

# Underwriting & Loss Control Resources

Designed specifically for the underwriting and loss control community, this resource gives you access to reports on nearly 600 industries, businesses and municipal services. It allows you to:

- Understand exposures related to applicable coverage lines.
- Streamline on-site inspections with checklists outlining exposures and loss controls.
- Cross-reference reports to Standard Industrial Classification (SIC), North American Industry Classification Systems (NAICS), and Occupational Safety and Health Administration (OSHA) codes and classifications.
- Assess the degree of liability in applicable lines of insurance using Best's Hazard Index, which quantifies risk on a scale of one to ten.
- Keep up to date on the insurance industry with a one-year subscription to *Best's Review*®, our monthly insurance magazine, and *BestDay*®, our daily insurance newsletter.

Best's Hazard Index is included in every report (shown: Apartments, Cooperatives and Condominiums).

BEST'S HAZARD INDEX		
Line	Best's Hazard Index	Underwriting Comments
<a href="#">Automobile Liability</a>	4	-----
<a href="#">General Liability: Premises and Operations</a>	6	Large number of visitors to premises. Lower if not contractually responsible for residents, tenants, and other visitors to property sites.
<a href="#">Directors' and Officers' Liability</a>	6	Lack of disclosure according to state laws.
<a href="#">Workers' Compensation</a>	6	Large number of employees possible.
<a href="#">Crime</a>	4	-----
<a href="#">Property</a>	7	On-site exposures difficult to control.
<a href="#">Business Interruption</a>	5	-----
<a href="#">Inland Marine</a>	5	Large amounts of equipment.

Low 1-3, Medium 4-6, High 7-9, Very High 10

*Best's Underwriting Reports* and *Best's Loss Control Reports* are sold separately. Customers who purchase both receive a 15% discount on one set of reports.

Single-user, multi-user and company-wide access is available. Individual reports are also available for purchase.

**To order:** [www.ambest.com/sales/buglosscenter](http://www.ambest.com/sales/buglosscenter)

- US/Canada: +1 800 424 2378
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