

2520100070038

A.M. BEST COMPANY

EBSA/PUBLIC DISCLOSURE

Ambest Road
OLDWICK, NEW JERSEY 08858
908-439-2200
FAX 908-439-3027

2009 JUL 29 AM 9:55

ALESSANDRA L. CZARNECKI
GROUP VICE PRESIDENT
GLOBAL HUMAN RESOURCES AND OPERATIONS

July 23, 2009

Via First Class Mail, R.R.R.

Top Hat Plan Exemption
Pension and Welfare Benefits Administration
Room N-1513
U.S. Department of Labor
200 Constitution Avenue, NW
Washington, D.C. 20210

Re: A.M. Best Employment Agreement

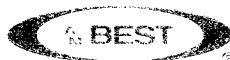
Dear Sir/Madam:

Pursuant to the provisions of Department of Labor Reg. § 2520.104-23, this letter hereby notifies you that A.M. Best Company, Inc., the employer named in (1) below maintains a plan or plans (as referenced in (2) below) primarily for the purpose of providing deferred compensation to a select group of management or highly compensated employees ("Top Hat Plan"). Item (3) below sets forth the number of participants in each such Top Hat Plan as of the date of this letter.

(1) Name of Employer:
A.M. Best Company, Inc.
Ambest Road
Oldwick, NJ 08858
EIN: 13-4955140

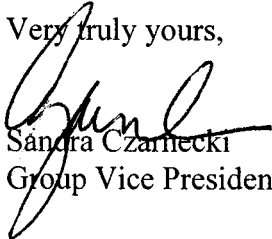
(2) Number of Top Hat Plan(s):
One (1)

(3): Number of Participants:
Seven (7)



Kindly acknowledge receipt of this filing by signing and returning to the sender the enclosed copy of this statement, which is intended to serve as acknowledgment of receipt. A stamped, self-addressed envelope is enclosed for your convenience.

Very truly yours,



Sandra Czarnecki
Group Vice President of Global HR

Acknowledged:

TOP HAT PLAN EXEMPTION
PENSION AND WELFARE BENEFITS ADMINISTRATION
U.S. DEPARTMENT OF LABOR

A.M. BEST COMPANY


AMBEST ROAD
OLDWICK, NEW JERSEY 08858

CERTIFIED MAIL™



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Pension and Welfare Benefits Administration
Room N-1513
U.S. Department of Labor
200 Constitution Avenue, NW
Washington, D.C. 20210

10/11/09 10:00 AM