





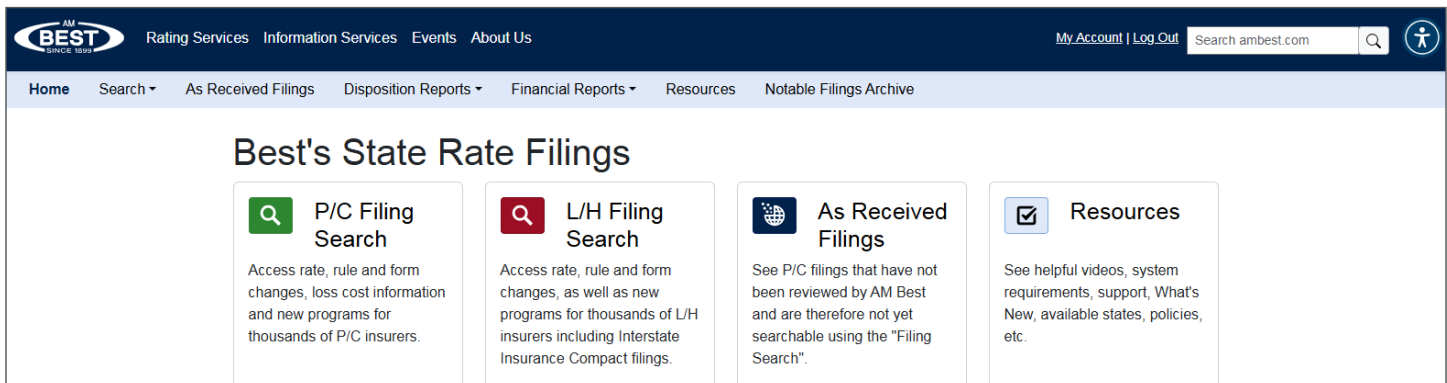


Best's State Rate Filings®

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-  Monitor approved, pending, rejected or withdrawn filings, plus loss-cost information and new programs.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
- Searchable rate manual information within PDFs
- 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 1
 [View saved searches, alerts, and filing lists](#)

Keyword(s): Search 1

Search by AMB Filing Description Only

State Tracking/SERFF Number: Search

Date Range Options are not applicable to Alerts 1

Effective Date
 Disposition Date
 Date Added
 Today ▼

Start:
 January ▼
 1 ▼
 2025 ▼

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 todays date. For additional details please see the [help](#) page.

Company/Organization Search:

Search

Selected Companies: 0

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

Overall Rate Effect (%):

Between ▼ and

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.

New Search

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

Results Per Page: 20 ▼

All Filings
 Filings with AMB Filing Descriptions
 Filings with LCMs 1

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	Hide																
Filings	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	Indicated Rate Change	Overall Effect	Market Share	Rank																			
<input checked="" type="checkbox"/>	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 %		254	Other Liab & Prod Liab & Medical																		
																Sample Insurance Group Sample P/C Insurance Company A+ 2.16% 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																																			
<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">Company Name:</th> <th style="width: 10%;">Overall % Indicated Change:</th> <th style="width: 10%;">Overall % Rate Impact:</th> <th style="width: 15%;">Written Premium Change for this Program:</th> <th style="width: 15%;">Number of Policy Holders Affected for this Program:</th> <th style="width: 10%;">Written Premium for this Program:</th> <th style="width: 10%;">Maximum % Change (where req'd):</th> <th style="width: 10%;">Minimum % Change (where req'd):</th> </tr> </thead> <tbody> <tr> <td>Sample Casualty Company</td> <td>23.999%</td> <td>23.999%</td> <td>\$174,999</td> <td>45</td> <td>\$687,999</td> <td>29.000%</td> <td>20.000%</td> </tr> </tbody> </table>																				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%
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): Search

Date Range Options are not applicable to Alerts

Effective Date Disposition Date

Date Added Today

Start: January 1 2025

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 todays 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/Rate
- 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
- Florida
- Georgia
- Illinois
- Indiana
- Iowa
- Kansas
- Kentucky
- Louisiana
- Maine
- Massachusetts
- Michigan
- Minnesota
- Mississippi
- Missouri
- Montana
- Nebraska
- Nevada
- New Hampshire
- New Jersey
- New Mexico
- New York
- North Carolina
- North Dakota
- Ohio
- Oklahoma
- Oregon
- Pennsylvania
- Rhode Island
- South Carolina
- South Dakota
- Tennessee
- Texas
- Utah
- Vermont
- Virginia
- Washington
- West Virginia
- Wisconsin
- Wyoming

Selected States: All Clear

Lines

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

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 - Other
- Exclude - Prorata

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

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

Disposition Page/Company Rate Data Show All

Displaying 1 to 1 of 1 Filings Found

Select	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	Data Submitted
<input checked="" type="checkbox"/>	Approved	WY	00/00/00	Individual	Plan F (Basic) Medicare Supplement - Standard Plans	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 % Indicated Rate Change:	Overall % Change for this Program:	Written Premium for this Program:	Number of Policy Holders for this Program:	Written Premium for this Program:	Maximum % Change:	Minimum % Change:
Sample Life/Health Insurance Company	8.500%	8.500%	\$116,999	999	\$1,367,999	16.000%	0.000%

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

Easily Create Disposition Data Reports

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Life/Health Disposition Report

Please select a state (required) and line (required) to create Disposition Date Reports generated from Best's State Rate Filings content.

State Line Year(s) Written Premium ≥

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Property/Casualty Disposition Report

Please select a state (required) and line (required) to create Disposition Date Reports generated from Best's State Rate Filings content.

State Line Year(s) Written Premium ≥

Include Best's Market Share

▲ Specify Life/Health or Property/Casualty.

Group/Entity Name	2022		2023		2024		2025	
	Avg Indicated	Avg Impact	Avg Indicated	Avg Impact	Avg Indicated	Avg Impact	Avg Indicated	Avg Impact
...					36.40%	30.70%	83.21%	61.40%
...					39.38%	39.06%		
...			13.57%	12.33%			95.85%	58.85%
...		14.00%					67.87%	14.55%
...	26.70%	7.83%						
...							85.07%	34.83%
...	6.77%	6.77%					27.85%	14.85%
...							27.00%	23.09%
...							41.80%	11.40%

Page size: 10 52 items in 6 pages

▲ Create your own reports based on state, line, year(s) and written premium, enhancing your research and helping you uncover trends.

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		2023	State's % to LOB		2022	
		Grand Total			Grand Total		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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