

October 6, 2017

PUBLIC NOTICE # 2017-40

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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 #
17-6451	0008	ALLSTATE INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RULE CHANGE	NONE-	0	ALSE-131209203
17-6398	0111	AMERICAN FIRE AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS		LBRC-131200247
17-6384	0313	AMERICAN SENTINEL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	GROUP AUTO CLUB	15.9	PERR-131203604
17-6465	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PRIVATE CO. MANAGEMENT INS.		WESA-131203185
17-6435	0000	ATRADIUS TRADE CREDIT INSURANCE, INC.	COMMERCIAL	CREDIT	FORMS	TRADE CREDIT MODULA POLICY		REGU-131162521
17-6460	0626	BANKERS STANDARD INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI- PERIL	FORMS	NONE		ACEH-131200820
17-6421	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	GENERAL RISK - COMMERCIAL OUTPUT	0	BNIC-131202882
17-6437	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RULE CHANGE	GENERAL RISK	0	BNIC-131204120
17-6470	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE-		BNIC-131204061
17-6422	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	GENERAL RISK - COMMERCIAL OUTPUT	0	BNIC-131202882

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17-6438	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RULE CHANGE	GENERAL RISK	0	BNIC-131204120
17-6471	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE-		BNIC-131204061
17-6433	0660	CALIFORNIA AUTOMOBILE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	6.9	MERX-131189507
17-6394	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	INSURANCE AGENTS AND BROKERS		CAPC-131191446
17-6429	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	MISCELLANEOUS E&O		CAPC-131200417
17-6441	0244	CINCINNATI CASUALTY COMPANY (THE)	COMMERCIAL	MEDICAL MALPRACTICE	BOTH RATE AND FORM	NONE	0	CNNA-131203243
17-6442	0244	CINCINNATI INDEMNITY COMPANY (THE)	COMMERCIAL	MEDICAL MALPRACTICE	BOTH RATE AND FORM	NONE	0	CNNA-131203243
17-6443	0244	CINCINNATI INSURANCE COMPANY (THE)	COMMERCIAL	MEDICAL MALPRACTICE	BOTH RATE AND FORM	NONE	0	CNNA-131203243
17-6376	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	FIRE	RULE CHANGE	NONE		HNVX-G131197281
17-6401	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HUMAN SERVICES	0	HNVX-G131206454

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17-6426	0212	COLONIAL AMERICAN CASUALTY AND SURETY COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	FINANCIAL INSTITUTION BOND	0	ZURC-131197023
17-6463	0000	CONSTITUTION INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	URBAN ADVANTAGE - DIAMOND AUTO	0	PERR-131202986
17-6477	0000	CONSTITUTION INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	URBAN ADVANTAGE - DIAMOND AUTO		PERR-131202987
17-6482	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE		EMCC-131208343
17-6418	3786	ENDURANCE RISK SOLUTIONS ASSURANCE CO.	COMMERCIAL	INLAND MARINE	RULE CHANGE	AAIS INLAND MARINE - BUILDERS RISK		REGU-131210269
17-6456	3786	ENDURANCE RISK SOLUTIONS ASSURANCE CO.	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE		REGU-131208266
17-6449	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE		EVST-131153330
17-6478	1120	EVEREST REINSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	NONE		EVST-131207331
17-6474	0069	FARMERS INSURANCE EXCHANGE	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	GENERATION-HOMEOWNERS, RENTERS, CONDO	7	FARM-131208870
17-6350	0069	FARMERS SPECIALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE		FARM-131102907

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17-6427	0212	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	COMMERCIAL	FIDELITY	RULE CHANGE	FINANCIAL INSTITUTION BOND	0	ZURC-131197023
17-6475	0069	FIRE INSURANCE EXCHANGE	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	GENERATION-HOMEOWNERS, RENTERS, CONDO	7	FARM-131208870
17-6428	0169	FLORISTS' MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0	FLWR-131197121
17-6468	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROF LIAB-HUMAN SERVICES.		AGNY-131108028
17-6466	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	TRUCKING-		GACX-G131203127
17-6454	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS-MID-CONTINENT		GACX-G131208701
17-6377	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	RULE CHANGE	NONE		HNVX-G131197281
17-6402	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HUMAN SERVICES	0	HNVX-G131206454
17-6378	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	RULE CHANGE	NONE		HNVX-G131197281
17-6399	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HUMAN SERVICES	0	HNVX-G131206454

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17-6464	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR. 7B&8B	7.1	HART-131184996
17-6483	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	GL CHOICE 4.0		HART-131198081
17-6484	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	GL CHOICE 4.0		HART-131198081
17-6485	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	GL CHOICE 4.0		HART-131198081
17-6486	0091	HARTFORD INSURANCE COMPANY OF THE MIDWEST	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	GL CHOICE 4.0		HART-131198081
17-6487	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	GL CHOICE 4.0		HART-131198081
17-6453	0517	HDI GLOBAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE		GUMG-131206177
17-6445	2538	HERITAGE INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	VEHICLE SEERVICE CONTRACTS		HEIC-131198483
17-6407	0000	HISCOX INSURANCE COMPANY INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	ISO COMMERCIAL GENERAL LIABILITY		HISC-131199026
17-6459	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PACKAGE POLICY.	0	ACEH-131204960

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
17-6417	3495	INFINITY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	INFINITY SPECIAL AUTOMOBILE	6.9	NFNT-131202404
17-6458	0922	INSURANCE COMPANY OF THE WEST	COMMERCIAL	EARTHQUAKE	FORMS	DEFERENCES IN CONDITIONA(DIC)		ICWG*131178540
17-6420	4889	JEWELERS MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS		JMIC-131210556
17-6408	0456	LANCER INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE		LNCR-131179180
17-6409	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	EQUINE & LIVESTOCK MORTALITY	0	MRTN-131179882
17-6379	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE		HNWX-G131197281
17-6403	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HUMAN SERVICES	0	HNWX-G131206454
17-6385	2698	MEDMARC CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	MEDICAL TECHNOLOGY AND LIFE SCIENCES		MMCI-130982737
17-6436	2698	MEDMARC CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	MEDICAL TECHNOLOGY & LIFE SCIENCES		MMCI-130784717
17-6434	0660	MERCURY CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	6.9	MERX-131189507

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
17-6476	0069	MID-CENTURY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	GENERATION-HOMEOWNERS, RENTERS, CONDO	7	FARM-131208870
17-6447	0084	NATIONAL INTERSTATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	PROF.LIAB.-AMBULANCE	0	NTNL-131191887
17-6425	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	FIDELITY	RULE CHANGE	BROKER-DEALER GUARD		AGNY-131203549
17-6448	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	SURETY	RULE CHANGE	NONE.		AGNY-130989046
17-6416	0510	NAVIGATORS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS		NAVG-131197675
17-6469	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROF LIAB-HUMAN SERVICES.		AGNY-131108028
17-6406	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS		PRSS-131203208
17-6480	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE		CRUM-131207017
17-6467	0088	NOVA CASUALTY COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE-		REGU-131205582
17-6488	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	GL CHOICE 4.0		HART-131198081

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17-6380	4718	RESPONSE INDEMNITY COMPANY OF CALIFORNIA	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	CLEARCOVER, INC. (PROFESSIONALS)	0	WESA-131202847
17-6381	4718	RESPONSE INDEMNITY COMPANY OF CALIFORNIA	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	CLEARCOVER, INC.		WESA-131160143
17-6396	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS - GENERAL RISK	0	BNIC-131201825
17-6423	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	GENERAL RISK - COMMERCIAL OUTPUT	0	BNIC-131202882
17-6431	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	GENERAL RISK	0	BNIC-131198127
17-6439	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RULE CHANGE	GENERAL RISK	0	BNIC-131204120
17-6472	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE-		BNIC-131204061
17-6446	0212	RURAL COMMUNITY INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	FORMS	SPRING REPLANT OPTION		RURL-131190025
17-6397	0098	STARNET INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS - GENERAL RISK	0	BNIC-131201825
17-6424	0098	STARNET INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	GENERAL RISK - COMMERCIAL OUTPUT	0	BNIC-131202882

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17-6440	0098	STARNET INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RULE CHANGE	GENERAL RISK	0	BNIC-131204120
17-6473	0098	STARNET INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE-		BNIC-131204061
17-6419	4869	STILLWATER INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RATE	UMBRELLA/EXCESS	6.9	FDLY-131156596
17-6455	4869	STILLWATER INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	NONE		FDLY-131192142
17-6461	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	FIRE	RULE CHANGE	DELUXE		TRVD-131200302
17-6462	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	FIRE	RULE CHANGE	DELUXE		TRVD-131200302
17-6450	3548	TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	QUANTUM AUTO 2.0		TRVA-131209164
17-6489	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	GL CHOICE 4.0		HART-131198081
17-6481	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE		CRUM-131207017
17-6444	4254	VIRGINIA SURETY COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RATE	GAP REIMBURSEMENT COV.	25	VRGS-131183771

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17-6432	2538	WESCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	KING INSURANCE AGENT E&O		UNKP-131177517
17-6395	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	EMPLOYMENT PRACTICES LIABILITY		XLAM-131160031
17-6430	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	DIRECTORS AND OFFICERS		XLAM-131160019
93 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
October 6, 2017**

<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 (%)#
Add	17-6595	7/21/2017	Allegheny Casualty Company	Commercial Surety	Rate	Bail Bonds	-10.00%

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