Best's State Rate Filings

## User Guide

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Introduction

Best's State Rate Filings is an online, versatile database used to monitor United States Property / Casualty and Life / Health program innovations, view which competitors are entering which markets to create targeted product development strategies, and access standardized policy forms from national insurance advisory and statistical organizations.

AM Best gathers and analyzes millions of filings, pinpointing key details to track industry changes. This database has complete Property / Casualty filings for all states, and Life / Health filings in 46 states plus DC.

This guide covers how to monitor rate increases and decreases, new programs, industry updates, rule, and Form Filings with ease.

Access

1. Go to www.ambest.com.
2. Select **Information Services** >**Access Products & Services.**
3. Select **Best's State Rate Filings** from *sub-menu*.
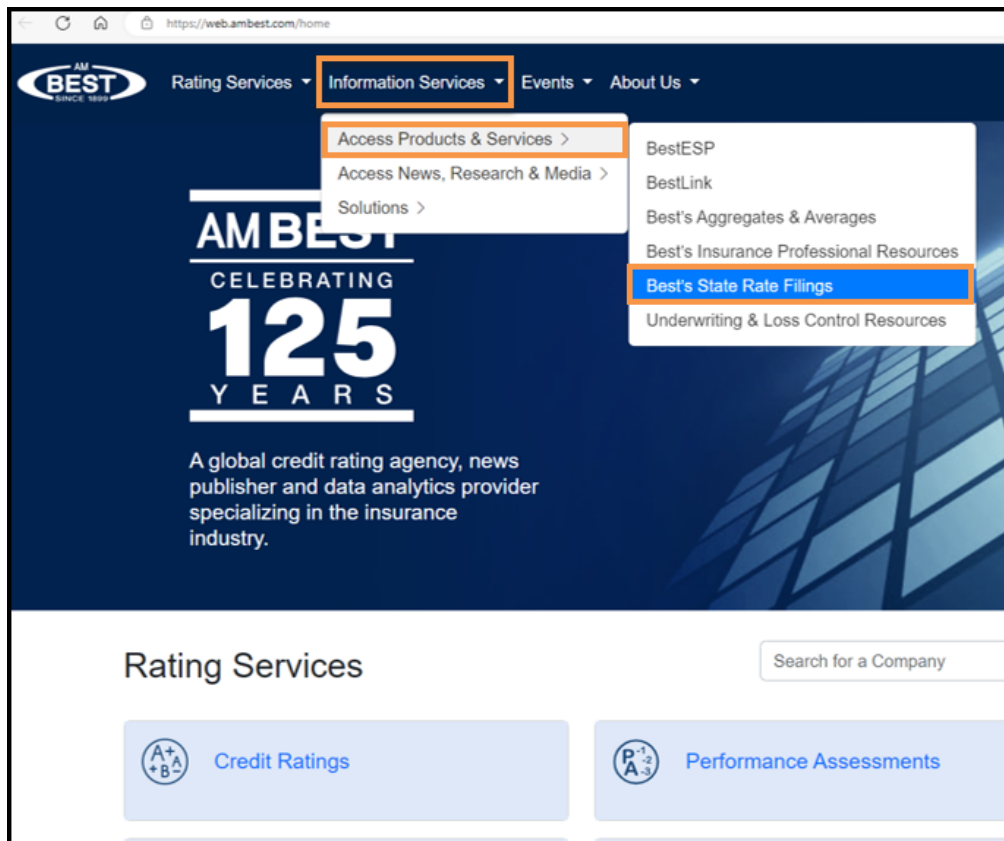
Home Page

1. Navigate through the database using the menu bar. From any page, use the first link on the menu bar to return to Home Page.

2. The most used features are also accessible in the icon bar below the menu bar.

3. Recent Rate Filings, news and notes are located below the icon bar.
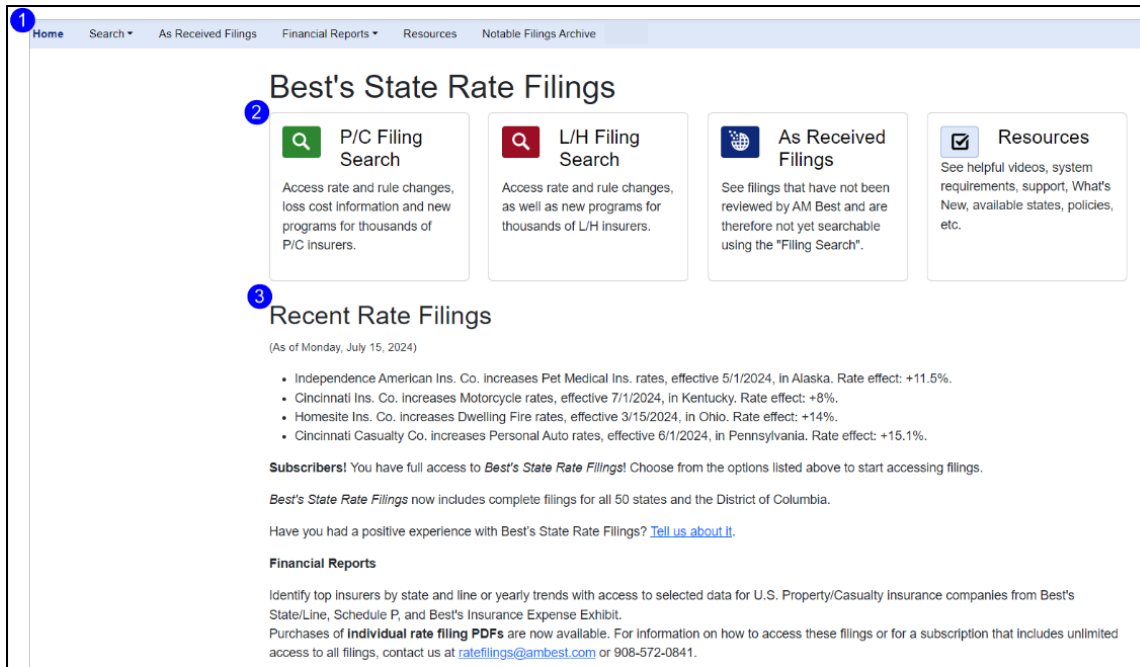
Property / Casualty Filings Search

Find over three million Property / Casualty filings dating back to 2008, all searchable by state, line, carrier, and effective date. Whether searching for Property / Casualty or Life / Health, the filing search functions in a similar way.

Throughout the database, click the 🛈 to find out more information about key terms and definitions.

1. Select **Search > Property/Casualty Filings** *from the menu bar,* or **P/C Filing Search** *Home Page icon*.
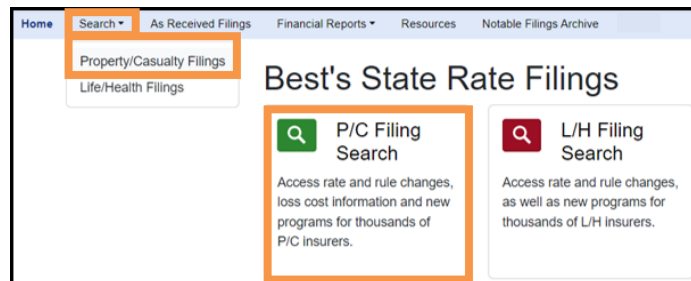
2. Use **radio buttons** to choose a type of *Filing Search*, or use *View saved searches, alerts, and filing lists* to **Edit, Run, Delete, Combine** or **Rename** previously created searches, alerts, or filings lists.

◉ **All Filings**   ○ Filings with AMB Filing Descriptions   ○ Filings with LCMs 🛈   [View saved searches, alerts, and filing lists](#)

3. Select a *Filing Search* option.

   Note: Program searches and filing actions may not be inclusive of all filings using the search options. For optimal search results, utilize the [Keyword(s) search](#).

Keyword(s) Search

Locate specific words or phrases within the filing. Enter search criteria in the Keyword(s) text box.

- Text entered is not case-sensitive and the results are limited to 1,000 distinct filings.

- Words separated by spaces will render results that contain all words entered.

- Words surrounded by quotation marks will render only results that match exact content entered between quotations.

1. Type **text** in *Keyword(s) text box*.

2. Optional: **check box** for *Search by AMB Filing Description Only*.

3. Click **Search** to display the *Search Results Page*.

   Note: Refer to [Search Results Page](#) instructions to learn more about it.

Keyword(s): [_____]   [Search] 🛈
☐ Search by AMB Filing Description Only

State Tracking/SERFF Number

Use this filter to search for a particular State Tracking number as assigned by the Department of Insurance or System for Electronic Rate and Form Filing (SERFF) Number. The results will include filings that begin with the number entered for these options. All filings in Best's State Rate Filings will be searched by default, with no date restrictions.

1. Type **text** in *State Tracking / SERFF Number text box*.

2. Click **Search** to display the *Search Results Page.*

State Tracking/SERFF Number:		Search

> **Note**: Refer to Search Results Page instructions to learn more about it.

Date Range Option

Perform searches by selecting from AM Best's predefined list of dates.

Note: This option is not applicable to Alerts.

Use **radio button** ⦿ Effective Date ○ Disposition Date ○ Date Added to select type of date range to filter by.

Effective Date

The Effective Date option is selected by default. Filings with a status of pending may not be included in results when using this option since this date is not always included.

1. For *Start Date*, select the **month**, **day**, and **year** from appropriate *drop-down*.

2. Optional: Select *End Date*, select **month**, **day**, and **year** from appropriate *drop-down*.

   Note: If no End date is selected, the displayed results will contain all filings with a date greater than the Start date specified.

Date Range Options are not applicable to Alerts. ⓘ

⦿ Effective Date   ○ Disposition Date   ○ Date Added   [Today ▾]

Start:	August ▾	15 ▾	2023 ▾
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.

3. Press **Search** [Search] to display results.

   Note: Refer to Search Results Page instructions to learn more about it.

Disposition Date

Locate filings based on the date the Disposition Report was submitted to a company. Filings that do not include a Disposition Date will not be included in results when using this option.

1. For *Start Date*, select **month**, **day**, and **year** from appropriate *drop-down*.

2. Optional: Select *End Date*, select **month**, **day**, and **year** from appropriate *drop-down*.

   Note: If no End date is selected, the displayed results will contain all filings with a date greater than the Start date specified.

3. Press **Search** [Search] to display results.

   Note: Refer to Search Results Page instructions to learn more about it.

Date Added

Date Added will reflect the date that specific filings are added to Best's State Rate Filings. When Date Added radio button is selected, the drop-down menu activates.

1. Choose **preferred range** from *Date Added drop-down menu*.

   Note: Choosing *Select Range* will open the *from date* and *to date* fields to manually input a date by MM/DD/YY format or click the calendar icon to choose a date range.

2. Press **Search** Search to display results.

   Note: Refer to Search Results Page instructions to learn more about it.

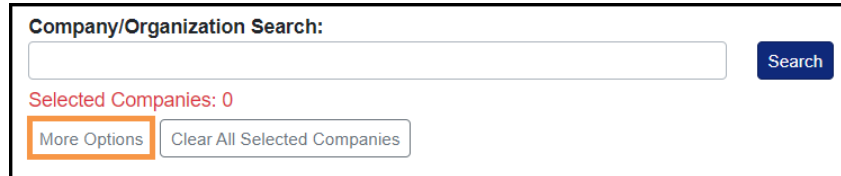## Company/Organization Search

Locate specific companies or organizations using this search option.

1. Type a **company or organization** in the *Company/Organization Search box.*

2. Press **Search** Search to display results.

   Note: Refer to Search Results Page instructions to learn more about it.

3. Optional: Select **More Options** to further filter the search.

   a. From the *Search Using drop-down menu*, choose a **company by name or identification**.

      Note: Company Name searches include Company and Trade Name. When searching by Company Name, type the beginning of the Company or Group name. Results will contain all Companies or Groups whose name starts with the entered text.

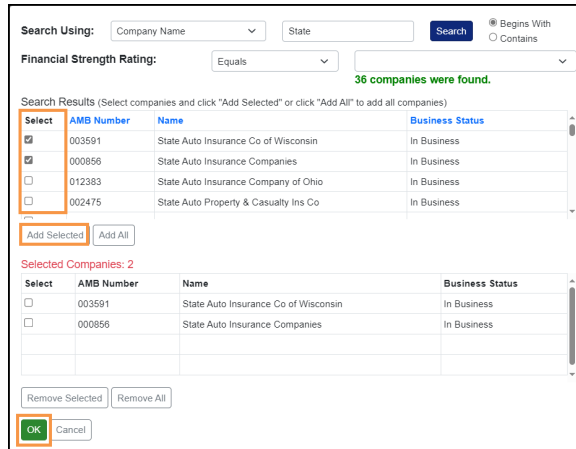   b. Select either **Begins With** or **Contains** *radio button*.

   c. Click **Search** Search and results will display in *Search Results table*.

d. Search by **Financial Strength Ratings** to further filter results.

    i. From the **Financial Strength Ratings box**, choose the appropriate **search operator option** and select a **Rating** from the drop-down box.

    ii. Click **Search** [Search] and results will display in *Search Results*.

    iii. Select **companies** to be added to the *Selected Companies* box and choose **Add Selected** or **Add All**.

    iv. Click **OK** to have selection added to search criteria to initiate the *Filings Search*.

4. Press **Search** [Search] from the *Filing Search* page, to display results.

    Note: Refer to Search Results Page instructions to learn more about it.

Overall Rate Effect (%)

1. Select **appropriate search operator** from *Overall Rate Effect* section.

2. Enter **Rate Effect search values** in *text box*.

    Note: *Between search operator* requires an entry in both text boxes. Negative and decimal numbers are acceptable search values.

3. Press **Search** [Search] to display results.

Note: Refer to Search Results Page instructions to learn more about it.

States, Lines, Programs, and Filing Actions Search

These filters allow search for filings for specific States, Lines, Programs, Filing Actions, and Filing Status. All available items are selected by default. Only states currently subscribed to will display.

1. Use vertical scroll bar to move through list and then select the first item. Hold down **SHIFT** key and select the last desired list item to create a grouping.

   - For non-contiguous group, use the vertical scroll bar to move through the list and then hold **CTRL** key while selecting the desired items.

   - Use **Clear** link to return to the default selection of All Available Items for that filter.

2. Once options are chosen, press **Search** [Search] to display *Filing Search Results*.

   Note: Refer to Search Results Page instructions to learn more about it.

Life /Health Filing Search

Find hundreds of thousands of Life / Health filings dating back to 2015, all searchable by state, line, carrier, and effective date. Whether searching for Life / Health or Property / Casualty, the filing search functions in a comparable way.

Throughout the database, click the 🛈 to find out more information about key terms and definitions.

1. Select **Search > Life/Health Filings** *from the menu bar,* or **L/H Filing Search** *Home Page icon*.
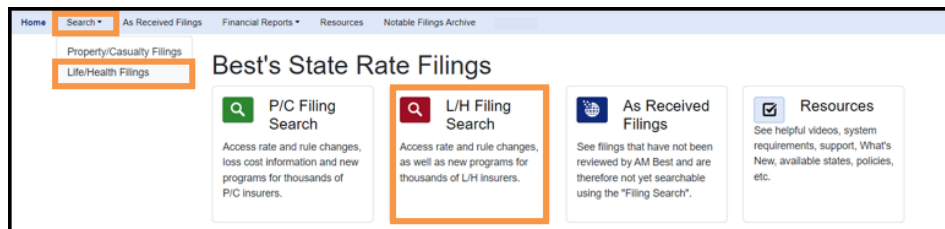
2. Select a *Filing Search* option.

Note: Program searches and filing actions may not be inclusive of all filings using the search options. For optimal search results, utilize the Keyword(s) search.

Keyword(s) Search

Locate specific words or phrases within the filing.

- Text entered is not case-sensitive and the results are limited to 1,000 distinct filings.

- Words separated by spaces will render results that contain all words entered.

- Words surrounded by quotation marks will render only results that match exact content entered between quotations.

1. Type **text** in *Keyword(s) text box*.

2. Click **Search** [Search] to display the *Search Results Page*.

   Note: Refer to Search Results Page instructions to learn more about it.

Keyword(s):		Search ⓘ

State Tracking/SERFF Number

Use this filter to search for a particular State Tracking number as assigned by the Department of Insurance or System for Electronic Rate and Form Filing (SERFF) Number. The results will include filings that begin with the number entered for these options. All filings in Best's State Rate Filings will be searched by default, with no date restrictions.

1. Type **State Tracking / SERFF Number** in *text box*.

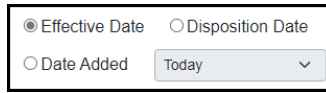2. Click **Search** [Search] to display the *Search Results Page*

   Note: Refer to Search Results Page instructions to learn more about it.

State Tracking/SERFF Number:		Search

Date Range Option

Perform searches by selecting from AM Best's predefined list of dates.
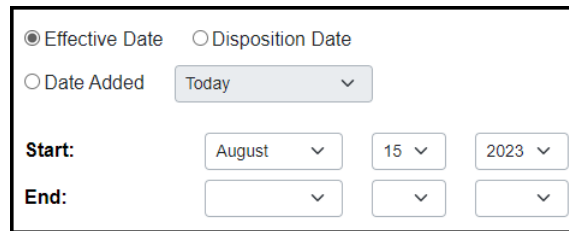
Note: This option is not applicable to Alerts.

Select the **date range radio button** to filter by [Effective Date ◉ Disposition Date ◯ / Date Added ◯ Today ▾].

Effective Date

The effective date option is selected by default. Filings with a status of pending may not be included in results when using this option since this date is not always included.

1. For *Start Date*, select **month**, **day**, and **year** from the appropriate *drop-down*.

2. Optional: Select *End Date*, select **month**, **day**, and **year** from appropriate *drop-down*.

    Note: If no End date is selected, displayed results will contain all filings with a date greater than Start date specified.

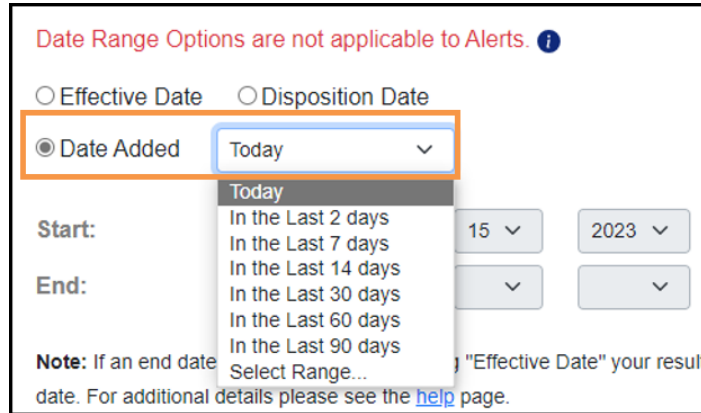3. Press **Search** [Search] to display results.

    Note: Refer to Search Results Page instructions to learn more about it.

Disposition Date

Locate filings based on the date the Disposition Report was submitted to a company. Filings that do not include a Disposition Date will not be included in results when using this option.

1. For *Start Date*, select **month**, **day**, and **year** from appropriate *drop-down*.

2. Optional: Select *End Date*, select **month**, **day**, and **year** from appropriate *drop-down*.

    Note: If no End date is selected, displayed results will contain all filings with a date greater than Start date specified.

3. Press **Search** [Search] to display results.

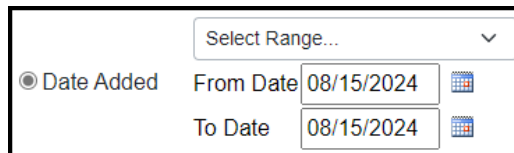   **Note**: Refer to Search Results Page instructions to learn more about it.

Date Added

Date Added will reflect the date that specific filings are added to Best's State Rate Filings. When Date Added radio button is selected, the drop-down menu activates.

1. Choose **preferred range** from *Date Added drop-down menu*.

Note: Choosing *Select Range* will open the *from date* and *to date* fields to manually input a date by the format MM/DD/YY or click the calendar icon to choose a date range.


2. Press **Search** [Search] to display results.

   Note: Refer to Search Results Page instructions to learn more about it.

Company/Organization Search

Locate specific companies or organizations using this search option.

1. Type a **company or organization** in the *Company/Organization Search box.*

2. Press **Search** [Search] to display results.

   Note: Refer to *Search Results Page* instructions to learn more about it.

3. Optional: Select **More Options** to further filter the search.

Company/Organization Search:

Selected Companies: 0

More Options | Clear All Selected Companies | Search

a. From the *Search Using drop-down menu*, choose a **company by name or identification**.

   Note: Company Name searches include Company and Trade Name. When searching by Company Name, type the beginning of the Company or Group name. Results will contain all Companies or Groups whose name starts with the entered text.

b. Select either **Begins With** or **Contains** radio button.

c. Click **Search** [Search] and results will display in *Search Results table*.

Search Using: | Company Name | | Search | ◉ Begins With ○ Contains

d. Optional: Search by **Financial Strength Ratings**, to further filter search results.

   i. From the **Financial Strength Ratings box**, choose appropriate **search operator option** and select a **Rating** from *drop-down*.

   ii. Click **Search** [Search] and results will display in *Search Results table*.

   iii. Select **companies** to be added to the *Selected Companies box* and choose **Add Selected** or **Add All**.

   iv. Click **OK** to have selection added to search criteria to initiate the *Filings Search*.
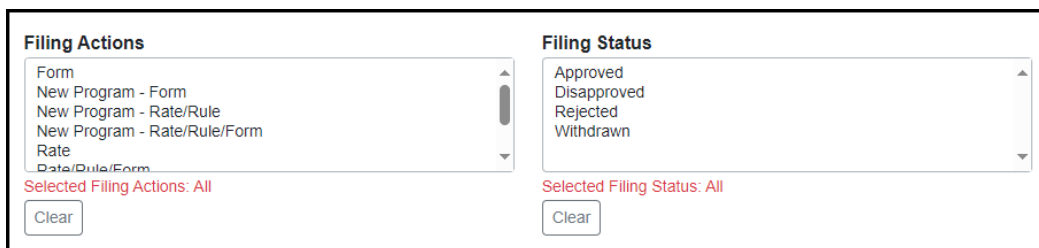
4. From the *Filing Search* page, press **Search** [Search] to display *Filing Search Results*.

   Note: Refer to Search Results Page instructions to learn more about it.

Filing Actions, Filing Status

1. Select desired **Filing Actions** from *Filing Actions* section.

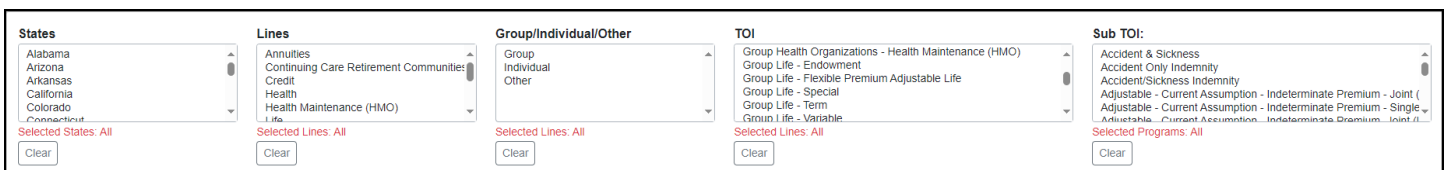2. Select **Filing Status**.

3. Press **Search** [Search].

   Note: Use **Clear** to reset filters.

Filing Actions	Filing Status
Form	Approved
New Program - Form	Disapproved
New Program - Rate/Rule	Rejected
New Program - Rate/Rule/Form	Withdrawn
Rate	
Rate/Rule/Form	
Selected Filing Actions: All	Selected Filing Status: All
Clear	Clear

States, Lines, Groups, TOI, and Sub-TOI

These filters allow search for filings for specific States, Lines, Groups, and Type of Insurance & Sub insurance. All available items are selected by default. Only states currently subscribed display.
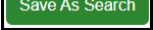
States	Lines	Group/Individual/Other	TOI	Sub TOI:
Alabama	Annuities	Group	Group Health Organizations - Health Maintenance (HMO)	Accident & Sickness
Arizona	Continuing Care Retirement Communities	Individual	Group Life - Endowment	Accident Only Indemnity
Arkansas	Credit	Other	Group Life - Flexible Premium Adjustable Life	Accident/Sickness Indemnity
California	Health		Group Life - Special	Adjustable - Current Assumption - Indeterminate Premium - Joint (
Colorado	Health Maintenance (HMO)		Group Life - Term	Adjustable - Current Assumption - Indeterminate Premium - Single
Connecticut	Life		Group Life - Variable	Adjustable - Current Assumption - Indeterminate Premium - Joint (L
Selected States: All	Selected Lines: All	Selected Lines: All	Selected Lines: All	Selected Programs: All
Clear	Clear	Clear	Clear	Clear

1. Use the vertical scroll bar to move through the list and then select the first item. Hold down **SHIFT** key and select last desired list item to create a grouping.

   - For non-contiguous group, use the vertical scroll bar to move through list and then hold **CTRL** key while selecting desired items.

   - Use **Clear** link to return to default selection of All Available Items for that filter.

2. Once options are chosen, press **Search** [Search] to display results.

   Note: Refer to Search Results Page instructions to learn more about it.

Save As Search

Save As Search on the Filing Search Page, for quick retrieval later of already created search criteria.

1. Press **Save As Search** [Save As Search].

2. Enter a **unique name** for the search in *text box*.

3. Click **OK**.

> Please enter a name for this
> search:
>
> [   ]
>
> [OK] [Cancel]
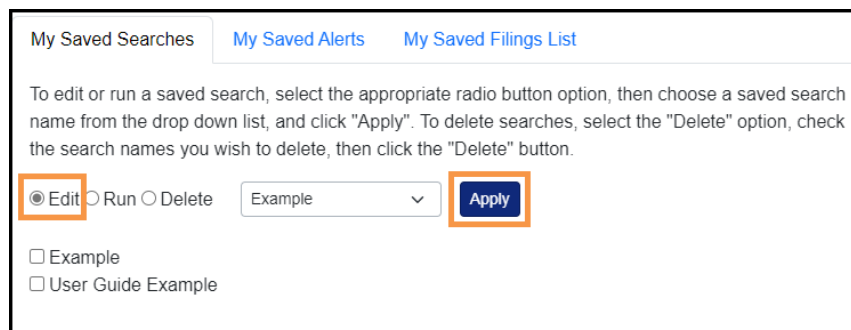
Note: The saved search is accessible from the link shown on the *Filing Search* page [View saved searches, alerts, and filing lists].

Edit a Saved Search

1. **Click** [View saved searches, alerts, and filing lists] on the *Filing Search Page*.

2. Select **Edit** *radio button*.

3. Choose **previously saved search** from *drop-down list*.

4. Click **Apply**.

   Note: The criteria appears on *Filing Search* page allowing for modification.

5. **Edit** as needed.

> My Saved Searches   My Saved Alerts   My Saved Filings List
>
> To edit or run a saved search, select the appropriate radio button option, then choose a saved search
> name from the drop down list, and click "Apply". To delete searches, select the "Delete" option, check
> the search names you wish to delete, then click the "Delete" button.
>
> ⦿ Edit ○ Run ○ Delete   [Example   ▾]   [Apply]
>
> ☐ Example
> ☐ User Guide Example

Run a Saved Search

1. **Click** [View saved searches, alerts, and filing lists] the *Filing Search Page*.

2. Select **Run** *radio button*.

3. Choose the **previously saved search** from *drop-down list*.
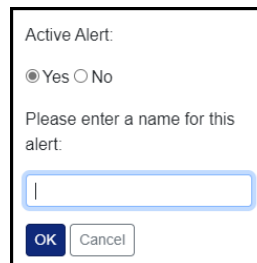
4. Click **Apply**.
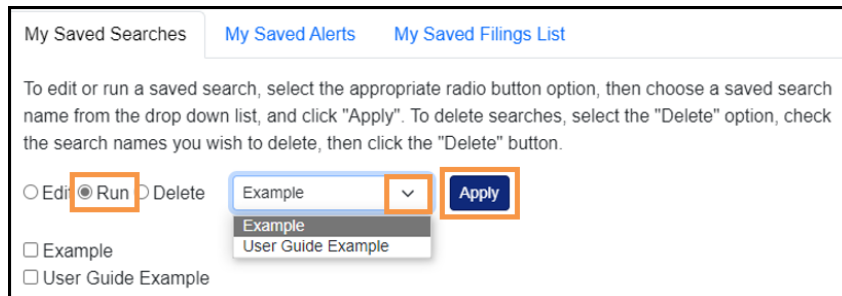
Delete a Saved Search

1. **Click** [View saved searches, alerts, and filing lists] on the *Filing Search Page*.

2. Select **Delete** *radio button*.

3. Use **checkboxes** to choose previously saved search or searches to delete.

    • Use **Select All**, if needed.

    • Use **Clear All** to clear selections, if needed.

4. Click **Delete**.
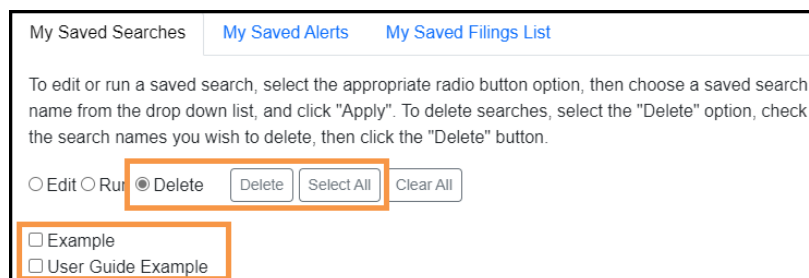
Save As Alert (Create a Filings Alert)

Monitor the latest filings for the States, Major Lines, Filing Actions, and/or Companies selected to receive e-mail notifications delivered twice daily. Only the State/Line options and Company/Organization Search options can be used to save an Alert.

1. **Set filings alert criteria** using options in *Filing Search*.

2. Press **Save As Alert** [Save As Alert].

3. Select **Yes** or **No** *radio button* to make alert active.

4. **Enter a unique name** in *text box*.

5. Click **OK**.

> Active Alert:
>
> ⦿ Yes ○ No
>
> Please enter a name for this alert:
>
> [   ]
>
> [OK] [Cancel]

Note: The Alert is accessible from the link shown on the *Filing Search* page

[View saved searches, alerts, and filing lists].

Search Results Page

The Search Results Page provides relevant information for 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. The Search Results page displays filings matching the criteria entered on the Filing Search.

See Glossary of Terms for detailed descriptions of terms.

| 1 | **Modify Search** | Select link to modify the search criteria selections. The *Filing Search* opens with the previously selected criteria. |
1	**New Search**	Select link to create a new set of criteria on the *Filing Search* page.
2	**Criteria Summary**	Criteria of search noted here.
3	**Results Per Page**	Choose display using drop-down menu. By default, it is set at 20.
4	**Disposition Page / Company Rate Data**	When available, clicking "Show All" will expand the description to show full details.
5	**Navigation Tools**	Navigate through results using arrows, previous / next buttons, or by page number. Navigational tools are also available at the bottom of the page.
6	**Save As**	Choose to save a search criteria, an alert, or a filings list from drop-down menu.
6	**Export Search Results**	The search results can be exported to Excel or to PDF.

		Note: Exporting to Excel is limited to 50,000 filings and exporting to PDF is limited to 500 filings.
7	**Select Filings**	Use checkboxes to select filings for Save and Export functions. The column header checkbox enacts Select All.
7	**Sort the Search Results by Columns**	Click column header to sort. An arrow will display indicating the column has been sorted. To hide a column from view on the screen, select "Hide". Select "Show" to make the information visible again.
8	**Filing at a Glance**	The SERFF filing descriptions are generated directly from the filing PDFs and are displayed in addition to the AM Best Filing Descriptions when available. In the State Tracking / SERFF Number column, click on PDF link to open a new tab to view the filing at a glance.
9	**Group or Company Name Link**	Click link to review the A.M. Best Entities site for additional information.
10	**SERFF Filing Description / Disposition Page Data**	As provided in the filing and is associated to the specific filing. Click "View More" to view more. The Disposition Page Data that is exported into Excel is displayed only for the specific company(s) that are provided/outlined within the filing.

Save As Search (Criteria)

Select this option on the Search Results Page to save the current search criteria.

1. Select **Search** in the *Save As* drop-down on the *Search Results* page.
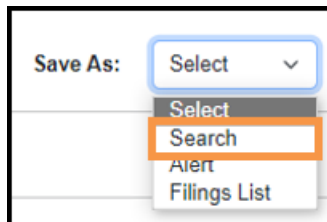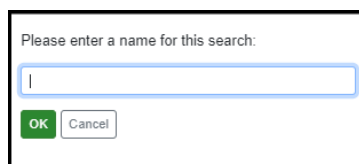
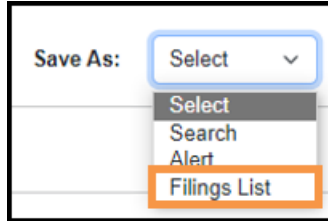2. **Enter a unique name** in *text box*.

3. Click **OK**.

Note: The saved search is accessible from the link shown on the *Filing Search* page

View saved searches, alerts, and filing lists .

Save As Alert

Monitor companies by states or lines of business and streamline insurance pricing and product management with time-saving e-mail alerts when filings are submitted or approved. E-mail notifications are delivered twice daily.
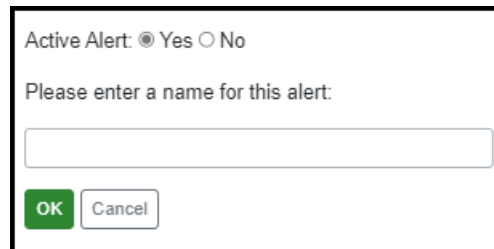
1. Select **Alert** in the *Save As* drop-down on the *Search Results* page.
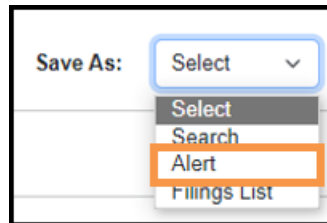
2. **Enter a unique name** in *text box*.

   Note: In the Alert pop-up box, activation is defaulted.

3. Click **OK**.

Note: The Alert is accessible from the link shown on the *Filing Search* page

View saved searches, alerts, and filing lists .

Save As Filing List

Use this feature to select filings from a search to save as a list.

1. Select **Filing List** in the *Save As* drop-down on the *Search Results* page.

2. **Enter a unique name** in *text box*.

3. Click **OK**.
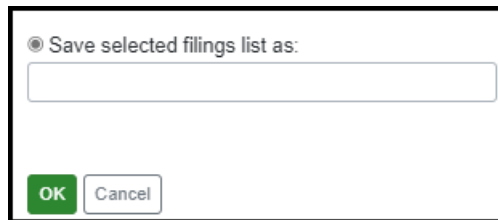
Note: The saved Filing List is accessible from the link shown on the *Filing Search* page

View saved searches, alerts, and filing lists.

Export Search Results to Excel

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

1. Use **checkboxes** to select filings to export from the *Search Results Page*.

2. Click **Export to Excel** [Export to Excel].

3. *Select the data to export* using **checkboxes** in pop-up window. Use *Select/Clear All* to assist in selection.
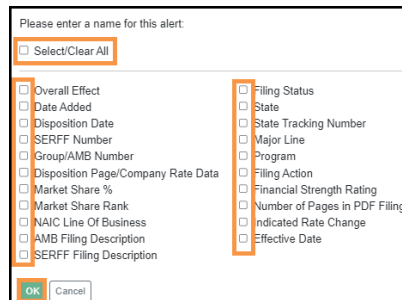
4. Click **OK**.

5. Click **Open file** from the *downloads window*.

   Note: The spreadsheet consists of all data items chosen from the *Select the data to export dialogue box*. Each requested data item is exported to a separate column. The spreadsheet column order is predefined and cannot be changed.

Export Search Results to PDF

1. Use **checkboxes** to select filings to export from the *Search Results Page*.

2. Click **Export to PDF** [Export to PDF].

3. Click **Open file** from the *downloads window*.

   Note: The report is a snapshot of the *Search Results* page content. Clicking any Group or Company name will link to the A.M. Best Entities site for additional information.

As Received Filings

Use this feature to preview filings received from the state insurance departments but not yet reviewed by A.M. Best for inclusion in the Filings Search. Once these filings have been reviewed, they will be made searchable and will no longer appear on the *As Received* list.

1. Select **As Received Filings** (from the *menu bar*, or *Home Page icon bar*).
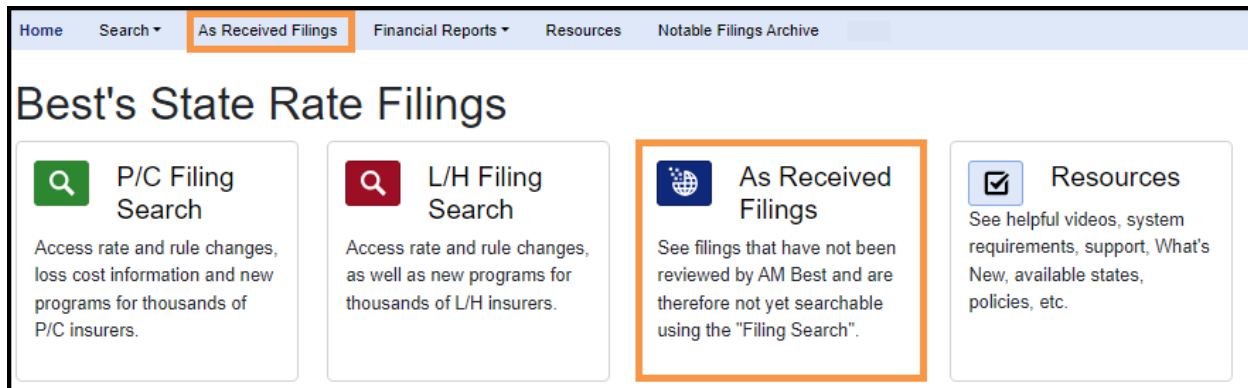
2. Select a **State** from *drop-down*.

3. Optional: Select a **Line (of Business)** from *drop-down*.

4. Click **Submit**.

The *State Results* page opens with filings organized by Date Received, from newest to oldest, as the default:

Note: Column headings denoted with [↓↑] are sortable. Refer to <u>Search Results Page</u> instructions to learn more about it.
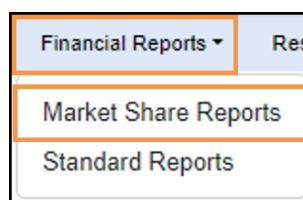
Financial Reports

Financial Reports include selected data for United States Property / Casualty insurance companies from Best's State/Line, Schedule P, and Best's Insurance Exhibit. The reports provide an option to identify top insurers by state and line, along with access to yearly trends of company's ratios, premiums, and losses.

Market Share Report

This Market Share Report details one-year premiums and loss data. It includes basic annual Property / Casualty statement data, plus ratios and rankings for leading writers in states and lines selected. Data fields include market share, direct premiums written, direct premiums earned, dividends to policyholders, direct losses paid, direct losses incurred, paid loss ratio, incurred loss ratio, adjusted loss ratio, overall rank, and single-company rank. The Data Source is the Property / Casualty Statement File.

1. Select **Financial Reports** from the *menu bar* and click **Market Share Reports** from the *drop-down* menu.

2. **Select Report Variables.**

- **Report Type** is automated to *Best's Market Share*
- Select **Year** from *Data Year* drop-down.
- Choose **Company Types** from drop-down:
  - *AMB Financial Groups and Unaffiliated Singles* - the report will contain groups with which member company data is consolidated by A.M. Best Company using standard interownership eliminations and companies that operate independently of other companies.
  - *Affiliated and Unaffiliated Singles* - the report will contain companies that are part of a larger group of insurance companies and companies that operate independently of other companies.
- Select **# of Companies** from *drop-down*. Companies can be viewed in increments of five up to 200, 500 or All companies.

  Note: # of Companies is for the top Property/Casualty companies.
  - Optional: Use **checkboxes** to choose *to Include Industry Totals* or *Include Best's Credit Ratings* to report.

3. Use **scroll bar** to find states or territories and use **checkboxes** to *Select Locations*.
4. Use **scroll bar** and **checkboxes** to view and *Select Lines of Business*.
5. Click **Create Report**.

6. Click **Open file** from the *Downloads window*.
7. **Open** and **Save**, as needed.

   Note: Excel report is limited to 100 worksheets. Each state and line of business selected is displayed in a separate tab.

Standard Reports

View key financial information of a selected Property/Casualty company, including Best's Credit Ratings, and market distribution in top states and lines of business. Reports are based on Parts 2, 3, 4, or 5 from the NAIC Annual Statement and Line of Business.

1. Select **Financial Reports** from the *menu bar* and click **Standard Reports** from the *drop-down menu*.
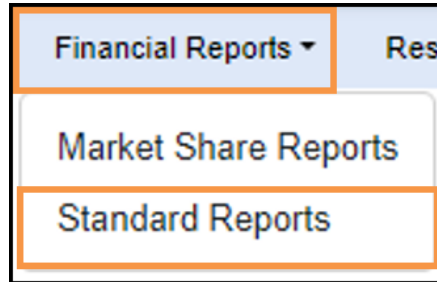
2. Enter at least three characters of an **AMB#, NAIC#, FEIN** (a hyphen is required) or **Company Name** in *Find Company/Search Company* text box.
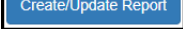
3. **Select Company** from *search results list*.

4. **Click** [Company Information], if desired.

5. **Select a Report** from *drop-down menu*. See [appendix](#) for detailed report descriptions.

6. **Select Line of Business,** if applicable, from *drop-down menu*.

7. **Select States/Territories**, if applicable from *drop-down menu*.

8. Click **Create/Update Report** [Create/Update Report] to create new report or update already existing report.

    Note: When there is not prior year data available for selected company, a *No reports are available for the selected company* message will display.

9. Click **Export to Excel** [Export To Excel] to export the on-screen report to Excel format.

10. Click **Open file** from the *Downloads window*.

11. **Open** and **Save**, as needed.

    Note: Excel report is limited to 100 worksheets. Each state and line of business selected is displayed in a separate tab.

Resources

Resources are available on features and functionality of Best's State Rate Filings.

Access the Resources page from Resources in menu bar or from the Resources Icon on Home Page.
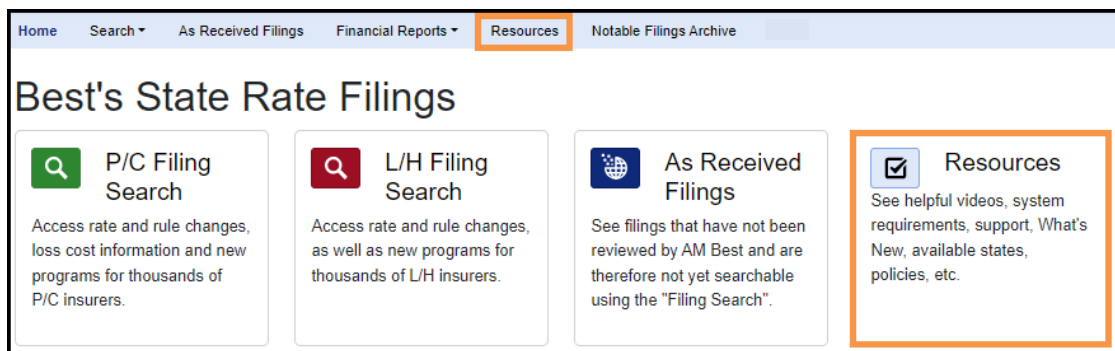

- Tips & Training as well as Additional Information are in the first column of the page.

- Under Additional Information is the Editorial Policy for additional details on the filings A.M. Best publishes and the complete listing for available states.

- Noted in the second column are system requirements, and technical support contact information.
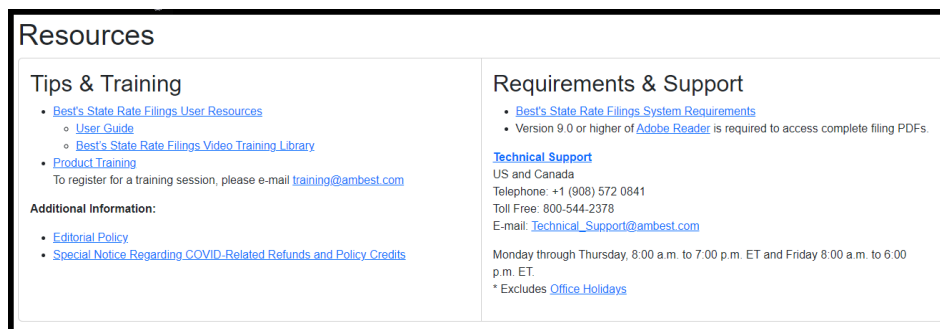
Notable Filings Archive

Review complete filings, in detail, as approved by state regulators. A collection of Notable Filings is posted each month.

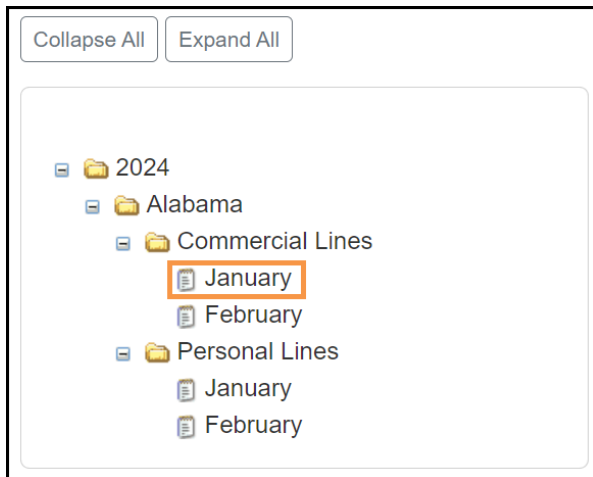1. Click **Notable Filings Archive** on *menu bar*.
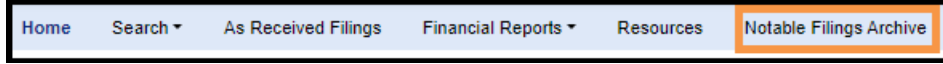
2. Select **Year**, **State** and **Line** from *drop-down menus*.
3. Select **Submit**.

4. Click **Month** file icon for the line and state chosen. It will open in a separate tab.

Appendix

Available Standard Reports.

Overview of Line of Business by State (DPW and Earned with Expenses) and by IEE (NPW and Earned with Expenses).	Includes grand totals Insurance Expense Exhibit and State/Line - Property/Casualty, US (NAIC Statement Page 19), annual data only.
Part 2, History of Incurred Net Losses, and Defense and Cost Containment Expenses Reported.	Displays claim development incurred net losses and defense and cost containment by policy period at year end as a percentage of Year 1 reserve.
Part 3, History of Cumulative Paid Net Losses, and Defense and Cost Containment Expenses Reported.	Displays developed loss and defense and cost containment reserves to net earned premiums (%) and loss and defense and cost containment reserve development to original reserves.
Part 4, History of Bulk Insured but Not Reported Reserves on Net Losses and Defense and Cost Containment Expenses Reported.	Captures a company's 10-year incurred but not reported development change through the income statement to policyholders' surplus if the original incurred but not reported was ideally developed with graphical analysis of policyholders' surplus actual and developed over 10-years. Contains a company's incurred but not reported ideally developed as its passes through its underwriting, net income and to its policyholders' surplus over the 10-years with tax calculation on incurred but not reported changes and the elimination of surplus paid-in capital to reflect non-support. Included is a graphical analysis of the company's percentage change of actual to developed policyholders' surplus over a 10-year period.
Part 5, Section 1, History of Claims (Direct and Assumed): Closed with Loss Payments.	Presents an average number of years in which reported claims are closed (closed/reported). Using data provided on Schedule P - Part 5. Information is reported for the Summary line of business.
Part 5, Section 2, History of Claims (Direct and Assumed): Outstanding.	Presents an average number of years in which reported claims are outstanding. Using data provided on Schedule P - Part 5. Information is reported for the Summary line of business.
Part 5, Section 3, History of Claims (Direct and Assumed): Reported.	Presents an average number of years in which reported claims are reported. Using data provided on Schedule P - Part 5. Information is reported for the Summary line of business.

Technical Support Services and Business Information Services

If you have technical questions with how to use an AM Best product or Best's Ratings Client Portal, need help understanding AM Best data or want templates created, contact these teams or fill out a support request form.

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