

January 4, 2019

**PUBLIC NOTICE # 2019-01**

**PUBLIC NOTICE OF INSURANCE COMPANIES  
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). Rate filings may be viewed via the Internet at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0050-viewing-room>. Rate filings may also be viewed at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0100-rate-filing-lists/public-notices/index.cfm>. In addition, listings of closed files may be viewed on our Internet site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

**IMPORTANT NOTICE**

The following information regarding the New Prior Approval Regulations can be found on our website at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>.

- Prior Approval Rate Filing Instructions and Application
- Prior Approval Factors (Prior approval regulations; efficiency standards, leverage ratios, loss and LAE reserve ratios, and unearned premium reserve ratios)
- Prior Approval Template
- Prior Approval Yield and FIT Rate on Investment Template
- Executive Compensation Exhibit

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

**California Department of Insurance  
Public Notice Filing  
January 4, 2019**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
19-1	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	TRIA2015		ACEH-131756748
18-5958	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	TRIA2015		ACEH-131756790
18-5961	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015		ACEH-131756749
18-5966	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	TRIA2015		ACEH-131756798
19-1-A	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	TRIA2015		ACEH-131756748
18-5966-A	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	TRIA2015		ACEH-131756798
18-5961-A	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015		ACEH-131756749
18-5958-A	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	TRIA2015		ACEH-131756790
18-5958-B	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	TRIA2015		ACEH-131756790
18-5961-B	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015		ACEH-131756749
19-1-B	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	TRIA2015		ACEH-131756748
18-5966-B	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	TRIA2015		ACEH-131756798

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18-5963	0031	AMGUARD INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS		AMGD-131757342
18-5965	0031	AMGUARD INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS		AMGD-131747226
19-1-C	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	TRIA2015		ACEH-131756748
18-5966-C	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	TRIA2015		ACEH-131756798
18-5961-C	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015		ACEH-131756749
18-5958-C	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	TRIA2015		ACEH-131756790
19-2	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	AFB MEDIA TECH		BEAZ-131689444
18-5933	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	FIDELITY	RULE CHANGE	CRIME		BEAZ-131733949
19-12	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS		HNVR-131763980
18-5967	0457	COLONY SPECIALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	OUTPUT		ARGN-131758939
18-5932	0140	CRESTBROOK INSURANCE COMPANY	PERSONAL	INLAND MARINE	FORMS	PERSONAL COLLECTIONS		NWPP-131754552
18-5945	0158	CRUM & FORSTER INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS (BOP)		CRUM-131753259

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January 4, 2019**

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18-5934	0000	CRUSADER INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	MAINSTREET		CRUS-131744369
18-5943	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS		EMCC-131754391
18-5944	0008	ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE		ESUR-131754630
18-5959	0008	ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	MOTORCYCLE		ESUR-131725884
19-16	0069	FARMERS SPECIALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE		FARM-131726595
18-5939	0626	FEDERAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	CUSTOMARQ		ACEH-131758713
19-13	0200	GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	6.9	USAA-131769893
18-5937	4795	GATEWAY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 8A - PUBLIC AUTO	14.6	AIAI-131525964
18-5938	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	CONDOMINIUM AND COMMUNITY ASSOC. RISKS		GACX-131753988
18-5939-A	0626	GREAT NORTHERN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	CUSTOMARQ		ACEH-131758713
19-5	0150	GREAT WEST CASUALTY COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE		LDRE-131763550
19-6	0150	GREAT WEST CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE		LDRE-131763583

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19-7	0150	GREAT WEST CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE		LDRE-131761806
18-5940	3478	HALLMARK INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	LARGE RISK	0	HLMK-131756479
19-12-A	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS		HNVR-131763980
19-12-B	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS		HNVR-131763980
19-11	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	ARCHITECTS & ENGINEERS		HNVR-131767804
18-5966-D	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	MULTI-PERIL	FORMS	TRIA2015		ACEH-131756798
19-1-D	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	INLAND MARINE	FORMS	TRIA2015		ACEH-131756748
18-5961-D	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015		ACEH-131756749
18-5958-D	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	FIRE	FORMS	TRIA2015		ACEH-131756790
18-5966-E	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	MULTI-PERIL	FORMS	TRIA2015		ACEH-131756798
19-1-E	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	INLAND MARINE	FORMS	TRIA2015		ACEH-131756748
18-5961-E	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015		ACEH-131756749

PN#: 2019-01

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18-5958-E	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	FIRE	FORMS	TRIA2015		ACEH-131756790
18-5969		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FARMOWNERS MULTI-PERIL	MANUAL	FARMOWNERS		ISOF-131760040
18-5941	4928	INTEGON NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	PRIME		GMMX-131761839
19-3	0785	MARKEL AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0	MRKB-131762676
19-4	0785	MARKEL INSURANCE COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	FINE ARTS	0	MRKB-131762840
19-3-A	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0	MRKB-131762676
19-12-C	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS		HNVR-131763980
18-5917	4928	MIC GENERAL INSURANCE CORPORATION	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	GM EMPLOYEES		GMMX-131761853
18-5918	4928	NATIONAL GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	ALL PROGRAMS		GMMX-131761831
18-5935	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS		NWPP-131732022
18-5945-A	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS (BOP)		CRUM-131753259
18-5942	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	RISK MANAGEMENT	0	LDDX-131761323

PN#: 2019-01

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19-10	0645	OREGON MUTUAL INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	BOTH RATE AND FORM	FARM	-10.1	ORMU-131718478
18-5958-F	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	TRIA2015		ACEH-131756790
18-5961-F	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015		ACEH-131756749
19-1-F	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	TRIA2015		ACEH-131756748
18-5966-F	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	TRIA2015		ACEH-131756798
18-5939-B	0626	PACIFIC INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	CUSTOMARQ		ACEH-131758713
18-5921	4664	PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HIGH VALUE HOMEOWNERS	0	PRIV-131757499
19-9	4718	RESPONSE INDEMNITY COMPANY OF CALIFORNIA	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	LAWYERS	0	PERR-131735201
19-8	0176	STATE FARM FIRE AND CASUALTY COMPANY	COMMERCIAL	ALLIED LINES	FORMS	CROP HAIL		ACEH-131764118
18-5936	0785	STATE NATIONAL INSURANCE COMPANY, INC.	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	TESLA		STNA-131766784
18-5922	0785	STATE NATIONAL INSURANCE COMPANY, INC.	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	TESLA	0	STNA-131684507
18-5920	4869	STILLWATER INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS		FDLY-131756992

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18-5919	0218	SURETY BONDING COMPANY OF AMERICA	COMMERCIAL	FIDELITY	FORMS	ERISA		WESC-131761072
18-5916	3548	TRAVELERS COMMERCIAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	QUANTUM		TRVD-131761442
18-5915	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	OMNI II	0	TRVD-131761624
18-5915-A	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	OMNI II	0	TRVD-131761624
19-14	0200	UNITED SERVICES AUTOMOBILE ASSOCIATION	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	1.5	USAA-131769162
18-5945-B	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS (BOP)		GRUM-131753259
19-15	0200	USAA CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	2.5	USAA-131769685
18-5939-C	0626	VIGILANT INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	CUSTOMARQ		ACEH-131758713
18-5966-G	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	TRIA2015		ACEH-131756798
19-1-G	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	TRIA2015		ACEH-131756748
18-5961-G	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015		ACEH-131756749
18-5958-G	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	TRIA2015		ACEH-131756790

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
84 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS								

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