Best’s State Rate Filings FAQ – L/H

Data Available

What types of filings are available in Best’s State Rate Filings?
All submissions released from state departments of insurance, including policy rate, rule and form changes, loss cost information and new programs on a per-state basis. Filings that have either been Approved or Accepted for use, or are “unapproved” by the state, designated with a Pending, Disapproved, Rejected, or Withdrawn status.

What kind of information will I find in Best’s State Rate Filings?
Filings searches provide: filing status, state, state tracking number/SERFF number, PDF page counts, major line, program, filing action, group/company name, date added, effective date, disposition date, financial strength rating, disposition page data, and SERFF filing description.

How many states are available and which states offer complete filings?
Best's State Rate Filings now includes complete filings for 48 states and the District of Columbia. Alaska and Mississippi do not provide their filings electronically. For full details, please see the list of Available States.

What is a SERFF Filing Description?
The SERFF Filing Descriptions are generated directly from the filing PDFs and typically include only the original filing submission requests. Subsequent revisions are included within the PDF where available.

Why isn’t a SERFF Filing Description included for some filings?
SERFF Filing Descriptions may not be available for exempt lines of business.

Features and Functionality

What kind of features and benefits are available in Best’s State Rate Filings?
Best’s State Rate Filings includes the ability to narrow down searches by State Tracking Number, SERFF Number, Keywords in Complete Filings, State(s), Line(s), TOI(s), Sub TOI(s), Filing Action(s), Filing Status, Effective Date, Date Added, Disposition Date, Company(s)/Group(s), or Organization(s).

Additional features include the ability to create and save searches using the “My Saved Search” feature to quickly access filings typically needed without having to select the criteria every time, create and save alerts using the “My Saved Alerts” features and receive email notifications any time a filing matching the indicated criteria is added to Best’s State Rate Filings. “My Saved Filings List” feature to save specified filings for quick and convenient access without having to search. Results can also be exported to a PDF for printing purposes or to Excel for further analysis if needed.

How do I expand or narrow down results using the search options?
To expand results, limit the criteria selected on the “Filing Search” page. If criteria is not selected the search results will include all options from a specific selection. Searches using minimal criteria such as the selection of a state only with no other filters will provide a significant number of results.

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To narrow down search results just choose any number of criteria on the “Filing Search” page. Searches can range from selection of a specific state, specific line and company to selecting multiple options from each category. To select more than one option in the drop down boxes just hold the control button on your keypad and choose from the selections.

The following are some additional details for the options on the Filing Search page that will help narrow down your results:

1. Keyword(s)
Locate matching word(s) or phrases that may appear in the complete filing PDFs, such as loss cost or specific program name. The filings matching the indicated keyword(s) are shown on the results page.

Enter the Keyword(s) in the text box. The search is not case-sensitive. However, when looking to retrieve filings for a specific phrase such as "Rate Plan" you should include quotations in the PDF search in order to narrow the results. Otherwise, the results will also include filings when the words are shown separately and/or individually.

See Keyword Search for more details.

2. Filing Number Search (State Tracking/SERFF Number)
Quickly locate filings by using the specific State Tracking or System for Electronic Rate and Form Filing (SERFF) Number. The filings matching the indicated State Tracking or SERFF Number are shown on the results page.

3. States, Lines, Programs, Filing Actions, and Filing Status Search
Specific *States, Lines, Programs, Filing Actions and Filing Status* are able to be selected (if needed). All items are automatically selected by default, if none are chosen. To select multiple options from the lists select an option from the specific list and then either hold the SHIFT key and click the last desired option or hold the CTRL key and select individually. Selecting “Clear” will remove all selections if needed and default to all items in the specific list.

> ***Note:*** *The selection of one “Filing Action”or “Filing Status” may eliminate certain filings from being displayed. In order to make sure that all results are displayed please remember to select all that may apply for optimal results. For example if it is known that a company has tagged a filing action as strictly a “Form” then selecting just this option is fine. However, if it is not known then the following highlighted options should all be selected.*

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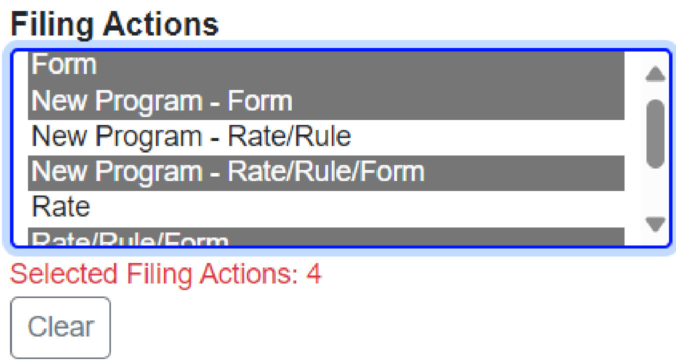

4. Date Range Options

Indicate date ranges by selecting the month, day, and year from the appropriate drop-down lists for the Start Date and/or End Date, if no End Date is selected the displayed results will contain all filings with a date greater than the Start Date specified. A variety of date range options such as the Effective Date, Disposition Date or Date Added[4] are available for searching.

> ***Note:*** *Filings displayed on the results page are sorted by “Date Added” most recently to Best’s State Rate Filings.*
> *Effective dates are subject to change by companies.*

5. Company/Organization Search:

Any company, group or organization can be entered in the appropriate section on the filing search page. However, if more specific options are needed, choose the “More Options” link then enter the appropriate details by selecting the specific company(s), group(s) or organization(s) and “Add Selected”. If needed you may continue to search for any combination of company(s), group(s) or organization(s) before clicking the “OK” button and returning to the Filing Search page. Your selections can be seen by hovering over the blue information tag and are also displayed under the “Companies Searched” drop down on the filing results page.

6. My Saved Search

Quickly access frequently used search criteria by saving the search parameters used. Select search criteria from any of the options on the Filing Search page, then choose the “Save As Search Criteria” button at the bottom of the search page or top of the results page and enter a name for the saved search. To access your saved searches select the “Click here to view saved searches, alerts and filings lists” link at the top of the page, then select the “My Saved Search” tab. To run a saved search select your saved options from the “Click here to view saved searches, alerts and filings lists” link at the top of the page and select “Apply”. The saved criteria selections will be populated on the Filing Search page, once this is done select search to see the results.

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> ***Note**: If the results shown are too broad a range or if little/no results are shown, choose the "Modify Search" option and make any necessary changes to the previously selected criteria on the filing search page. Additionally in some cases program searches and filing actions may not be inclusive of all filings using the search options provided, so using the keyword search may optimize results.*

7. My Saved Filings List

Create and save lists of filings for quick access by selecting filings using the check boxes on the results page, then selecting "Filings List" from the Save As drop down menu. Enter a name for the saved filings list then select OK. To access your saved filings lists select the "Click here to view saved searches, alerts and filings lists" link at the top of the page, then select the "My Saved Filings Lists" tab. To run a saved filings list select your saved list from the "Click here to view saved searches, alerts and filings lists" link at the top of the page and select "Apply". The saved filing list will be populated on the results page. Saved Filings Lists can be run, deleted, combined or renamed at any time.

8. My Saved Alert

Monitor the latest filings by selecting criteria from the Filing Search page (*Note: Date Options are not applicable to alerts*), then choose the "Save As Alert Criteria" button and enter a name for the saved alert then select OK. Saved alerts are listed under the "Click here to view saved searches, alerts and filings lists" link at the top of the page under the tab "My Saved Alerts" and by default are active. Active alerts are forwarded to the email address saved in your Member Center profile using the saved name in the subject of the email (i.e. Best's State Rate Filings Alert – "*Saved Alert Text Here*") and could be received up to two times daily, following the system updates. Alerts can be disabled, deleted or activated at any time.

- **How will I know if my Saved Alerts are set up and working properly?** When saving an alert a pop-up message will be displayed indicated the Alert has been saved and activated. Once selecting OK the alert is active by default (unless changed by you) and can be verified by selecting the My Saved Alerts" tab on the Filing Search page to insure each alert is "Active", if an alert shows as "Disabled" then you will not receive notifications for that saved alert.

- **How often can I expect to receive a Saved Alert?**
  Alerts are updated twice daily at 7 a.m. and 2 p.m. (Eastern Time). Therefore, saved Alerts matching the criteria of the filings entered prior to those times could be received following those updates each day.

What information is exportable and how do I extract the details on the results page?

Any of the fields displayed on the search results page can be exported to PDF for printing or exported to Excel in single line format for further analysis, if needed. Exporting to Excel is limited to 50,000 filings and exporting to PDF is limited to 500 filings. If these amounts are exceeded, please refine your search criteria on the filings search page to narrow down your results for exporting purposes. The spreadsheet column order is predefined and cannot be changed.

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Note: Disposition page data is incorporated on the main sheet when available as indicated by header and cell shading.

Are results sortable for more than one column?
Individual columns on the search results page can be sorted ascending or descending. If additional sorting (i.e. more than one column at a time) is needed, the results can be exported to excel.

Will a pop-up blocker or firewall affect my ability to access Best's State Rate Filings, PDF Filings or exporting options?
Pop-up blockers may present an issue with your ability to export in excel or your ability to open PDF Filings, please be advised that version 9.0 or higher of Adobe Reader is required to access the PDFs. If you experience any issues please contact Technical Support Services (Monday through Thursday, 8:00 a.m. to 7:00 p.m. (EST) and Friday 8:00 a.m. to 6:00 p.m. (EST) at (908) 572-0841 or (800) 544-2378 or via E-mail at Technical_Support@ambest.com

Purchasers and User

How do I access/purchase Best's State Rate Filings?
Best's State Rate Filings can be accessed by purchasing a subscription. Orders can be processed by contacting your Account Manager or by contacting A.M. Best directly at (800) 424-2378 or (908) 439 2200.

Is there an option to purchase select states/lines or a combination of Rate Filings and Statutory data?
There is currently not a standard offering for these options. However, you can contact your Account Manager or A.M. Best directly at (800) 424-2378 or (908) 439-2200, to discuss an alternative option.

Are there restrictions for use of Best's State Rate Filings? May I share filing information with my colleagues?
Filings you download are intended for your use only. You may share them with your peers; however, you may not share them with people outside your company or other third party vendors. For complete rules, please see the "terms of use agreement" that was signed when Best's State Rate Filings was originally purchased by your company.

Will I be notified when my subscription expires?
Customers purchasing a subscription will receive a renewal notification or be contacted directly by the appropriate Account Manager prior to expiration of service to discuss renewal of Best's State Rate Filings.

The filing I am looking for is not available on Best's State Rate Filings, but I know it is approved and was filed with the department of insurance. Is there any way to obtain this filing through Best's State Rate Filings?

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If there is ever a filing that you know has been approved, but is not shown in the Best's State Rate Filings database please contact your Account Manager or contact Technical Support Services (Monday through Thursday, 8:00 a.m. to 7:00 p.m. (EST) and Friday 8:00 a.m. to 6:00 p.m. (EST) at (908) 572-0841 or (800) 544-2378 or via E-mail at Technical_Support@ambest.com and we will happy to investigate further in order to locate and provide access to the filing as soon as possible.

I cannot remember my username and/or password.
Please contact our Customer Support Services department at (908) 572-0896 or (800) 424-2378, 9:00 a.m. to 5:00 p.m. ET.

My email address has changed, how do I update my record?
Click on the "My Member Center" link on the top right side of the A.M. Best home page and login. Once in Member Center under "Member Profile" in the middle of the page select "Update Email Address" under the "Update Profile" section on the right side and enter your new email address. If you experience any issues or have questions regarding this, please contact Customer Service at (800) 424-2378 or (908) 439-2200, ext. 5311, 8:30 a.m. to 4:30 p.m. (ET).

I have changed companies. How do I change my billing information?
Please contact your Account Manager directly or contact our Customer Support Services department at (908) 572-0896 or (800) 424-2378, 9:00 a.m. to 5:00 p.m. ET or via E-mail at Customer_Support@ambest.com