

State: Alabama **First Filing Company:** Security National Insurance Company, ...
TOI/Sub-TOI: 17.0 Other Liability-Occ/Claims Made/17.0001 Commercial General Liability
Product Name: CPP RAB Model
Project Name/Number: CPP RAB Model/AL-GL-2604-02-6655GD

General Information

Project Name: CPP RAB Model	Status of Filing in Domicile: Authorized
Project Number: AL-GL-2604-02-6655GD	Domicile Status Comments: Delaware is our Domicile State
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 02/18/2026	
State Status Changed: 02/18/2026	Deemer Date:
Created By: Pamela Moore	Submitted By: Pamela Moore
Corresponding Filing Tracking Number:	

Filing Description:

AmTrust group has developed a new method for assigning Risk Assessment Band placement for Property and General Liability coverages. By analyzing policyholder information, building-level attributes, location-level, geographic data, and prior experience, we created Gradient Boosted Tree (GBT) models to predict a pure premium, which are then used to determine assignment into appropriate Risk Assessment Bands—separately for General Liability Pre Ops and Property. Our property filing is being submitted simultaneously.

The objectives of this filing are as follows:

- To introduce 250 Risk Assessment Band (RAB) factors through the new company rule GL-2022-CW 0124
- To submit this filing with a corresponding Commercial Property filing (Company number AL-CP-2608-6655M).

Our Confidential Risk Assessment Band Model support and exhibits are included with this filing.

This filing is being submitted on a countrywide basis and approved in our Delaware domicile state. To the best of our knowledge this filing is in compliance with State and Insurance Department laws and regulations.

Company and Contact

Filing Contact Information

Pamela Moore, Regulatory Compliance Specialist	pamela.moore@amtrustgroup.com
800 Superior Avenue	216-328-6015 [Phone]
Cleveland, OH 44114	