

May 11, 2018

**PUBLIC NOTICE # 2018-19**

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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  
May 11, 2018**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
18-2497	0225	ACCEPTANCE INDEMNITY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	GARAGE		OCCD-131472727
18-2508	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0	AMLX-131475758
18-2509	0361	AMERICAN FAMILY HOME INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0	AMLX-131475758
18-2491	0111	AMERICAN FIRE AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE-		LBRC-131454756
18-2510	0361	AMERICAN SOUTHERN HOME INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0	AMLX-131475758
18-2435	0031	AMGUARD INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	0	AMGD-131480160
18-2506	0000	ARAG INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	CA-PULPLAN_2016 03/18		ARAG-131467377
18-2477	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS-AUTO DEALERS POWER SPORTS.	0	AICO-131457912
18-2449	4698	ASPEN AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS		AIUS-131459458
18-2424	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROFESSIONAL LIABILITY	0	BNIC-131445433
18-2465	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	GENERAL RISK.	0	BNIC-131462890
18-2425	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROFESSIONAL LIABILITY	0	BNIC-131445433
18-2466	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	GENERAL RISK.	0	BNIC-131462890
18-2436	0000	CGB INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	BOTH RATE AND FORM	RAISIN RECONDITIONING AND DRIED ON THE VINE	0	DIVR-131467418

PN#: 2018-19

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18-2448	0000	CGB INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	NEW PROGRAM	RAISIN RECONDITIONING ONLY(RRO)	0	DIVR-131473920
18-2452	0626	CHUBB INDEMNITY INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	MASTERPIECE		ACEH-131476291
18-2453	0626	CHUBB NATIONAL INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	MASTERPIECE		ACEH-131476291
18-2470	0244	CINCINNATI CASUALTY COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	CYBER RISK-	0	CNNA-131425865
18-2471	0244	CINCINNATI INDEMNITY COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	CYBER RISK-	0	CNNA-131425865
18-2472	0244	CINCINNATI INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	CYBER RISK-	0	CNNA-131425865
18-2507	4891	DENTISTS INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	FORMS	PROPERTY COVERAGE		DENT-131475451
18-2485	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		LWCM-131469763
18-2427	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	15.5	EMCC-131475920
18-2421	3219	ENDURANCE RISK SOLUTIONS ASSURANCE CO.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS		REGU-131477611
18-2454	0626	EXECUTIVE RISK INDEMNITY INC.	PERSONAL	OTHER LIABILITY	FORMS	MASTERPIECE		ACEH-131476291
18-2439	0626	FEDERAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	MASTERPIECE		ACEH-131483674
18-2455	0626	FEDERAL INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	MASTERPIECE		ACEH-131476291
18-2460	0626	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	FOREFRONT PORTFOLIO 3.0		ACEH-131473248

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
18-2499	0626	FEDERAL INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS-MASTERPIECE		ACEH-131477371
18-2505	0626	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	FOREFRONT PORTFOLIO 3.0		ACEH-131476442
18-2511	0626	FEDERAL INSURANCE COMPANY	PERSONAL	INLAND MARINE	FORMS	MASTERPIECE		ACEH-131477368
18-2495	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	POLLUTION		FEMC-131472763
18-2496	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	POLLUTION		FEMC-131472763
18-2447	0761	FIREMAN'S FUND INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	PREFERRED CLUB	0	MRTN-131474963
18-2462	0761	FIREMAN'S FUND INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PREFERRED CLUB	0	MRTN-131452142
18-2486	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		LWCM-131469763
18-2438	0796	GENERAL CASUALTY COMPANY OF WISCONSIN	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	BOP - ARROWHEAD ADVANTAGE	42	QBEC-131476370
18-2473	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	SPECIAL HUMAN SER.		GACX-131482052
18-2474	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	SPECIAL HUMAN SER.		GACX-131482052
18-2459	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	NONE		GACX-131474223
18-2475	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	SPECIAL HUMAN SER.		GACX-131482052
18-2476	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	FORMS	SPECIAL HUMAN SER.		GACX-131482052

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
18-2464	0098	GREAT DIVIDE INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RATE AND VARIANCE	VAR. 5-UMBRELLA EXCESS	37.9	NTLS-131448940
18-2456	0626	GREAT NORTHERN INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	MASTERPIECE		ACEH-131476291
18-2433	0150	GREAT WEST CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE		LDRE-131477687
18-2423	0517	HDI GLOBAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	GOLF		GUMG-131470963
18-2434	0517	HDI GLOBAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	GLENCAR WINERY		GUMG-131480743
18-2419	4359	HOUSING AUTHORITY PROPERTY INSURANCE, A MUTUAL COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE		HAPP-131464040
18-2487	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		LWCM-131469763
18-2488	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		LWCM-131469763
18-2442	0111	LIBERTY MUTUAL INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RATE	UMBRELLA/EXCESS	20	LBPM-131469228
18-2489	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		LWCM-131469763
18-2490	0111	LM INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		LWCM-131469763
18-2483	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	EPISODIC	0	PERR-131440988
18-2428	2878	MERCED PROPERTY & CASUALTY COMPANY	PERSONAL	EARTHQUAKE	NEW PROGRAM	MANUFACTURED HOME	0	PERR-131478194
18-2478	4715	MITSUI SUMITOMO INSURANCE USA INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS		MRTN-131478886

PN#: 2018-19

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18-2479	4715	MITSUI SUMITOMO INSURANCE USA INC.	COMMERCIAL	OTHER LIABILITY	FORMS	NONE		MRTN-131478003
18-2484	2538	NATIONAL GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	COAST TO COAST, RV ASSOC., NAPUS/RLC, AAA/AARP,		GMMX-131472370
18-838	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	PEST CONTROL	-16	PRSS-131282974
18-2422	0088	NOVA CASUALTY COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE		HNVR-131379792
18-2492	0111	OHIO CASUALTY INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE-		LBRC-131454756
18-2493	0111	OHIO SECURITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE-		LBRC-131454756
18-2463	0645	OREGON MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS		ORMU-131476066
18-2440	0626	PACIFIC INDEMNITY COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	MASTERPIECE		ACEH-131483674
18-2457	0626	PACIFIC INDEMNITY COMPANY	PERSONAL	OTHER LIABILITY	FORMS	MASTERPIECE		ACEH-131476291
18-2500	0626	PACIFIC INDEMNITY COMPANY	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS-MASTERPIECE		ACEH-131477371
18-2512	0626	PACIFIC INDEMNITY COMPANY	PERSONAL	INLAND MARINE	FORMS	MASTERPIECE		ACEH-131477368
18-2446	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	ULTIMATE COVER		PHLX-131480179
18-2450	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EDUCATORS		PHLX-131477191
18-2515	0155	PROGRESSIVE ADVANCED INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE		PRGS-131476480

PN#: 2018-19

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
18-2516	0155	PROGRESSIVE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE		PRGS-131476480
18-2503	0867	PROTECTIVE INSURANCE COMPANY	COMMERCIAL	SURETY	NEW PROGRAM	CANNABIS & MISCELLANEOUS SURETY BOND	0	BALG-131432979
18-2467	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	GENERAL RISK.	0	BNIC-131462890
18-2445	0111	SAFECO INSURANCE COMPANY OF AMERICA	PERSONAL	OTHER LIABILITY	RATE	UMBRELLA EXCESS	6.5	LBRM-131471063
18-2431	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	GARAGE INSURANCE	2.8	SCTT-131475129
18-2437	0091	SENTINEL INSURANCE COMPANY, LTD.	COMMERCIAL	MULTI-PERIL	RULE CHANGE	GROWING SPECTRUM		HART-131481733
18-2420	0169	SENTRY INSURANCE A MUTUAL COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	-8.8	SEPX-131479665
18-2429	0169	SENTRY INSURANCE A MUTUAL COMPANY	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	NONE	-8.3	SEPX-131479705
18-2451	0169	SENTRY INSURANCE A MUTUAL COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	4.8	SEPX-131479701
18-2461	0169	SENTRY INSURANCE A MUTUAL COMPANY	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	NONE	-13.9	SEPX-131479704
18-2426	0098	STARNET INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROFESSIONAL LIABILITY	0	BNIC-131445433
18-2468	0098	STARNET INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	GENERAL RISK.	0	BNIC-131462890
18-2502	0176	STATE FARM GENERAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI- PERIL	RATE	RENTAL DWELLING VAK 7D-01 - RENTAL	6.9	SFMA-131474478
18-2504	0176	STATE FARM GENERAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI- PERIL	RATE AND VARIANCE	CONDOMINIUM UNITOWNERS	6.9	SFMA-131474477

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
18-2443	0785	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	FIRE	NEW PROGRAM	RSA MULTINATIONAL INS - EXCESS PROP	0	STNA-131417441
18-2469	3548	TRAVELERS COMMERCIAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	QUANTUM.		TRVD-131474771
18-2432	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	U.S.L. & H. - FEDERAL/ADMIRALTY/FEL A WORKERS COMP	0	TRVD-131470135
18-2430	3548	TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	PERSONAL	FIRE	RULE CHANGE	HOMESAVER		TRVD-131474841
18-2441	0626	VIGILANT INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	MASTERPIECE		ACEH-131483674
18-2458	0626	VIGILANT INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	MASTERPIECE		ACEH-131476291
18-2501	0626	VIGILANT INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS-MASTERPIECE		ACEH-131477371
18-2513	0626	VIGILANT INSURANCE COMPANY	PERSONAL	INLAND MARINE	FORMS	MASTERPIECE		ACEH-131477368
18-2494	0111	WEST AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE-		LBRC-131454756
18-2514	0212	ZURICH AMERICAN INSURANCE COMPANY	PERSONAL	EARTHQUAKE	RULE CHANGE	RESIDENTIAL		ZURC-131458818
<b>94 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS</b>								

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**California Department of Insurance  
Public Notice Filing Errata Report  
May 11, 2018**

<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	18-838	2/9/2018	New York Marine and General Insurance Company	Commercial Multi-Peril	Rate	Pest Control	-46.60%
Correct	18-838	<b>5/11/2018</b>	New York Marine and General Insurance Company	Commercial Multi-Peril	Rate	Pest Control	<b>-16.00%</b>
Incorrect	18-1762	3/30/18	Travelers Indemnity Company of Connecticut (The)	Commercial Multi-Peril	Rule Change	Agribusiness	
Correct	18-1762	3/30/18	Travelers Indemnity Company of Connecticut (The)	<b>Commercial Farmowners Multi-Peril</b>	Rule Change	Agribusiness	
Incorrect	18-1763	3/30/18	Travelers Property Casualty Company of America	Commercial Multi-Peril	Rule Change	Agribusiness	
Correct	18-1763	3/30/18	Travelers Property Casualty Company of America	<b>Commercial Farmowners Multi-Peril</b>	Rule Change	Agribusiness	

PN#:18-19

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