

July 28, 2018

PUBLIC NOTICE # 2018-39

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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
September 28, 2018**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
18-4797	4234	ACCREDITED SURETY AND CASUALTY COMPANY, INC.	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	FALCON		PERR-131645455
18-4798	4234	ACCREDITED SURETY AND CASUALTY COMPANY, INC.	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	FALCON		PERR-131647205
18-4794	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	CRIME		ACEH-131643198
18-4822	0626	ACE AMERICAN INSURANCE COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	TRIP TRAVEL	0	ACEH-131626755
18-4824	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE		ACEH-131646660
18-4794-A	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	CRIME		ACEH-131643198
18-4824-A	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE		ACEH-131646660
18-4794-B	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	CRIME		ACEH-131643198
18-4824-B	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE		ACEH-131646660
18-4826	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	5.5	ALNI-131584185
18-4818	0008	ALLSTATE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	BUSINESSOWNERS	10	ALSE-131627525

PN#: 2018-39

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Public Notice Filing
September 28, 2018**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
18-4765	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE		ZURC-131641493
18-4805	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS		ZURC-131651121
18-4765-A	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE		ZURC-131641493
18-4825	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ALTERNATIVE ASSET MANAGEMENT LIABILITY		AICO-131620539
18-4787	0155	ASI SELECT AUTO INSURANCE CORP	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE		AMSI-131639324
18-4813	4698	ASPEN AMERICAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESS OWNERS		AIUS-131571229
18-4783	4904	ATLANTIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ASSET MNGT LIAB		BEAC-131257853
18-4786	4904	ATLANTIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA 2015-ASSET MANAGEMENT LIAB.		BEAC-131263171
18-4803	4904	ATLANTIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS		BEAC-131645606
18-4804	4904	ATLANTIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		BEAC-131644694
18-4821	0968	AXA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		PERR-131642832

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September 28, 2018**

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18-4801	3416	AXIS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		AXSS-131647045
18-4794-C	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	CRIME		ACEH-131643198
18-4824-C	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE		ACEH-131646660
18-4781	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS		BEAZ-131645572
18-4814	0098	BERKLEY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	DIRECTORS, OFFICERS AND CORPORATE LIAB		MRTN-131651185
18-4820	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	GENERAL RISK		BNIC-131649452
18-4777	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	FIDELITY	RATE	NONE	-28.4	CAPC-131641329
18-4790	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	BURGLARY AND THEFT	RATE AND VARIANCE	VAR. 7A-CRIME	-53.6	CAPC-131641299
18-4750	0244	CINCINNATI CASUALTY COMPANY (THE)	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	COMMERCIAL CRIME	0	CNNA-131647930
18-4766	0244	CINCINNATI CASUALTY COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL OUTPUT	0	CNNA-131647873
18-4750-A	0244	CINCINNATI INDEMNITY COMPANY (THE)	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	COMMERCIAL CRIME	0	CNNA-131647930

PN#: 2018-39

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18-4766-A	0244	CINCINNATI INDEMNITY COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL OUTPUT	0	CNNA-131647873
18-4750-B	0244	CINCINNATI INSURANCE COMPANY (THE)	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	COMMERCIAL CRIME	0	CNNA-131647930
18-4766-B	0244	CINCINNATI INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL OUTPUT	0	CNNA-131647873
18-4817	0000	COFACE NORTH AMERICA INSURANCE COMPANY	COMMERCIAL	CREDIT	FORMS	Globaliance Trade Credit Insurance Program (2)		COPE-131640405
18-4758	0783	CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	NONE		RLSC-131641296
18-4807	0140	CRESTBROOK INSURANCE COMPANY	COMMERCIAL	FIDELITY	NEW PROGRAM	COMMERCIAL CRIME		NWPP-131540490
18-4829	0140	CRESTBROOK INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	COMMERCIAL CRIME	0	NWPP-131540494
18-4800	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS		EMCC-131645166
18-4811	0922	EXPLORER INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	PREFERRED		ICEG-131650609
18-4823	0922	EXPLORER INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	UNIVERSAL		ICWG-131650545
18-4780	0626	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS		ACEH-131643733

PN#: 2018-39

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
18-4809	0626	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS		ACEH-131644153
18-4799	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BUSINESSOWNERS	-7.5	FEMC-131640070
18-4799-A	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BUSINESSOWNERS	-7.5	FEMC-131640070
18-4778	0215	FINANCIAL INDEMNITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	SIMPLIFIED PS		UTRN-131648519
18-4784	0248	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0	UNFG-131639612
18-4779	0083	GRANGE INSURANCE ASSOCIATION	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE		GRIA-131586596
18-4791	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE	CONTRACTORS EQUIPMENT	-25.5	GACX-131637273
18-4791-A	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE	CONTRACTORS EQUIPMENT	-25.5	GACX-131637273
18-4791-B	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE	CONTRACTORS EQUIPMENT	-25.5	GACX-131637273
18-4791-C	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	INLAND MARINE	RATE	CONTRACTORS EQUIPMENT	-25.5	GACX-131637273
18-4780-A	0626	GREAT NORTHERN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS		ACEH-131643733

PN#: 2018-39

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18-4809-A	0626	GREAT NORTHERN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS		ACEH-131644153
18-4757	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	ACCOUNTANT		HNVR-131645492
18-4760	0225	HARCO NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE		OCCD-131641638
18-4808	0140	HARLEYSVILLE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		NWPP-131648646
18-4751	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE		HART-131648893
18-4751-A	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE		HART-131648893
18-4751-B	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE		HART-131648893
18-4751-C	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE		HART-131648893
18-4794-D	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	BURGLARY AND THEFT	FORMS	CRIME		ACEH-131643198
18-4824-D	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	NONE		ACEH-131646660
18-4794-E	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	BURGLARY AND THEFT	FORMS	CRIME		ACEH-131643198

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18-4824-E	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	NONE		ACEH-131646660
18-4831	0922	INSURANCE COMPANY OF THE WEST	COMMERCIAL	FLOOD	NEW PROGRAM	FLOOD		ICWG-131506586
18-4795		INSURANCE SERVICES OFFICE, INC.	PERSONAL	INLAND MARINE	MANUAL	NONE		ISOF-131636538
18-4759		INSURANCE SERVICES OFFICE, INC.	PERSONAL	OTHER LIABILITY	MANUAL	PERSONAL LIABILITY SUPPLEMENT		ISOF-131640424
18-4763		INSURANCE SERVICES OFFICE, INC.	PERSONAL	INLAND MARINE	FORMS	NONE		ISOF-131636274
18-4764		INSURANCE SERVICES OFFICE, INC.	PERSONAL	INLAND MARINE	FORMS	NONE		ISOF-131636430
18-4767	0000	INTREPID INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	GENERAL RISK	0	MRTN-131455155
18-4810	0785	MARKEL AMERICAN INSURANCE COMPANY	PERSONAL	INLAND MARINE	RATE AND VARIANCE	VAR 8B - PET HEALTH	7.1	MRKA-131609420
18-4754	0473	MIDVALE INDEMNITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	FAMILY CAR		HMSS-131646980
18-4776	4715	MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RATE	NONE	-13.4	MRTN-131631776
18-4762	0140	NATIONAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS		SCTT-131643829

PN#: 2018-39

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18-4807-A	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	NEW PROGRAM	COMMERCIAL CRIME		NWPP-131540490
18-4829-A	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	COMMERCIAL CRIME	0	NWPP-131540494
18-4756	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PRIVATE MNGT LIAB	0	SWRE-131647981
18-4794-F	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	CRIME		ACEH-131643198
18-4824-F	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE		ACEH-131646660
18-4780-B	0626	PACIFIC INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS		ACEH-131643733
18-4809-B	0626	PACIFIC INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS		ACEH-131644153
18-4830	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR 7A & 8B -SPECIAL FARM PACAGE"10"	-1	ANPC-131645698
18-4768	2898	PACIFIC SPECIALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MOTORCYCLE		PERR-131647231
18-4793	2898	PACIFIC SPECIALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	MOTORCYCLE		PERR-131647226
18-4774	4664	PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 7A-7B-7F-PURE PRIVATE FLEET AUTO	-2.5	PRIV-131588586

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September 28, 2018**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
18-4806	0155	PROGRESSIVE DIRECT INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	MOTORCYCLE		PRGS-131645717
18-4751-D	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE		HART-131648893
18-4761	0796	QBE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	TANGRAM		QBEC-131640589
18-4820-A	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	GENERAL RISK		BNIC-131649452
18-4812	0140	SCOTTSDALE INDEMNITY COMPANY	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS		SCTT-131652518
18-4789	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	BUSINESS TRAVEL	0	PLIS-131443902
18-4796	4670	STARR INDEMNITY & LIABILITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NON-STANDARD		AGIA-131648809
18-4775	0796	STONINGTON INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	MOTOR TRUCK CARGO		QBCC-131632676
18-4751-E	0091	TRUMBULL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE		HART-131648893
18-4751-F	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE		HART-131648893
18-4772	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	THE HARTFORD ASSET MANAGEMENT CHOICE		hart-131638244

PN#: 2018-39

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18-4784-A	0248	UNITED FIRE & CASUALTY COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0	UNFG-131639612
18-4828	0215	UNITRIN AUTO AND HOME INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	NEW PROGRAM	PRIME HOMEOWNRRS	0	KEMP-131285977
18-4827	0140	VETERINARY PET INSURANCE COMPANY	PERSONAL	INLAND MARINE	RATE AND VARIANCE	VAR 7B & 8B-VETERINARY PET INSURANCE	60.1	VPIC-131637920
18-4785	0169	VIKING INSURANCE COMPANY OF WISCONSIN	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	DAIRYLAND		VKNG-131650383
18-4788	0169	VIKING INSURANCE COMPANY OF WISCONSIN	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	POWERSPORTS		VKNG-131650375
18-4792	0626	WESTCHESTER FIRE INSURANCE COMPANY	PERSONAL	INLAND MARINE	NEW PROGRAM	PET INSURANCE	0	ACEH-131634684
18-4794-G	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	CRIME		ACEH-131643198
18-4824-G	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE		ACEH-131646660

PN#: 2018-39

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**California Department of Insurance
Public Notice Filing Errata Report
September 28, 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	18-4453	9/7/2018	Markel American Insurance Company	Commercial Fidelity	Rule Change	Financial Institutions	0.00%
Correct	18-4453	9/7/2018	Markel American Insurance Company	Commercial Fidelity	Rate and Form	Financial Institutions	0.00%

PN#:18-39

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