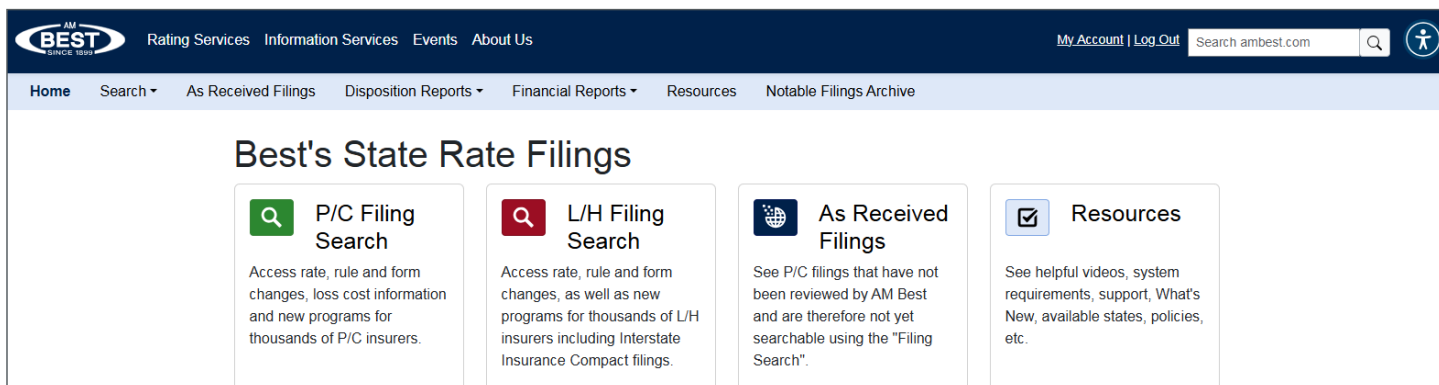


Best's State Rate Filings®

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-  Monitor approved, pending, rejected or withdrawn filings, plus loss-cost information and new programs.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.



Best's State Rate Filings

- P/C Filing Search**
Access rate, rule and form changes, loss cost information and new programs for thousands of P/C insurers.
- L/H Filing Search**
Access rate, rule and form changes, as well as new programs for thousands of L/H insurers including Interstate Insurance Compact filings.
- As Received Filings**
See P/C filings that have not been reviewed by AM Best and are therefore not yet searchable using the "Filing Search".
- Resources**
See helpful videos, system requirements, support, What's New, available states, policies, etc.

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

Your purchase includes:

Filings:

- Online database with policy filings for property/casualty (all states plus DC) and life/health (48 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

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

Reports:

- Market share reports detailing one-year premiums and loss data
- Financial reports on loss reserves and expenses
- Disposition Data Reports allow you to track rate effects by state, line, year and company.

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 and the *BestDay*® insurance news email
- Group License Management Tool to give you full control over your registered products, allowing you to manage users and license seats under a shared registration number for multi-user or unlimited purchases

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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](#)

☐ Search by AMB Filing Description Only

Date Range Options are not applicable to Alerts

☒ Effective Date
 ☐ Disposition Date
 ☐ Date Added

Start:

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:

Selected Companies: 0

Overall Rate Effect (%):

Between and

States:

☒ Alabama
 ☐ Alaska
 ☐ Arizona
 ☐ Arkansas
 ☐ California

Selected States: All

Lines:

☐ Aviation
 ☐ Boiler & Machinery
 ☐ Commercial Auto
 ☒ Commercial General Liability
 ☐ Commercial Inland Marine

Selected Lines: All

Programs:

☒ Contractors
 ☐ Contractual Liability
 ☐ Court/Bail Bond
 ☐ Customs Bond
 ☐ Cyber/Computer Fraud

Selected Programs: All

Filing Actions:

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

Selected Filing Actions: All

Filing Status:

☐ Approved
 ☐ Pending
 ☐ Disapproved
 ☐ Rejected
 ☐ Withdrawn

Selected Filing Status: 5

Search Results Version 9.0 or higher of [Adobe Reader](#) is required.

States: All States
Major Lines: Commercial General Liability
Programs: Contractors
Filing Actions: Rule, Rate, Rate/Rule/Form, Form
Filing Status: All
Effective Date from: 01/01/2025

☒ All Filings
 ☐ Filings with AMB Filing Descriptions
 ☐ Filings with LCMs

Save As:

Disposition Page/Company Rate Data

Displaying 1 to 20 of 216 Filings Found.

Select Filings	Hide Filing Status	Hide State	Hide Date Added	Hide Major Line	Hide Program	Hide State Tracking/SERFF Number	Hide PDF filing Pages	Hide Filing Action	Hide Group/Company Name	Hide Financial Strength Rating	Hide Effective Date	Hide Disposition Date	Hide Indicated Rate Change	Hide Overall Effect	Hide Market Share	Hide Rank
☒	Approved	NC	00/00/00	Commercial General Liability	Contractors	State Tracking Number: 7777-000000000 SERFF Number: 7777-000000000	32	Rate			00/00/00	00/00/00	25.440 %	25.440 %	Other Liab & Prod Liab & Medical	
									Sample Insurance Group Sample P/C Insurance Company						2.16%	254
															0.06%	

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.

Life/Health Filings Are Included with Your Purchase

▼ Find US L/H filings for 48 states plus DC.

Life & Health Filing Search [Help](#)
[View saved searches, alerts, and filing lists](#)

Keyword(s):

State Tracking/SERFF Number:

Date Range Options are not applicable to Alerts

☒ Effective Date ☐ Disposition Date

☐ Date Added

Start:

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:

Selected Companies: 0
[More Options](#) [Clear All Selected Companies](#)

Filing Actions:
 New Program - Form
 New Program - Rate/Rule
 New Program - Rate/Rule/Form
 Rate
 Rate/Rule/Form
 Selected Filing Actions: All

Filing Status:
 Approved
 Disapproved
 Rejected
 Withdrawn
 Selected Filing Status: All

States:
 Alabama
 Arizona
 Arkansas
 California
 Colorado
 Connecticut
 Selected States: All

Lines:
 Health
 Health Maintenance (HMO)
 Life
 Life Settlements
 Long-Term Care
 Selected Lines: All

Group/Individual/Other:
 Group
 Individual
 Other
 Selected Lines: All

TOI:
 Annuities - Assumption Agreement
 Annuities - Other
 Credit - Assumption Agreement
 Credit - Involuntary Unemployment
 Credit - Other
 Credit - Prorata
 Selected Lines: All

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

Life & Health Search Results Version 9.0 or higher of [Adobe Reader](#) is required.

[Modify Search](#) [New Search](#)

Results Per Page: 20

States: 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:

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

Displaying 1 to 1 of 1 Filings Found

Select Filings	Filing Status	State	Date Added	Major Line	Program	State Tracking/SERFF Number	PDF filing Pages	Filing Action	Group/Company Name	Financial Strength Rating	Effective Date	Disposition Date	Date Submitted
☒	Approved	WY	00/00/00	Individual	Plan F (Basic)	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
 Sample Life/Health Insurance Co. 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 %	Overall %	Overall %	Overall %	Overall %	Overall %
Indicated Rate	Change for	Change for	Change for	Change for	Change for	Change for	Change for
Change: Impact:	this Program:	this Program:	this Program:	this Program:	this Program:	this Program:	this Program:
Sample Life/Health Insurance Company	8.500%	8.500%	\$116,999	999	\$1,387,999	16.000%	0.000%

▲ 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.

Company Type: AMB Financial Groups and Unaffiliated Singles													
Data Year: 2025													
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+				2025 Annual Data (\$000)		
Direct Underwriting Business - State page Line : All Commercial Auto				State Of: Pennsylvania		
	2024	State's % to LOB Grand Total	2023	State's % to LOB Grand Total	2022	State's % to LOB Grand Total
Direct premiums written	231,952	35.25	20,792	34.68	193,130	35.01
Direct premiums earned	218,379	35.39	199,168	34.94	190,634	35.76
Direct losses incurred	172,317	33.63	159,702	33.70	114,886	32.32
Dir def & cost con exp inc	8,152	38.35	8,263	38.11	5,896	34.19
Comm & brok exp	24,039	34.64	23,514	34.72	22,426	35.42
Taxes licenses & fees	4,008	32.40	4,351	30.03	4,013	33.96
Dividends to policyholders	0	0.00	0	0.00	0	0.00
Total U/W Deductions *	210,496	31.01	195,731	34.01	147,038	32.18
Direct Underwriting Gain/(Loss) *	8,972	(395.18)	4,724	696.76	43,650	49.78
* Excluding Other U/W Expenses						

▲ The standard reports offer data such as loss reserves and expenses. 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, 2099 2:01 PM
To: Sample Name <samplename@emailaddress.com>
Subject: Best's State Rate Filings Alert - April 9-13 2099 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 2099 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...

ⓘ This product offers an ADA-compliant Web Content Accessibility Guidelines (WCAG) widget, which provides built-in customization options to enhance the accessibility of the content and demonstrates AM Best's commitment to accessibility for all users.

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