

December 14, 2018

PUBLIC NOTICE # 2018-50

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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 #
18-5730	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	ISO COMM'L INLAND MARINE PROGRAM		ACEH-131740816
18-5730-A	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	ISO COMM'L INLAND MARINE PROGRAM		ACEH-131740816
18-5730-B	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	ISO COMM'L INLAND MARINE PROGRAM		ACEH-131740816
18-5745	0098	ADMIRAL INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	RATE	RESTAURANT	0	ADIN-131731531
18-5743	0098	ADMIRAL INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	RATE	RESTAURANT	0	ADIN-131484680
18-5747	0158	ALLIED WORLD ASSURANCE COMPANY (U.S.) INC.	COMMERCIAL	FIRE	BOTH RATE AND FORM	WINERYPLUS	0	DRWN-131729815
18-5724	0158	ALLIED WORLD ASSURANCE COMPANY (U.S.) INC.	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	WINERY PLUS, WINERE	0	DRWN-131730472
18-5696	0008	ALLSTATE INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	BOTH RATE AND FORM	CONDOMINIUM	6.9	ALSE-131739434
18-5733	0140	AMCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		NWPP-131740961
18-5695	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HOSPITALITY RESTAURANTS, BARS AND TAVERNS		ZURC-131737742
18-5746	0920	AMERICAN RELIABLE INSURANCE COMPANY	PERSONAL	INLAND MARINE	FORMS	AQUAPAC		PENN-131725507
18-5695-A	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HOSPITALITY RESTAURANTS, BARS AND TAVERNS		ZURC-131737742

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18-5688	4698	ASPEN AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	ACCOUNTANTS PROF. LIAB.	-7.4	AIUS-131726220
18-5685-A	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	NONE		HNVR-131735657
18-5733-A	0140	DEPOSITORS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		NWPP-131740961
18-5738	3179	EQUITY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	AMWINS PLUS		HMSG-131737598
18-5700	3179	EQUITY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	AMWINS SELECT		HMSG-131737920
18-5726	0626	FEDERAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE		ACEH-131743747
18-5702	0761	FIREMAN'S FUND INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE		PERR-131732805
18-5731	0796	GENERAL CASUALTY COMPANY OF WISCONSIN	COMMERCIAL	MULTI-PERIL	RULE CHANGE	ARROWHEAD ADVANTAGE PACKAGE		QBEC-131736228
18-5740	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	SPECIAL HUMAN SERVICES		GACX-131747870
18-5740-A	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	SPECIAL HUMAN SERVICES		GACX-131747870
18-5740-B	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	SPECIAL HUMAN SERVICES		GACX-131747870
18-5740-C	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	SPECIAL HUMAN SERVICES		GACX-131747870

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
18-5726-A	0626	GREAT NORTHERN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE		ACEH-131743747
18-5685-B	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	NONE		HNVR-131735657
18-5685	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	NONE		HNVR-131735657
18-5736	0225	HARCO NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	MOTOR CARRIER		OCCD-131734679
18-5730-C	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	INLAND MARINE	RULE CHANGE	ISO COMM'L INLAND MARINE PROGRAM		ACEH-131740816
18-5725	4928	INTEGON NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	SUMMIT		GMMX-131743555
18-5720	4928	INTEGON NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NATION SAFE DRIVE	0	GMMX-131742342
18-5719	0150	MANUFACTURERS ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROF. LIAB. PORTFOLIO	0	OREP-131718124
18-5685-C	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE		HNVR-131735657
18-5742	0660	MERCURY CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	NONE	8.4	MERY-131739268
18-5715	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		NWPP-131738671
18-5733-B	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		NWPP-131740961

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18-5733-C	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		NWPP-131740961
18-5697	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	SURETY	NEW PROGRAM	NONE	0	CRUM-131731758
18-5739	0088	NOVA CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE		HNVR-131743046
18-5679	0088	NOVA CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0	HNVR-131739501
18-5686	4904	OBI NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	PUBLIC AUTO		TAIA-131741705
18-5693	0225	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	MOTOR CARRIER		OCCD-131735420
18-5694	0225	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	OCCIDENTAL II		PERR-131720915
18-5690	0225	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NON-STANDARD PROGRAM 1		PERR-131720700
18-5692	0150	OLD REPUBLIC GENERAL INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		LDDX-131737312
18-5687	0150	OLD REPUBLIC GENERAL INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	CONSTRUCTION		LDDX-131741525
18-5734	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NON-PROFIT DIRECTORS AND OFFICERS		LDDX-131736102
18-5681	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	RISK MGMT. PRODUCTS LIAB.		LDDX-131742964

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
18-5691	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	RISK MANAGEMENT		LDDX-131745248
18-5730-D	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	ISO COMM'L INLAND MARINE PROGRAM		ACEH-131740816
18-5682	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR. 7A - SOLUTIONS 2000 FOR AGRIBUSINESS	12.7	ACEH-131738203
18-5726-B	0626	PACIFIC INDEMNITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE		ACEH-131743747
18-5713	2898	PACIFIC SPECIALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	BOTH RATE AND FORM	RENTERS	-5.5	PERR-131735027
18-5714	2898	PACIFIC SPECIALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	BOTH RATE AND FORM	UNIT-OWNERS	8.9	PERR-131734613
18-5721	2898	PACIFIC SPECIALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	BOTH RATE AND FORM	MANUFACTURED HOME	2.6	PERR-131734100
18-5719-B	0150	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROF. LIAB. PORTFOLIO	0	OREP-131718124
18-5719-A	0150	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROF. LIAB. PORTFOLIO	0	OREP-131718124
18-5723	0775	PHARMACISTS MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	26.5	PHAR-131684974
18-5731-A	0796	REGENT INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	ARROWHEAD ADVANTAGE PACKAGE		QBEC-131736228
18-5698	4718	RESPONSE INDEMNITY COMPANY OF CALIFORNIA	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 7A & 8B - CLEARCOVER	6.9	LFST-131732316

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
18-5737	4718	RESPONSE INDEMNITY COMPANY OF CALIFORNIA	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MECHANICAL BREAKDOWN		LFST-131745922
18-5728	0783	RLI INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE		RLSC-131717688
18-5678	0783	RLI INSURANCE COMPANY	COMMERCIAL	FIDELITY	RATE	PACKAGE 2.0	0	RLSC-131726965
18-5684	0783	RLI INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RATE	PACKAGE 2.0	0	RLSC-131726956
18-5729	0783	RLI INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RATE	UMBRELLE EXCESS	4.4	RLSC-131638684
18-5717	0091	SENTINEL INSURANCE COMPANY, LTD.	COMMERCIAL	MULTI-PERIL	RULE CHANGE	GROWING SPECTRUM		HART-131745293
18-5744	0091	SENTINEL INSURANCE COMPANY, LTD.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS - GROWING SPECTRUM		HART-131745959
18-5741	2538	SEQUOIA INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	SEQUOIA EDGE	1.9	UNKP-131692064
18-5689	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	SECURITIES DEALER FIDELITY BOND		TRVD-131726303
18-5710	0785	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NEXT BROAD MARKET	-0.5	STNA-131725807
18-5680	0012	STRATFORD INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	DIR & OFF - PRIVATE COMPANY		WEWO-131737813
18-5718	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	UMBRELLA/EXCESS	-4.2	UNKP-131706840

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
18-5716	0161	TOPA INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	TOPA PREMIER	0	TICI-131709315
18-5732	0225	TRANSGUARD INSURANCE COMPANY OF AMERICA, INC	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NON-STANDARD		PERR-131720946
18-5722	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	PRIVATE COMPANY DIR & OFF LIAB		TRVD-131731977
18-5727	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	NON-PROFIT ORGANIZATION DIR & OFF LIAB		TRVD-131729615
18-5735	3548	TRAVELERS COMMERCIAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE AND VARIANCE	VAR 5 - QUANTUM	6.9	TRVD-131740508
18-5709	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	CRIME		TRVD-131728309
18-5709-A	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	CRIME		TRVD-131728309
18-5697-A	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	SURETY	NEW PROGRAM	NONE	0	CRUM-131731758
18-5701	0215	UNITRIN AUTO AND HOME INSURANCE COMPANY	PERSONAL	EARTHQUAKE	NEW PROGRAM	PRIME HOMEOWNERS	0	KEMP-131731333
18-5726-C	0626	VIGILANT INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE		ACEH-131743747
18-5712	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	OPEN BROKERAGE COVERAGE UNIT FOR PROFESSIONALS		SWRE-131713422
18-5683	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROF. LIAB. - INDEPENDENT INS. AGENTS		SWRE-131713323

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18-5695-B	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HOSPITALITY RESTAURANTS, BARS AND TAVERNS		ZURC-131737742
18-5711	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	STAFFING INDUSTRY		ZURC-131734285
18-5695-C	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HOSPITALITY RESTAURANTS, BARS AND TAVERNS		ZURC-131737742
84 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
December 14, 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	18-5158	10/26/18	Federal Insurance Company	Commercial Other Liability	Umbrella/Excess	Form	
Correct	18-5158	10/26/18	Federal Insurance Company	Commercial Other Liability	Umbrella/Excess	Rule Change	
Incorrect	18-5158-A	10/26/18	Pacific Indemnity Company	Commercial Other Liability	Umbrella/Excess	Form	
Correct	18-5158-A	10/26/18	Pacific Indemnity Company	Commercial Other Liability	Umbrella/Excess	Rule Change	

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