

Make the Most of *Best's State Rate Filings*[®]

Filing Search Pages

1. Use the **Keyword Search** to locate specific words or phrases within the filing PDF. To search using a specific phrase, put double quotation marks around it.
2. **Select states or lines of business** to find filings of interest.
3. **Narrow the results** further by selecting a particular program or type/subtype of insurance.
4. Interested in just Approved or Pending filings? **Use any of the filing status options** as additional filters.
5. Once the search criteria are set, you can **save the search** to use again later. Or **create an alert** based on the selections to receive an email when filings matching the criteria are added.
6. **Quickly access saved searches, alerts and filing lists** through a link at the top of the search page.

The screenshot shows the 'Filing Search' interface. At the top, there is a 'Filing Search' header with a 'Help' link and a link to 'view saved searches, alerts, and filing lists'. Below this are radio buttons for 'All Filings', 'Filings with AMB Filing Descriptions', and 'Filings with LCMs'. A 'Keyword(s):' search box is highlighted with a blue circle '1'. To its right is a 'State Tracking/SERFF Number:' search box, also with a blue circle '6'. Below the search boxes are several filter sections: 'Date Range Options' with radio buttons for 'Effective Date', 'Disposition Date', and 'Date Added', and a 'Start'/'End' date selector; 'Company/Organization Search' with a search box and 'More Options' link; 'Overall Rate Effect (%)' with a 'Between' range selector; 'States' and 'Lines' dropdown menus (both with blue circle '2'); 'Programs' dropdown menu (with blue circle '3'); 'Filing Actions' dropdown menu; and 'Filing Status' dropdown menu (with blue circle '4'). At the bottom left are 'Save As Search' and 'Save As Alert' buttons (with blue circle '5'), and at the bottom right are 'Search' and 'Reset Selections' buttons.

The screenshot shows the 'Life & Health Filing Search' interface. It has a similar layout to the 'Filing Search' page. The 'Keyword(s):' search box is highlighted with a blue circle '1'. The 'State Tracking/SERFF Number:' search box is highlighted with a blue circle '6'. The filter sections include: 'Date Range Options' with radio buttons for 'Effective Date', 'Disposition Date', and 'Date Added', and a 'Start'/'End' date selector; 'Company/Organization Search' with a search box and 'More Options' link; 'Filing Actions' dropdown menu; 'Filing Status' dropdown menu (with blue circle '4'); 'States' dropdown menu (with blue circle '2'); 'Lines' dropdown menu; 'Group/Individual/Other' dropdown menu; 'TOI' dropdown menu (with blue circle '3'); and 'Sub TOI' dropdown menu. At the bottom left are 'Save As Search' and 'Save As Alert' buttons (with blue circle '5'), and at the bottom right are 'Search' and 'Reset Selections' buttons.

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Results Page: Managing Search Results to Improve Analysis

1. **Customize your view** by hiding or showing the columns of your choice. You can also sort based on a specific column by clicking on the column heading; an up or down arrow will appear to indicate the column being sorted.
2. **View filing descriptions**, which are displayed when available. Full details for SERFFSM filing descriptions can be viewed by selecting “View More” and minimized with “View Less.”
3. **Access Disposition Page data** on the results page when available. Clicking “View More” will expand the description to show the full details.
4. **See relevant information for the companies**, including market share in the particular line and state for which the filing was submitted, as well as the most current Best's Financial Strength Rating.
5. **Export filings from the results page to Excel[®] or PDF**, or save them as a search, alert or filing list. Use the check boxes to the left of each filing to select the ones you need.
6. **Open the filing in PDF** to access all the details. The number of pages shown in the search results helps you determine the size of the document before it is opened or printed.

The screenshot shows a web interface for managing search results. At the top, there are filters for 'All Filings', 'Filings with AMB Filing Descriptions', and 'Filings with LCMs'. A 'Save As' dropdown and 'Export to Excel'/'Export to PDF' buttons are visible. A navigation bar includes 'Previous', 'Next', and a page indicator '1 2 3 4 5'. The main table lists filings with columns for 'Select Filings', 'Filing Status', 'State', 'Date Added', 'Line', 'Program', 'State Tracking/SERFF Number', 'PDF Filing Pages', 'Filing Action', 'Group/Company Name', 'Financial Strength Rating', 'Effective Date', 'Disposition Date', 'Indicated Date Change', 'Overall Effect', 'Market Share', and 'Rank'. Two filing entries are shown. The first entry is for 'Commercial Multi-Peril' with a rating of 'A++' and a market share of 1.05%. The second entry is for 'Workers Compensation' with a rating of 'A' and a market share of 0.05% and 0.12%. Below the table, there are sections for 'AMB Filing Description' and 'SERFF Filing Description'. A 'Disposition Page Data' table is also present, showing details for various companies like American Compensation Insurance Company, Farmers Mutual Insurance Company of Connecticut, etc.

Make the Most of *Best's State Rate Filings*

Financial Reports: *Best's Market Share Reports*

In addition to the market share information available on the search results page for the companies included in the filing, find the leading US property/casualty companies writing business in any state and line with *Best's Market Share Reports – One-Year Premiums and Loss Study*.

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Market Share Reports

Market share reports selection for Best's State Rate Filings.

Step 1: Select Report Variables

Market Share Reports

Standard Reports

Report Types: Best's Market Share Reports | Data Year: 2023 | Company Types: Affiliated and Unaffiliated Singles | # of Companies: 5

Include Industry Totals | Include Best's Credit Ratings

Step 2: Select Locations

Step 3: Select Lines of Business

Report: One Year Premiums and Loss Study - (P/C Lines)

Locations: Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida

Lines of Business: Grp II Line Study(Tot Grps I&II), Guaranteed Renewable A&H, Homeowners Mult Peril, Homeowners/Farmowners, Inland Marine, Medical Professional Liability, Medicare Title XVIII, Mortgage Guaranty, Mult Peril Crop, Multiple Peril Lines

AMB #	Company Name	Best's Financial Strength Rating - Current	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 Combined Ratio (%)	Overall Rank (DPW)	Single Company Rank (DPW)	Market Share (DPW) (%)
000000	Sample Company 1	A	1,469,169	1,405,885	0	2,314,835	1,256,336	164.65	89.36	89.36	124.77	0	1	17.57
000000	Sample Company 2	A	633,193	610,270	0	1,139,077	1,124,911	186.65	184.33	184.33	221.56	0	2	7.57
000000	Sample Company 3	A	544,788	527,552	0	726,348	1,249,536	137.68	236.86	236.86	290.53	0	3	6.52
000000	Sample Company 4	A+	510,731	506,006	0	295,652	263,905	58.43	52.15	52.15	80.61	0	4	6.11
000000	Sample Company 5	A+	444,276	440,001	0	771,521	1,190,489	175.35	270.57	270.57	329.38	0	5	5.31
000000	Selection Total		3,602,157	3,489,714	0	5,247,433	5,085,177	150.37	145.72	145.72	186.42	0	0	43.08
099200	Total US PC Industry		8,361,872	8,065,789	19,962	12,790,141	14,176,373	158.57	175.76	176.20	214.89	0	0	100.00
099006	Total US PC Direct		6,096,319	5,894,346	19,962	8,909,569	8,724,204	151.15	148.01	148.51	183.46	0	0	72.91
099004	Total US PC Reciprocal		2,912,514	2,811,517	19,886	4,013,980	4,651,470	142.77	165.44	166.62	203.36	0	0	34.83
099001	Total US PC Stock		2,832,285	2,730,606	2	4,690,686	6,738,363	171.78	246.77	246.77	291.17	0	0	33.87
099002	Total US PC Mutual		2,617,073	2,523,666	73	4,085,475	2,786,541	161.89	110.42	110.42	147.27	0	0	31.30
099005	Total US PC Agency		2,265,552	2,171,443	0	3,880,572	5,452,169	178.71	251.09	251.09	300.66	0	0	27.09
099007	Total US P & C Nat'l Agency Writers		1,145,666	1,124,630	0	2,478,990	3,871,802	220.43	344.27	344.27	396.43	0	0	13.70
099008	Total US P & C State Agency Writers		1,119,886	1,046,813	0	1,401,582	1,580,367	133.89	150.97	150.97	196.88	0	0	13.39

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Financial Reports: Standard Reports

1. Select a property/casualty company to view key financial information, including Best's Credit Ratings and market distribution in top states and lines of business.
2. Create reports by choosing the report type—an overview report or reports based on Parts 2, 3, 4 or 5 from the NAIC annual statement (see below for a complete list)—and line of business.
3. Export the report to Excel.

Step 1. Find Company

Enter an AMB#, NAIC#, FEIN or company name to search:(Minimum 3 characters required)

Company Information 000000 Sample Company

Industry Composite: Private Passenger Stand Auto & Homeowners Rating: A+ (Superior) Financial Size: XV (\$2 Billion or greater) Company Type: Affiliated Single Company	2021 Key Financial Fields (\$000): Direct Premiums Written: 5,996,500 Net Premiums Written: 29,251,998 PHS: 17,454,431 Admitted Assets: 48,302,495	Top 5 Lines of Business (NPW): Private Passenger Auto Liability: 40.8% Auto Physical Damage: 29.4% Homeowners MP: 24.9% Commercial Multi Peril: 2.1% Other Liability Occurrence: 1.1%
Top 5 States of Business (DPW): New York: 18.3% California: 10.8% Florida: 8.2% Louisiana: 4.7% Pennsylvania: 4.7%		

Step 2. Create Report

Select Report:

Select Line of Business:

Part 5, Section 2, History of Claims (Direct and Assumed): Outstanding - A - Homeowners/Farmowners, NAIC Triangle for 10 Years

Accident Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Prior	15,895	9,002	6,071	4,438	4,278	1,167	905	717	541	475
2014	Overview of NPW, DPE and Expenses by State/Line					431	289	190	125	101
2015	Part 2,History of Incurred Net Losses and Defense and Cost Containment Expenses Reported					786	466	311	238	204
2016	Part 3,History of Cumulative Paid Net Losses and Defense and Cost Containment Expenses Reported					1,345	760	498	350	278
2017	Part 4,History of Bulk and IBNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported					2,390	1,305	598	332	220
2018	Part 5, Section 1,History of Claims (Direct and Assumed): Closed with Loss Payments					4,942	3,116	1,116	530	281
2019	Part 5, Section 2,History of Claims (Direct and Assumed): Outstanding					27,145	3,939	2,117	1,134	591
2020	Part 5, Section 3,History of Claims (Direct and Assumed): Reported						23,307	4,303	2,302	1,190
2021								30,883	4,393	2,455
2022									25,721	4,571
2023										27,169

Step 3. Export To Excel

Questions about these features or your subscription?

Contact us at (800) 424-2378 or ratefilings@ambest.com.

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