

Best's Underwriting & Loss Control Center

Conveniently access reports on hundreds of industries, businesses and municipal services, designed specifically for the underwriting and loss control community.

- Quickly become familiar with workplace hazards and appropriate loss controls from an underwriter's point of view.
- Perform efficient and thorough on-site loss control inspections with checklists that identify risks to employees and customers.
- Leverage database functionality that allows you to easily create custom report templates and lists of information you use frequently.

Best's Hazard Index is included in every report (shown: Pharmaceutical Manufacturers).

BEST'S HAZARD INDEX		
Line	Best's Hazard Index	Underwriting Comments
Automobile Liability	5	Higher with long-haul exposure.
General Liability: Premises and Operations	3	-----
General Liability: Products – Completed Operations	10	Costly and frequent lawsuits.
Environment Impairment Liability	4	-----
Workers' Compensation	5	-----
Crime	4	Higher if narcotics are produced. Kickbacks to such clients as pharmacies and physicians.
Property	8	Heavy fire load of stored raw materials and finished products.
Business Interruption	6	Specialized facilities; cleanrooms.
Inland Marine	5	-----
Equipment Breakdown	4	-----
Cyber Insurance	6	-----

Your subscription to the *Best's Underwriting Guide* or *Best's Loss Control Manual* database includes:

- Online access to regularly updated reports on nearly 600 industries. Each report presents:
 - A detailed description of the industry including materials and equipment used daily
 - Best's Hazard Index, which quantifies the degree of liability in applicable lines of insurance
 - An index of Standard Industrial Classification (SIC) and North American Industry Classification System (NAICS) codes
 - A listing of Occupational Health and Safety Administration (OSHA) standards (*Best's Loss Control Manual* only)
- A one-year subscription to *Best's Review*® magazine, with access to *BestDay*® online news

Best's Underwriting Guide and *Best's Loss Control Manual* databases are sold separately. Customers who purchase both receive a 15% discount on one database.

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

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