

February 8, 2019

PUBLIC NOTICE # 2019-06

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
19-518	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	CREDIT	FORMS	TRADE CREDIT		ACEH-131799845
19-517	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	CREDIT	RULE CHANGE	TRADE CREDIT		ACEH-131799846
19-481	0012	AIU INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	LARGE RISK RATING PLAN		AGNY-131805151
19-458	0761	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	CORPORATE PROPERTY	0	PERR-131793385
19-468	0158	ALLIED WORLD INSURANCE COMPANY	COMMERCIAL	CREDIT	FORMS	TRADE CREDIT		DRWN-131674852
19-485	0008	ALLSTATE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	PORTABLE ELECTRONIC DEVICE	0	PERR-131794222
19-506	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	BUSINESS AUTO		CNAB-131799087
19-519	0111	AMERICAN FIRE AND CASUALTY COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE		LBRC-131791277
19-479	0111	AMERICAN FIRE AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS		LBRC-131795074
19-475	0968	AXA INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	SELECT	0	PERR-131801103
19-509	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	GENERAL RISK-COMMERCIAL OUTPUT	0	BNIC-131798912
19-509-A	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	GENERAL RISK-COMMERCIAL OUTPUT	0	BNIC-131798912
19-493	0031	BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	FOLLOW FORM EXCESS		REGU-131795858

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19-476	0150	BITCO GENERAL INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0	LDDX-131801527
19-476-A	0150	BITCO NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0	LDDX-131801527
19-520	0802	CALIFORNIA CAPITAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	NONE	9.9	CIGI-131788459
19-455	4850	CLEAR BLUE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	REDSTONE UNDERWRITERS LLC HEAVY IRON	0	MRTN-131684873
19-524	0457	COLONY SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS		ARGN-131793707
19-457	0218	CONTINENTAL CASUALTY COMPANY	PERSONAL	INLAND MARINE	NEW PROGRAM	EYEWEAR	0	CNAC-131781521
19-506-A	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	BUSINESS AUTO		CNAB-131799087
19-506-B	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	BUSINESS AUTO		CNAB-131799087
19-514	0920	DIAMOND STATE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	VACANT PROPERTY	0	PENN-131799746
19-459	0350	ELECTRIC INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	EMPLOYEE AND MASS MARKETING	0	ELEC-131793465
19-453	1120	EVEREST DENALI INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		EVST-131790487
19-456	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	EVEREST ELEVATION MNGT LIAB	0	EVST-131779148
19-502	1120	EVEREST NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 7A, 7B, 7F, 8A, 8B , 5 - PREFERRED	6.9	EVST-131792571

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19-453-A	1120	EVEREST PREMIER INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		EVST-131790487
19-490	0626	EXECUTIVE RISK INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	MARKETEDGE		ACEH-131798202
19-523	0626	FEDERAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE AND VARIANCE	VAR 5 - MASTERPIECE	6.9	ACEH-131774076
19-504	0070	FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE		FAPC-131806456
19-461	0169	FLORISTS' MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	NONE	1.2	FLWR-131747858
19-496	0069	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	PERSONAL	FIRE	FORMS	CONDOMINIUM LANDLORD		FORE-131798327
19-500	0069	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	HOMEOWNERS CL INSURANCE		FORE-131798059
19-503	0069	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	PERSONAL	FIRE	FORMS	DWELLING		FORE-131796814
19-499	0069	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	HOMEOWNERS ACV INSURANCE		FORE-131798242
19-494	0069	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	CONDOMINIUM HOMEOWERS		FORE-131798406
19-481-A	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	LARGE RISK RATING PLAN		AGNY-131805151
19-491	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	ENERGY		HART-131799664
19-491-A	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	ENERGY		HART-131799664

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19-491-B	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	ENERGY		HART-131799664
19-491-C	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	ENERGY		HART-131799664
19-511	4359	HOUSING AUTHORITY PROPERTY INSURANCE, A MUTUAL COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE		HAPP-131783296
19-512	4359	HOUSING ENTERPRISE INSURANCE COMPANY, INC.	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE		HAPP-131784016
19-505	1316	KNIGHTBROOK INSURANCE COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	TROV	0	MRTN-131796164
19-460	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	LIBERTY GUARD	6.9	LBPM-131785105
19-522	0785	MARKEL AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMUNITY BANK		MRKB-131794516
19-513	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	MEDICAL SALES AND SERVICES	0	MRKB-131798977
19-497		METROMILE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 7B & 8B	6.9	PERR-131798882
19-501		METROMILE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE		PERR-131802249
19-520-A	0802	MONTEREY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	NONE	9.9	CIGI-131788459
19-506-C	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	BUSINESS AUTO		CNAB-131799087
19-454	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS		AGNY-131779508

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
19-492	0510	NAVIGATORS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NOT-FOR-PROFIT		PERR-131789702
19-525	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		CRUM-131801824
19-487	0088	NOVA CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0	HNVR-131706603
19-519-A	0111	OHIO CASUALTY INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	RULE CHANGE	NONE		LBRC-131791277
19-519-B	0111	OHIO SECURITY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE		LBRC-131791277
19-469	0645	OREGON MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE		ORMU-131791027
19-508	0645	OREGON MUTUAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE		ORMU-131791144
19-489	0645	OREGON MUTUAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE		ORMU-131791150
19-484	0645	OREGON MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PRODUCTS LIABILITY		ORMU-131791179
19-482	0645	OREGON MUTUAL INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	NONE		ORMU-131791147
19-478	0645	OREGON MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE		ORMU-131791137
19-507	0645	OREGON MUTUAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE		ORMU-131791152
19-472	0645	OREGON MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINSSOWNERS		ORMU-131791099

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19-465	0645	OREGON MUTUAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS		ORMU-131791027
19-486	0645	OREGON MUTUAL INSURANCE COMPANY	PERSONAL	FIRE	RULE CHANGE	DWELLING FIRE		ORMU-131791157
19-488	0645	OREGON MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE		ORMU-131791149
19-483	0645	OREGON MUTUAL INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS		ORMU-131791203
19-523-A	0626	PACIFIC INDEMNITY COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE AND VARIANCE	VAR 5 - MASTERPIECE	6.9	ACEH-131774076
19-473	2698	PACO ASSURANCE COMPANY, INC.	COMMERCIAL	MEDICAL MALPRACTICE	RULE CHANGE	CHIROPRACTIC		PCAG-131803780
19-515	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMUNITY ASSOCIATIONS		PHLX-131691774
19-471	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		PHLX-131753808
19-510	0155	PROGRESSIVE SELECT INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE		PRGS-131791072
19-491-D	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	ENERGY		HART-131799664
19-498	0796	QBE INSURANCE CORPORATION	COMMERCIAL	CREDIT	FORMS	TRADE CREDIT		QBEC-131795730
19-509-B	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	GENERAL RISK-COMMERCIAL OUTPUT	0	BNIC-131798912
19-495	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE		SCTT-131796469

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19-509-C	0098	STARNET INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	GENERAL RISK-COMMERCIAL OUTPUT	0	BNIC-131798912
19-521	0785	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	SURETY	RATE AND VARIANCE	VAR. 7F - 8A	33.2	STNA-131770086
18-4971	4869	STILLWATER INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	PREFERRED	6.9	FDLY-131661788
19-516	4869	STILLWATER PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	PREFERRED	6.9	FDLY-131793414
19-474	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	INLAND MARINE	FORMS	MOBILE ELECTRONICS COMMERCIAL PROTECTIONS		UNKP-131800963
19-506-D	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	BUSINESS AUTO		CNAB-131799087
19-462	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTION BOND COVERAG		TRVD-131794176
19-464	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	DIRECTORS, OFFIICERS, ORGANIZATION LIABILITY(MODUL		TRVD-131796002
19-470	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	FINANCIAL INSTITUTION PROFESSIONAL LIABILITY(MODUL		TRVD-131795997
19-463	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	FIDUCIARY LIAB.ILITY (MUDULAR PROGRAM)		TRVD-131796036
19-466	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	PRIVATE COMPANY DIRECTORS AND OFFICERS LIABILITY		TRVD-131796001
19-467	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	EMPLOYMENT PRACTICES IABILITY(MODULAR PROGRAM)		TRVD-131795995
19-491-F	0091	TRUMBULL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	ENERGY		HART-131799664

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19-491-E	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	ENERGY		HART-131799664
19-510-A	0155	UNITED FINANCIAL CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE		PRGS-131791072
19-525-A	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		CRUM-131801824
19-506-E	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	BUSINESS AUTO		CNAB-131799087
19-523-B	0626	VIGILANT INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE AND VARIANCE	VAR 5 - MASTERPIECE	6.9	ACEH-131774076
19-477	2538	WESCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		UNKP-131800468
19-519-C	0111	WEST AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE		LBRC-131791277
98 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS								

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**California Department of Insurance
Public Notice Filing Errata Report
February 8, 2019**

<i>The following files were incorrectly listed on the respective Public Notice(PN) Dates:</i>							
	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	18-4971	10/12/2018	STILLWATER INSURANCE COMPANY	Personal Homeowners Multi-Peril	Preferred	Rate	6.70%
Correct	18-4971	2/8/2019	STILLWATER INSURANCE COMPANY	Personal Homeowners Multi-Peril	Preferred	Rate	6.93%

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