May 18, 2018 PUBLIC NOTICE # 2018-20

#### 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: <a href="http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0050-viewing-room">http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0050-viewing-room</a>. 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 <a href="http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0100-rate-filing-lists/public-notices/index.cfm">http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0100-rate-filing-lists/public-notices/index.cfm</a>. 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: <a href="http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/">http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/</a>.

- 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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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)

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF#
18-2643	0626	ACE AMERICAN INSURANCE COMPANY	,	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS- EXCESS AUTO		ACEH-131487182
18-2611	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	-2.9	ALNI-131270172
18-2642	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY		BROWNYARD - SECURITY GUARD		AICO-131481721
18-2612	4698	ASPEN AMERICAN INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI- PERIL	FORMS	RENTERS INSURANCE	0	DEAH-131469496
18-2641	0098	BERKLEY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PRIVATE COMPANY MANAGEMENT LIAB.	0	MRTN-131448097
18-2518	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	FIRE	FORMS	TRIA2015		HNVR-131458409
18-2522	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015		HNVR-131462165
18-2549	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS - CNA PARAMOUNT		CNAB-131484198
18-2537	2538	COREPOINTE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	UNMANNED AIRCRAFT		UNKP-131483855
18-2541	3219	ENDURANCE RISK SOLUTIONS ASSURANCE CO.	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE		REGU-131484575
18-2551	0626	EXECUTIVE RISK INDEMNITY INC.	COMMERCIAL	SURETY	RULE CHANGE	NONE		ACEH-131492346
18-2553	0626	FEDERAL INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	NONE		ACEH-131492346
18-2600	0626	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HEALTHCARE PORTFOLIO		ACEH-131482273
18-2633	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	NONE	-2.9	FEMC-131485745

<sup>\*</sup> If no % rate change is indicated, the amount has not yet been determined:

"						_	Overall	05555 #
File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Rate %*	SERFF#
18-2635	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	NONE	-2.9	FEMC-131485745
18-2619	0761	FIREMAN'S FUND INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	PREFERRD CLUB	0	-MRTN-131468402
18-2560	0070	FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	6.9	FAPC-131466019
18-2584	0200	GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	FIRE	RULE CHANGE	RENTAL PROPERTY INSURANCE	0	USAA-131469421
18-2543	0796	GENERAL CASUALTY COMPANY OF WISCONSIN	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR. 5.8B. 7A	28	QBEC-131491137
18-2527	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	SPECIAL MARKETS PURCHASING GROUP		GACX-131483086
18-2519	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	FORMS	TRIA2015		HNVR-131458409
18-2523	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015		HNVR-131462165
18-2520	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	FORMS	TRIA2015		HNVR-131458409
18-2524	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015		HNVR-131462165
18-2557	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA 2015-TECHNOLOGY ERRORS & OMISSIONS		HNVR-131465017
18-2629	0225	HARCO NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NORTH AMERICAN TIMBER		OCCD-131485876
18-2644	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS- EXCESS AUTO		ACEH-131487182
18-2561		INSURANCE SERVICES OFFICE, INC.	PERSONAL	FLOOD	FORMS	FLOOD		ISOF-131488336

<sup>\*</sup> If no % rate change is indicated, the amount has not yet been determined:

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF#
18-2563		INSURANCE SERVICES OFFICE, INC.	PERSONAL	FLOOD	MANUAL	FLOOD		ISOF-131488253
10-2303		INSURANCE SERVICES OF FICE, INC.	LICONAL	I LOOD	WANDAL	I LOOD		1301-131400233
18-2564		INSURANCE SERVICES OFFICE, INC.	PERSONAL	FLOOD	FORMS	FLOOD		ISOF-131488336
18-2565		INSURANCE SERVICES OFFICE, INC.	PERSONAL	FLOOD	FORMS	FLOOD		ISOF-131488336
18-2566		INSURANCE SERVICES OFFICE, INC.	PERSONAL	FLOOD	FORMS	FLOOD		ISOF-131488336
18-2567		INSURANCE SERVICES OFFICE, INC.	PERSONAL	FLOOD	FORMS	FLOOD		ISOF-131488336
18-2569		INSURANCE SERVICES OFFICE, INC.	PERSONAL	FLOOD	FORMS	FLOOD		ISOF-131488336
18-2570		INSURANCE SERVICES OFFICE, INC.	PERSONAL	FLOOD	FORMS	FLOOD		ISOF-131488336
18-2571		INSURANCE SERVICES OFFICE, INC.	PERSONAL	FLOOD	FORMS	FLOOD		ISOF-131488336
18-2572		INSURANCE SERVICES OFFICE, INC.	PERSONAL	FLOOD	FORMS	FLOOD		ISOF-131488336
18-2573		INSURANCE SERVICES OFFICE, INC.	PERSONAL	FLOOD	FORMS	FLOOD		ISOF-131488336
18-2574		INSURANCE SERVICES OFFICE, INC.	PERSONAL	FLOOD	FORMS	FLOOD		ISOF-131488336
18-2575		INSURANCE SERVICES OFFICE, INC.	PERSONAL	FLOOD	FORMS	FLOOD		ISOF-131488336
18-2576		INSURANCE SERVICES OFFICE, INC.	PERSONAL	FLOOD	FORMS	FLOOD		ISOF-131488336
18-2577		INSURANCE SERVICES OFFICE, INC.	PERSONAL	FLOOD	FORMS	FLOOD		ISOF-131488336

<sup>\*</sup> If no % rate change is indicated, the amount has not yet been determined:

F11 - #	0#	0	Line Tone	Line December in	Ella Tama	D	Overall	05D55 #
File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Rate %*	SERFF#
18-2578		INSURANCE SERVICES OFFICE, INC.	PERSONAL	FLOOD	FORMS	FLOOD		ISOF-131488336
18-2579		INSURANCE SERVICES OFFICE, INC.	PERSONAL	FLOOD	FORMS	FLOOD		ISOF-131488336
18-2580		INSURANCE SERVICES OFFICE, INC.	PERSONAL	FLOOD	FORMS	FLOOD		ISOF-131488336
18-2581		INSURANCE SERVICES OFFICE, INC.	PERSONAL	FLOOD	FORMS	FLOOD		ISOF-131488336
18-2582		INSURANCE SERVICES OFFICE, INC.	PERSONAL	FLOOD	FORMS	FLOOD		ISOF-13148336
18-2592		INSURANCE SERVICES OFFICE, INC.	PERSONAL	FLOOD	MANUAL	FLOOD		ISOF-131488227
18-2545	0150	MANUFACTURERS ALLIANCE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	BUSINESS AUTO		OREP-131484080
18-2521	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	TRIA2015		HNVR-131458409
18-2525	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015		HNVR-131462165
18-2645	0084	NATIONAL INTERSTATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE		NINL-1314857639
18-2538	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	GENERAL LIABILITY		PRSS-131486443
18-2552	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	SAFEHOLD BUILDERS RISK		PRSS-131485661
18-2530	0645	OREGON MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	PREMISES/OPERATIONS	-7.4	ORMU-131477442
18-2554	0626	PACIFIC INDEMNITY COMPANY	COMMERCIAL	SURETY	RULE CHANGE	NONE		ACEH-131492346

<sup>\*</sup> If no % rate change is indicated, the amount has not yet been determined:

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF#
18-2591	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RATE AND VARIANCE	VAR.7A-8D-5 UMBRELLA EXCESS	9.7	FRFA-131454424
18-2546	0150	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	BUSINESS AUTO		OREP-131484080
18-2547	0150	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	BUSINESS AUTO		OREP-131484080
18-2539	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HUMAN SERVICES		PHLX-131472024
18-2559	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	ALLIED HEALTHCARE		PHLX-131485964
18-2617	4664	PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	PERSONAL	INLAND MARINE	FORMS	PERSONAL WATERCRAFT		PRIV-131487294
18-2625	0155	PROGRESSIVE SELECT INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE		PRGS-131487983
18-2544	0796	REGENT INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR. 5.8B. 7A	28	QBEC-131491137
18-2529	0783	RLI INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	ESSENTIAL PAC		RLSC-131472966
18-2588	0783	RLI INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS- EXECUTIVE PRODUCT		RLSC-131476221
18-2594	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	UNMANNED AIRCRAFT		UNKP-131483855
18-2562	0091	SENTINEL INSURANCE COMPANY, LTD.	COMMERCIAL	MULTI-PERIL	RULE CHANGE	GROWING SPECTRUM		HART-131441815
18-2593	0091	SENTINEL INSURANCE COMPANY, LTD.	COMMERCIAL	MULTI-PERIL	RULE CHANGE	GROWING SPECTRUM		HART-131490505
18-2637	0091	SENTINEL INSURANCE COMPANY, LTD.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS- GROWING SPECTRUM		HART-131441952

<sup>\*</sup> If no % rate change is indicated, the amount has not yet been determined:

			l			_	Overall	
File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Rate %*	SERFF #
18-2613	0169	SENTRY INSURANCE A MUTUAL COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS		SEPX-131492111
18-2616	0169	SENTRY INSURANCE A MUTUAL COMPANY	COMMERCIAL	INLAND MARINE	RATE	NONE	-0.8	SEPX-131479094
18-2638	0169	SENTRY INSURANCE A MUTUAL COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	EPLI		SEPX-131479401
18-2534	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	DEALER OPERATIONS	12	SEPX-131469353
18-2535	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	DEALER OPERATIONS- ERRORS & OMISSIONS	0.7	SEPX-131473671
18-2536	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE	NONE	7.8	SEPX-131479094
18-2542	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PACKAGE		SEPX-131478888
18-2556	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	DEALER OPERATIONS	1.9	SEPX-131476746
18-2583	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	DEALER OPERATIONS	34	SEPX-131478480
18-2601	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	12.2	SEPX-131478307
18-2614	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS		SEPX-131492111
18-2618	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	DEALER OPERATIONS	-7	SEPX-131478136
18-2558	0176	STATE FARM GENERAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI- PERIL	RATE AND VARIANCE	VAR 7D & 8F- MANUFACTURED HOME	6.9	SFMA-131476902
18-2517	0785	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	NEXT BROAD MARKET GEN. LIAB.	0	STNA-131480248

<sup>\*</sup> If no % rate change is indicated, the amount has not yet been determined:

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF#
1116#	- Gip#	Company Name	Lille Type	Line Description	The Type	rrogram	Nate /6	SERIT #
18-2531	0785	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	ENERGI	0	STNA-131486604
40.0500	0705	OTATE MATIONAL INCUIDANCE COMPANY INC	OOMMED OLAL	MULTI DEDU	NEW PROOPAN	RSA MULTINATIONAL		OTNA 404400404
18-2589	0785	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	INSURANCE	0	STNA-131489401
18-2623	0785	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	ENERGI	0	STNA-131491153
18-2590	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	PREPAID LEGAL SERVICES		UNKP-131475001
18-2595	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	FIRE	RULE CHANGE	UNMANNED AIRCRAFT		UNKP-131483855
18-2639	2538	TECHNOLOGY INSURANCE COMPANY, INC.	PERSONAL	INLAND MARINE	RULE CHANGE	MOBILE ELECTRONICS	0	UNKP-131494777
18-2532	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	INLAND MARINE	RULE CHANGE	FINE ART & COLLECTIBLES		TRVD-131483675
18-2533	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	INLAND MARINE	RULE CHANGE	FINE ART & COLLECTIBLES		TRVD-131483675
18-2646	0084	TRIUMPHE CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE		NINL-1314857639
18-2548	3098	U.S. SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	UMBRELLA/EXCESS-PROF LIAB - EXCESS INDEMNITY	3	PERR-131483332
18-2550	0796	UNIGARD INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	VALUE PLUS AUTO		QBEC-131489925
18-2626	0155	UNITED FINANCIAL CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE		PRGS-131487983
18-2585	0200	UNITED SERVICES AUTOMOBILE ASSOCIATION	PERSONAL	FIRE	RULE CHANGE	RENTAL PROPERTY INSURANCE	0	USAA-131469421
18-2540	0071	UNIVERSAL NORTH AMERICA INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI- PERIL	RULE CHANGE	EXCLUSIVE AGENTS		UNAC-131485848

<sup>\*</sup> If no % rate change is indicated, the amount has not yet been determined:

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF#
18-2586	0200	USAA CASUALTY INSURANCE COMPANY	PERSONAL	FIRE	RULE CHANGE	RENTAL PROPERTY INSURANCE	0	USAA-131469421
18-2587	0200	USAA GENERAL INDEMNITY COMPANY	PERSONAL	FIRE	RULE CHANGE	RENTAL PROPERTY INSURANCE	0	USAA-131469421
18-2647	0084	VANLINER INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE		NINL-1314857639
18-2555	0626	VIGILANT INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	NONE		ACEH-131492346
18-2596	2538	WESCO INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	UNMANNED AIRCRAFT		UNKP-131483855
18-2615	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RATE	PROFESSIONAL PREMIER FOR LAWYERS	-10	SWRE-131485427
18-2528		ZURICH AMERICAN INSURANCE COMPANY CATIONS RECEIVED INCLUDING CLASS PLANS,		HOMEOWNERS MULTI- PERIL	NEW PROGRAM		0	AGIA-131481543

<sup>\*</sup> If no % rate change is indicated, the amount has not yet been determined:

#### California Department of Insurance Public Notice Filing Errata Report May 18, 2018

The followi	no files wer	e incorrectly li	sted on the respective Public Notice(PN) Dates:				
The jonowi	ns jues wer	incorrectly to	seed on the respective 1 done fronce(111) Bales.				
	FILE#	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	18-2370	5/4/2018	Harco National Insurance Company	Personal Auto Liability and Physical Damage	Rate & Variance	Variance 5 & 8A - High Valued Car	6.90%
Correct	18-2370	5/4/2018	Harco National Insurance Company	Personal Auto Liability and Physical Damage	Rate & Variance	Variance 5 & 8B - High Valued Car	6.90%