of the misuse of Confidential or Material Non-Public Information (MNPI) as defined in Compliance Policy C-5.

1. In accordance with the Global Record Retention Policy, A.M. Best Rating Services, Inc. (AMBRS) employees are to maintain accurate, detailed and comprehensive records to provide sufficient support to the analytical process and the BCR and non-rating opinion determinations made, and to allow reconstruction of the analytical process for a given Rating Action.

2. AMBRS shall implement and maintain at all times control processes and procedures to prevent the misuse of Confidential Information and MNPI obtained and created in connection with providing credit rating and non-rating opinion services. All Confidential Information and MNPI must be handled with due care.