





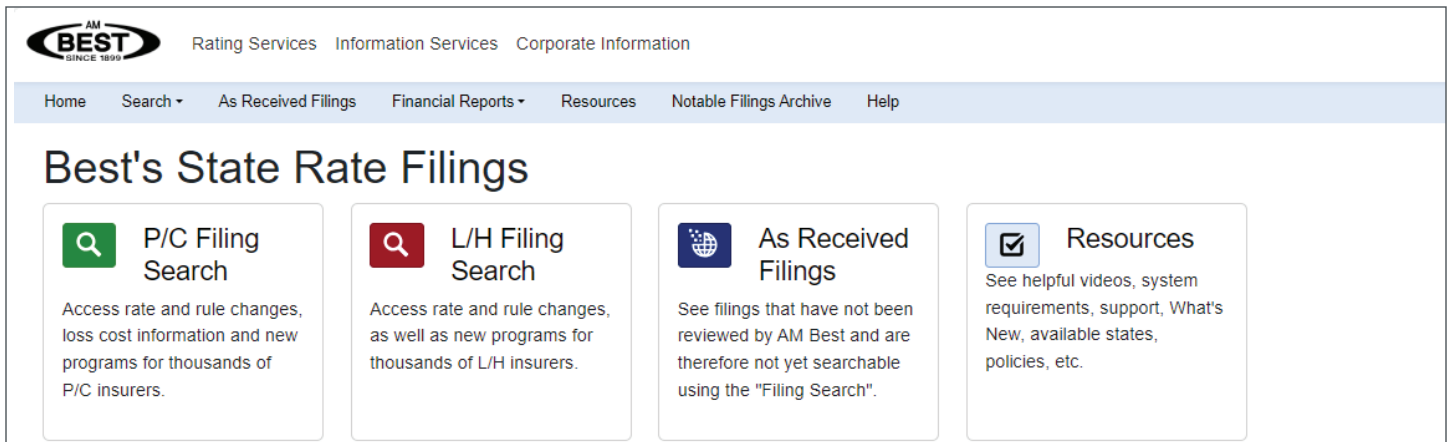


Best's State Rate Filings®

Solution for Actuaries, Analysts, Consultants, Underwriters, Market Researchers and Product Managers/Developers

Access millions of complete rate, rule and form filings for property/casualty and life/health lines on our revamped, mobile-friendly website.

-  Monitor approved, pending, rejected or withdrawn filings, plus loss cost information and new programs.
-  Track companies by states or lines of business, and receive customized notifications when filings are submitted or approved.
-  Export key data from filings, including disposition data and market share information.
-  Access standardized policy forms from national insurance advisory and statistical organizations.
-  Identify top US P/C and L/H insurers by state and line and bring yearly trends into focus with preformatted financial reports.
-  Streamline your insurance pricing and product management strategy.



▲ Readily find P/C and L/H insurers and their rate, rule and form filings.

Your purchase includes:

Filings:

- Online database with policy filings for property/casualty (all states plus DC) and life/health (46 states plus DC) insurers
- Approximately 30,000 new filings per month
- Complete P/C filing PDFs dating back to 2008
- Filings as received from state insurance departments
- SERFFSM filing descriptions

Reports:

- Market share reports detailing one-year premiums and loss data
- Financial reports on loss reserves and expenses

Search Features:

- Search within and across states based on:
 - Commercial/personal line or program
 - More than 250 types and subtypes of L/H insurance

- Filing or SERFF number, effective or disposition date, overall effect percentage, loss cost multiplier
- Company, group or agency/organization name; NAIC, FEIN and AMB company numbers
- Keywords or phrases within the filing
- Text within the filing summary
- Search results exportable to Microsoft® Excel® or PDF
- Best's Credit Ratings, market share and company rank information included in search results
- Option to save search criteria

Plus:

- Email alerts for filing changes by state, line, filing action, company, program, overall rate effect and keyword
- Standardized policy forms from national insurance advisory and statistical organizations
- One-year subscription to *Best's Review*® magazine online and the *BestDay*® insurance news email

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Our Insight, Your Advantage®



Search Millions of Property/Casualty Filings in Seconds

▼ Uncover US P/C filings for all states plus DC.

Property/Casualty Filing Search Help

All Filings
 Filings with AMB Filing Descriptions
 Filings with LCMs
 [View saved searches, alerts, and filing lists](#)

Keyword(s): Search

Search by AMB Filing Description Only

State Tracking/SERFF Number: Search

Date Range Options are not applicable to Alerts

Effective Date
 Disposition Date
 Date Added
 Today

Start: January 1 2023

End:

Note: If an end date is not selected when using "Effective Date" your results will still automatically include all filings up to and beyond today's date. For additional details please see the [help](#) page.

Company/Organization Search:

Search

Selected Companies: 0

[More Options](#) [Clear All Selected Companies](#)

States:

- Alabama
- Alaska
- Arizona
- Arkansas
- California

Selected States: All Clear

Lines:

- Aviation
- Boiler & Machinery
- Commercial Auto
- Commercial General Liability
- Commercial Inland Marine

Selected Lines: All Clear

Programs:

- Contractors
- Contractual Liability
- Court/Bail Bond
- Customs Bond
- Cyber/Computer Fraud

Selected Programs: All Clear

Filing Actions:

- New Program - Rate/Rule/Form
- Rate
- Rate/Rule/Form
- Rule
- Withdrawal/Suspension

Selected Filing Actions: All Clear

Filing Status:

- Approved
- Pending
- Disapproved
- Rejected
- Withdrawn

Selected Filing Status: 5 Clear

Search Results Version 9.0 or higher of Adobe Reader is required.

Results Per Page: 20

States: All States
Major Lines: Commercial General Liability
Programs: Contractors
Filing Actions: Rule, Rate, Rate/Rule/Form, Form
Filing Status: All
Effective Date from: 01/01/2023

All Filings
 Filings with AMB Filing Descriptions
 Filings with LCMs
 Save As: Select [Export to Excel](#) [Export to PDF](#)

Disposition Page/Company Rate Data Show All

< Previous 1 2 3 4 5 ... Next >
Displaying 1 to 20 of 216 Filings Found.

Select	Hide	Hide	Hide	Hide	Hide	Hide	Hide	Hide	Hide	Hide	Hide	Hide	Hide	Hide	Hide	Hide	Hide	Hide	
Filings	Filing	State	Date	Major	Program	State Tracking/ SERFF Number	PDF	Filing	Group/Company	Financial	Effective	Disposition	Indicated	Overall	Market	Rank			
<input checked="" type="checkbox"/>	Status		Added	Line		SERFF Number	filing	Action	Name	Strength	Date	Date	Rate	Effect	Share				
<input checked="" type="checkbox"/>	Approved	NC	00/00/00	Commercial	Contractors	State Tracking Number: ZZZZ-000000000	32	Rate			00/00/00	00/00/00	25.440 %	25.440 %			Other Liab & Prod Liab & Medical	2.16%	254
																	SERFF Number: ZZZZ-000000000		
																	Sample Insurance Group Sample P/C Insurance Company A+		
AMB Filing Description																			
Revised base rates and factors for Comm. Gen. Liab. Homebuilders Program.																			
SERFF Filing Description																			
Sample Casualty Company is seeking approval for the enclosed filing to be used with the General Liability line of business. This submission deals with a revised rate/rule for the Homebuilders... View More																			
Disposition Page Data View Less																			
Company Name:		Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):											
Sample Casualty Company		23.999%	23.999%	\$174,999	45	\$687,999	29.000%	20.000%											

▲ P/C search results include details such as filing status, market share and rank, with a link to a PDF of the complete filing.

New: Life/Health Filings Now Included with Your Purchase

▼ Find US L/H filings for 46 states plus DC.

Life & Health Filing Search Help

[View saved searches, alerts, and filing lists](#)

Keyword(s): Search

Date Range Options are not applicable to Alerts

Effective Date Disposition Date

Date Added Today

Start: January 1 2023

End: ▼ ▼ ▼

Note: If an end date is not selected when using "Effective Date" your results will still automatically include all filings up to and beyond today's date. For additional details please see the [help](#) page.

State Tracking/SERFF Number: Search

Company/Organization Search: Search

Selected Companies: 0

[More Options](#) [Clear All Selected Companies](#)

Filing Actions

- Form
- New Program - Form
- New Program - Rate/Rule
- New Program - Rate/Rule/Form
- Rate
- Rate/Rule/Form

Selected Filing Actions: All

[Clear](#)

Filing Status

- Approved
- Disapproved
- Rescinded
- Withdrawn

Selected Filing Status: All

[Clear](#)

States

- Alabama
- Arizona
- Arkansas
- California
- Colorado
- Connecticut

Selected States: All

[Clear](#)

Lines

- Health
- Health Maintenance (HMO)
- Life
- Life Settlements
- Long-Term Care

Selected Lines: All

[Clear](#)

Group/Individual/Other

- Group
- Individual
- Other

Selected Lines: All

[Clear](#)

TOI

- Annuitant - Assumption Agreement
- Annuitant - Other
- Credit - Assumption Agreement
- Credit - Involuntary Unemployment
- Credit - Priority

Selected Lines: All

[Clear](#)

Sub TOI:

- Accident & Sickness
- Accident Only Indemnity
- Accident/Sickness Indemnity
- Adjustable - Current Assumption - Indeterminate Premium - Joint (First to Adjustable - Current Assumption - Indeterminate Premium - Single Life
- Adjustable - Current Assumption - Indeterminate Premium - Joint (Last to Adjustable - Current Assumption - Indeterminate Premium - Single Life

Selected Programs: All

[Clear](#)

[Save As Search](#) [Save As Alert](#) Search [Reset Selections](#)

Life & Health Search Results Version 9.0 or higher of Adobe Reader is required.

[Modify Search](#) [New Search](#) Results Per Page: 20

State: All States
 Main Lines: All Main Lines
 Group/Individual/Other Lines: All Lines
 TOI Lines: All TOI Lines
 Sub TOI Programs: All Programs
 Filing Actions: All Filing Actions
 Filing Status: All
 State Tracking/SERFF Number: ZZZZ-000000000

Save As: Select [Export to Excel](#) [Export to PDF](#)

Disposition Page/Company Rate Data [Show All](#)

← Previous 1 Next → Displaying 1 to 1 of 1 Filings Found.

Select	Filing	State	Date	Major Line	Program	State Tracking/ SERFF Number	PDF Filing Pages	Filing Action	Group/Company Name	Financial Strength Rating	Effective Date	Disposition Date	Date Submitted
<input checked="" type="checkbox"/>	Approved	WY	00/00/00	Individual Medicare Supplement - Standard Plans	Plan F (Basic) 2010	State Tracking Number: ZZZZ-000000000 SERFF Number: ZZZZ-000000000	7	Rate	Sample Life/Health Insurance Group Sample Life/Health Insurance Company	A+	00/00/00	00/00/00	00/00/00

SERFF Filing Description
 2024 United World Modernized Medicare Supplement Rate Adjustment and Annual Loss Ratio Filing The purpose of this filing is to request a rate increase as shown in Exhibit 5. The proposed increase. [View More](#)

Disposition Page Data [View Less](#)

Company Name:	Overall %	Overall %	Written Premium	Number of Policy	Maximum %	Minimum %
Sample Life/Health Insurance Company	8.500%	8.500%	\$118,999	999	\$1,387,999	16.000%

▲ Examine details of rate, rule and form filings to track company and industry changes.

Financial Reports Add Value

▼ The market share reports show the top writers in the state and line of business you choose (shown).

Company Type: AMB Financial Groups and Unaffiliated Singles													
Data Year: 2023													
State/Territory: New Jersey													
Line of Business: Homeowners Mult Peril													
AMB #	Company Name	Direct Premiums Written (\$000)	Direct Premiums Earned (\$000)	Dividends to Policyholders (\$000)	Direct Losses Paid (\$000)	Direct Losses Incurred (\$000)	Paid Loss Ratio (%)	Incurred Loss Ratio (%)	Adjusted Loss Ratio (%)	Direct Loss Combined Ratio (%)	Overall Rank (DPW)	Single Company Rank (DPW)	Market Share (DPW) (%)
000000	Sample Insurance Group (G)	436,698	403,210	19,360	246,629	269,445	60.94	63.05	66.55	97.79	1	0	10.78
000000	Sample Insurance Group 2 (G)	419,531	418,428	0	237,650	261,985	56.99	60.01	62.19	89.14	2	0	10.33
000000	Sample Group (G)	381,411	366,605	0	223,705	239,346	60.26	64.86	65.11	95.33	3	0	9.27
000000	Sample Group 2 (G)	267,989	258,014	0	152,335	151,874	58.14	59.34	58.80	90.30	4	0	6.62
000000	Sample Mutual Insurance Company (G)	242,627	241,194	0	111,223	112,461	45.17	45.90	46.13	72.49	5	0	5.66
000000	Selection Total	1,748,256	1,687,451	19,360	971,742	1,035,112	56.30	58.63	59.76	89.06	0	0	47.19
099200	Total US PC Industry (T)	3,704,874	3,556,755	27,333	2,039,276	2,128,274	57.34	59.84	60.30	87.58	0	0	100.00
099006	Total US PC Direct (T)	2,272,522	2,195,665	27,333	1,256,509	1,357,861	57.23	61.84	62.62	87.09	0	0	61.34
099001	Total US PC Stock (T)	1,973,596	1,880,641	19,060	1,070,277	1,129,077	56.91	60.04	60.65	86.98	0	0	53.27
099005	Total US PC Agency (T)	1,432,352	1,361,090	0	782,767	770,413	57.51	56.60	56.60	88.69	0	0	38.66
099002	Total US PC Mutual (T)	1,240,605	1,198,086	3,451	702,176	721,983	58.61	60.26	60.44	90.58	0	0	33.49
099008	Total US P & C State Agency Writers (T)	723,237	679,324	0	382,028	390,130	56.24	57.43	57.43	90.67	0	0	19.52
099007	Total US P & C Nat'l Agency Writers (T)	709,115	681,766	0	400,739	380,283	58.78	55.78	55.78	86.97	0	0	19.14
099004	Total US PC Reciprocal (T)	444,335	437,332	4,822	242,284	249,463	55.40	57.04	57.68	84.37	0	0	11.99
099015	Total US PC Other Org Type (T)	46,338	40,697	0	24,539	27,751	60.30	68.19	68.19	95.79	0	0	1.25

Line of Business - State Page (Direct) and IEE (Net)								
000000	Sample Insurance Company							Best's Statement File - P/C, US
Best's Financial Strength Rating: A+								2023 Annual Data (\$000)
Direct Underwriting Business - State page Line : All Commercial Auto				State Of: Pennsylvania				
	2023	State's % to LOB		2022	State's % to LOB		2021	
		Grand Total			Grand Total		Grand Total	
Direct premiums written	231,952	35.25		20,792	34.68		193,130	
Direct premiums earned	218,379	35.39		199,168	34.94		190,634	
Direct losses incurred	172,317	33.63		159,702	33.70		114,886	
Dir def & cost con exp inc	8,152	38.35		8,263	38.11		5,896	
Comm & brok exp	24,039	34.64		23,514	34.72		22,426	
Taxes licenses & fees	4,008	32.40		4,351	30.03		4,013	
Dividends to policyholders	0	0.00		0	0.00		0	
Total U/W Deductions *	210,496	31.01		195,731	34.01		147,038	
Direct Underwriting Gain/(Loss) *	8,972	(395.18)		4,724	696.76		43,650	
* Excluding Other U/W Expenses								

▲ The standard reports offer details on loss reserves and expenses (shown). Reports can be exported to Excel for further analysis.

Save Time with These Customizations

- ▼ Optimize time and effort by saving shortcuts to frequently performed searches, filings that are important to you and alerts about filing changes.

My Saved Searches
My Saved Alerts
My Saved Filings List

Click an item to load its criteria. To delete alerts, check each item you wish to delete and click the "Delete" button.

[Commercial General Liability](#) (Active)

Delete
Enable
Disable

Select All
Clear All

Setting up alerts, for example, will enable ► email messages noting that a filing that matches your search term(s) has been added to the database.

From: AM Best State Rate Filings <ratefilings@ambest.com>
Sent: Tuesday, July 30, 2009 2:01 PM
To: Sample Name <samplename@emailaddress.com>
Subject: Best's State Rate Filings Alert - April 9-13 2009 alert

Listed below are the alerts generated based on your personalized Best's State Rate Filing "My Saved Alerts" settings for:

Alert Name: April 9-13 2009 alert

Please visit [Best's State Rate Filings](#) to review or update My Saved Alerts.

See [Best's State Rate Filings E-Mail Terms of Use](#) at the bottom of this email.

The following alerts are sorted by State, Major Line, Group and Effective Date:

Alaska

Major Line: Commercial General Liability
Program: Fiduciary Liability
Filing Action: Form
Filing Status: Approved
Group: Sample Group
Company: Sample Insurance Company
Effective Date: 00/00/0000
Overall Effect: N/A
State Tracking Number: ZZZZ-000000000
SERFF Number: ZZZZ-000000000

AMB Filing Description: AMB Filing Descriptions are included for Notable Filings only, please refer to the [Editorial Policy](#) for details.

SERFF Filing Description: We are submitting a new program filing to introduce the Specialty Example Management Liability Package Policy. This is a completely new program and this filing does not replace anything already...

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