

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:

- Identify the risks and insurance coverage needs for various businesses and industries.
- 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.
- View an at-a-glance summary of each industry's degree of liability in applicable lines of insurance with Best's Hazard Index.
- 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: Municipal Governments).

BEST'S HAZARD INDEX		
Line	Best's Hazard Index	Underwriting Comments
Automobile Liability	8	Garbage collection services, rescue squads, police departments, and fire departments often require special underwriting consideration given their exposures to narrow streets, accident scenes, and fires.
Automobile Physical Damage	7	Specialized vehicles can be extremely expensive to replace or repair.
General Liability: Premises and Operations	9	Contingent on size of municipality and specialized municipal risks being covered.
Public Officials Liability	10	Claims of civil rights violations covered here.
Environmental Impairment Liability	10	Lower without landfills or sewage treatment.
Workers' Compensation	8	Type as well as frequency of injuries will depend on what position the employee holds.
Crime	3	-----
Property	6	-----
Business Interruption	3	-----
Inland Marine	6	Large number of mobile 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

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