

Best's State Rate Filings®

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Monitor approved, pending, rejected or withdrawn filings, plus loss-cost information and new programs.



Access standardized policy forms from national insurance advisory and statistical organizations.



Track companies by states or lines of business, and receive customized notifications when filings are submitted or approved.



Identify top US P/C and L/H insurers by state and line, and bring yearly trends into focus with preformatted financial reports.



Export key data from filings, including disposition data and market share information.



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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.

Your subscription 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 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
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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
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Keyword(s): [Search](#)
 State Tracking/SERFF Number: [Search](#)

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Date Range Options are not applicable to Alerts
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Effective Date:
 Disposition:

Start:
 End:

Note: If an end date is not selected, the search will return all filings from the start date to the present date. For additional details please see the Help page.

States:

- ☐ Alabama
- ☐ Alaska
- ☐ Arizona
- ☐ Arkansas
- ☐ California

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

Modify Search [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: 01/01/2026

Results Per Page: 20

Save As:
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< Previous 1 2 3 4 5 ... Next > Displaying 1 to 20 of 216 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	Indicated Rate Change	Overall Effect	Market Share	Rank
☒	Approved	NC	00/00/00	Commercial General Liability	Contractors	State Tracking Number: ZZZZ-000000000 SERFF Number: ZZZZ-000000000	32	Rate		000000	00/00/00	25.440 %	25.440 %		Other Liab & Prod Liab & Medical	

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 All](#)

▲ 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](#)

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Keyword(s): [Search](#)
 State Tracking/SERFF Number: [Search](#)

☐ Search by AMB Filing Description Only

Date Range Options are not applicable to Alerts
 Company/Organization Search:

Effective Date:
 Disposition:

Start:
 End:

Note: If an end date is not selected, the search will return all filings from the start date to the present date. For additional details please see the Help page.

States:

- ☐ Alabama
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- ☐ Delaware
- ☐ Florida
- ☐ Georgia
- ☐ Hawaii
- ☐ Idaho
- ☐ Illinois
- ☐ Indiana
- ☐ Iowa
- ☐ Kansas
- ☐ Kentucky
- ☐ Louisiana
- ☐ Maine
- ☐ Maryland
- ☐ Massachusetts
- ☐ Michigan
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- ☐ Missouri
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- ☐ 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

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

Modify Search [New Search](#)

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

Results Per Page: 20

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< Previous 1 Next > 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	NY	00/00/00	Individual Medicare Supplement - Standard Plans	Plan F (Basic) 2010	State Tracking Number: ZZZZ-000000000 SERFF Number: ZZZZ-000000000	7	Rate	Sample LifeHealth Insurance Group Sample LifeHealth Insurance Company	A-	000000	00/00/00	000000

SERFF Filing Description
 Sample LifeHealth 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 S. The proposed increase. [View More](#)

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

Easily Create Disposition Data Reports

- ▼ Specify life/health or property/casualty.

The screenshot shows the AM Best website interface. The top navigation bar includes 'Rating Services', 'Information Services', 'Events', and 'About Us'. Below this, a secondary navigation bar has 'Home', 'Search', 'As Received Filings', 'Disposition Reports', 'Financial Reports', 'Resources', and 'Notable Filings Archive'. The main content area displays two report options: 'Life/Health Disposition Report' and 'Property/Casualty Disposition Report'. The 'Property/Casualty Disposition Report' form is highlighted, showing fields for 'State' (a dropdown menu), 'Line' (a dropdown menu), 'Year(s)' (a dropdown menu), 'Written Premium >' (a dropdown menu), and a 'Submit' button. There is also a checkbox for 'Include Best's Market Share'.

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

California Commercial Auto | Avg Indicated & Rate Impacts | Effective 2022-2026

Group/Entity Name	Market Share	2022		2023		2024		2025		2026	
		Avg Indicated	Avg Impact	Avg Indicated	Avg Impact	Avg Indicated	Avg Impact	Avg Indicated	Avg Impact	Avg Indicated	Avg Impact
Sample Insurance Company 1	0.19%							5.10%	-2.20%		
Sample Insurance Company 2	3.88%	10.15%	6.13%	23.00%	21.90%	37.25%	9.77%			90.55%	30.70%
Sample Insurance Company 3	0.34%			8.40%		28.70%	14.40%	52.30%	30.00%	66.55%	66.55%
Sample Insurance Company 4		34.70%	14.50%								
Sample Insurance Company 5	0.13%									104.80%	101.90%
Sample Insurance Company 6	10.91%	15.43%	9.15%	43.40%	7.10%	34.60%	33.70%	53.20%	27.00%	36.90%	6.46%
Sample Insurance Company 7	0.04%	20.70%									
Sample Insurance Company 8	0.20%	2.40%		15.75%	15.70%			19.80%	19.70%		
Sample Insurance Company 9	0.39%					27.60%	27.60%				
Sample Insurance Company 10	0.27%							52.10%	31.83%	49.90%	49.90%

Page size: 10 | 59 items in 6 pages

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: 2026
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	237,850	261,985	56.99	60.01	62.19	89.14	2	0	10.33

Line of Business - State Page (Direct) and IEE (Net)

	2025		2024		2023		2022	
	State's % to LOB Grand Total		State's % to LOB Grand Total		State's % to LOB Grand Total		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 7, 2026
To: Sample Name <samplename@emailaddress.com>
Subject: Best's State Rate Filings Alert - Alaskan Company Alert

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

Alert Name: Alaskan Company 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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