

August 25, 2017

**PUBLIC NOTICE # 2017-34**

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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  
August 25, 2017**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
17-5427	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE		ACEH-131151469
17-5428	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE		ACEH-131151469
17-5429	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE		ACEH-131151469
17-5437	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE;		ALNI-131001453
17-5444	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE--		ALNI-131134901
17-5474	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE		ALNI-131134858
17-5476	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		ALNI-131134871
17-5376	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	-10.3	ZURC-131144770
17-5438	0361	AMERICAN MODERN HOME INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE		AMMH-131150683
17-5377	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	-10.3	ZURC-131144770

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17-5472	0028	AMICA MUTUAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	6.8	AMMA-131015633
17-5463	4698	ASPEN AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	PROFESSIONAL PROTECTOR	0	AIUS-131149169
17-5430	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE		ACEH-131151469
17-5450	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0	BEAZ-131150982
17-5460	0158	CRUM & FORSTER INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	BUSINESS OWNERS	0	CRUM-131149582
17-5378	0212	EMPIRE FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	-10.3	ZURC-131144770
17-5379	0212	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	-10.3	ZURC-131144770
17-5403	0069	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	MOBILE HOME		FORE-131154397
17-5464	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-15.2	GACX-G131085170
17-5465	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-15.2	GACX-G131085170

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August 25, 2017**

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17-5466	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-15.2	GACX-G131085170
17-5467	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-15.2	GACX-G131085170
17-5387	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	PROF. LIAB. - MISCELLANEOUS		HNVX-G131023157
17-5423	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	BURGLARY AND THEFT	FORMS	NONE-		HNVX-G131158181
17-5448	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	FIDELITY	FORMS	NONE		HNVX-G131158160
17-5425	0225	HARCO NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	GA TRUCK		OCCD-131149523
17-5435	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PRIVATE EQUITY CHOICE		HART-131109836
17-5431	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	FIRE	RULE CHANGE	NONE		ACEH-131151469
17-5432	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	FIRE	RULE CHANGE	NONE		ACEH-131151469
17-5404	1318	INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 3 - ALL PROGRAMS	6.9	IACA-131140152

PN#: 2017-34

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Public Notice Filing  
August 25, 2017**

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17-5405	0150	MANUFACTURERS ALLIANCE INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE		STLR-131153186
17-5410	0150	MANUFACTURERS ALLIANCE INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE		STLR-131153152
17-5454	0785	MARKEL AMERICAN INSURANCE COMPANY	PERSONAL	INLAND MARINE	BOTH RATE AND FORM	PET HEALTH INSURANCE	55.1	MRKA-131158530
17-5424	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	NONE-		HNVX-G131158181
17-5449	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	NONE		HNVX-G131158160
17-5451	0031	MEDICAL PROTECTIVE COMPANY (THE)	COMMERCIAL	MEDICAL MALPRACTICE	RULE CHANGE	MEDPRO PROVIDER SOLUTION, INC	0	MDPC-130953990
17-5398	0000	METROMILE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 7B - GRP 5 - PREF OCCUPATION	7.5	MMIS-131153733
17-5402	0000	METROMILE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR.7B-BUSINESS PREFERRED GROUP 5	6.6	MMIS-131153656
17-5434		MSO, INC	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	MANUAL	NONE		MUOF-131153097
17-5452		MSO, INC	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	MANUAL	NONE-		MUOF-131153147

PN#: 2017-34

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August 25, 2017**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
17-5382	0093	NATIONAL SPECIALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	HI-TECH	0	STNA-131125160
17-5439	0093	NATIONAL SPECIALTY INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	HI-TECH	0	STNA-131124852
17-5440	0093	NATIONAL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	HI-TECH	0	STNA-131124997
17-5384	0796	NAU COUNTRY INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	RULE CHANGE	BASE PRICE MODIFIER		NAUI-131146775
17-5453	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	GENERIC ISO		SWRE-131142056
17-5455	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	GENERIC ISO		SWRE-131142056
17-5461	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	BUSINESS OWNERS	0	CRUM-131149582
17-5426	0088	NOVA CASUALTY COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE--		HNVX-G131152424
17-5433	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE		ACEH-131151469
17-5406	0150	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE		STLR-131153186

PN#: 2017-34

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17-5411	0150	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE		STLR-131153152
17-5407	0150	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE		STLR-131153186
17-5412	0150	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE		STLR-131153152
17-5422	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE-		PHLX-G131148397
17-5446	0867	PROTECTIVE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE-	30.1	BALG-131116555
17-5481	0867	SAGAMORE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-8.5	BALG-131157651
17-5441	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	0	UNKP-131106883
17-5447	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	SIERRA MADRE ARTISANS		UNKP-131155663
17-5468	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	6.2	UNKP-131110078
17-5458	0091	SENTINEL INSURANCE COMPANY, LTD.	COMMERCIAL	MULTI-PERIL	FORMS	GROWING SPECTRUM		HART-131124386

PN#: 2017-34

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17-5418	2538	SEQUOIA INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SEQUOIA EDGE PACKAGE.		UNKP-131158634
17-5445	0831	TDC SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	MANAGEMENT LIABILITY	0	PERR-131158875
17-5442	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RATE	NONE	0	UNKP-131106883
17-5470	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	6.2	UNKP-131110078
17-5389	3098	TNUS INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE		WESA-131153120
17-5390	3098	TOKIO MARINE AMERICA INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE		WESA-131153120
17-5391	3098	TRANS PACIFIC INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE		WESA-131153120
17-5385	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	D&O - ORG LIAB. (MODULAR)		TRVE-131144643
17-5419	3548	TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	CYBERFIRST ESSENTIALS/	-1.4	TRVD-131150400
17-5420	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	CYBERFIRST ESSENTIALS/	-1.4	TRVD-131150400

PN#: 2017-34

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17-5421	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	CYBERFIRST ESSENTIALS/	-1.4	TRVD-131150400
17-5436	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PRIVATE EQUITY CHOICE		HART-131109836
17-5386	3098	U.S. SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EMPLOYMENT PRACTICES LIAB.		PERR-131154982
17-5462	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	BUSINESS OWNERS	0	CRUM-131149582
17-5408	2538	WESCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	CONTRACT OBLIGATION REIMBURSEMENT	0	UNKP-131069018
17-5443	2538	WESCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	0	UNKP-131106883
17-5471	2538	WESCO INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	6.2	UNKP-131110078
17-5456	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	GENERIC ISO		SWRE-131142056
17-5381	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	-10.3	ZURC-131144770
17-5380	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	-10.3	ZURC-131144770

PN#: 2017-34

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August 25, 2017**

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

PN#: 2017-34

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**California Department of Insurance  
Public Notice Filing Errata Report  
August 25, 2017**

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
<i>The following files were incorrectly listed on the respective Public Notice(PN) Dates:</i>							
Incorrect	17-2977	4/28/2017	Allied World Insurance Company	Commercial Medical Malpractice	Rule Change	Psychiatrist Professional & General Liability	-2.40%
Correct	17-2977	4/28/2017	Allied World Insurance Company	Commercial Medical Malpractice	<b>Rate</b>	Psychiatrist Professional & General Liability	-2.40%

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