

December 21, 2018

PUBLIC NOTICE # 2018-51

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
18-5765	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	MULTI-PERIL	FORMS	BUSINESSOWNERS		CNAB-131742524
18-5778	0000	AMERICAN PET INSURANCE COMPANY	PERSONAL	INLAND MARINE	RATE AND VARIANCE	VAR. 8B-PETS BEST PET HEALTH INSURANCE	10	APII-131728274
18-5766	0920	AMERICAN RELIABLE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	ANIMAL MORTALITY		PENN-131741646
18-5777	1279	ARCH INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	FIREWATCH		AICO-131744373
18-5785	1279	ARCH INSURANCE COMPANY	PERSONAL	INLAND MARINE	FORMS	ADVENSURE		AICO-131742769
18-5774		ATRADIUS TRADE CREDIT INSURANCE, INC.	COMMERCIAL	CREDIT	FORMS	TRADE CREDIT MODULA POLICY		REGU-131744005
18-5763	0802	CALIFORNIA CAPITAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	6.9	CIGI-131657369
18-5765-A	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BUSINESSOWNERS		CNAB-131742524
18-5787		DEALERS ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	CONTRACTUAL LIABILITY		DACO-131742242
18-5763-A	0802	EAGLE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	6.9	CIGI-131657369
18-5768	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE		EMCC-131748611
18-5786	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	CYBERSOLUTIONS		EMCC-131744511

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18-5762	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE		EMCC-131748673
18-5769	0626	FEDERAL INSURANCE COMPANY	PERSONAL	INLAND MARINE	FORMS	MASTERPIECE		ACEH-131732517
18-5789	0140	FREEDOM SPECIALTY INSURANCE COMPANY	COMMERCIAL	CREDIT	FORMS	WORLD TRADE CREDIT		SCTT-131744628
18-5788	0031	GOVERNMENT EMPLOYEES INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	BUSINESS AUTO		GECC-131740864
18-5776	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	VEHICLE PROTECTION		GACX-131742432
18-5784	0091	HARTFORD CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	GENERAL PUBLIC		HART-131744615
18-5780	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF. LIAB. - FALLSAFE		HART-131748079
18-5790	0004	IDS PROPERTY CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	SASFETY PAYS AUTO	0	PRCA-131705204
18-5791		INTREPID INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS - GENERAL RISK	0	MRTN-131715751
18-5764	0785	MARKEL AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0	MRKB-131748925
18-5755	0785	MARKEL AMERICAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0	MRKB-131748981
18-4810	0785	MARKEL AMERICAN INSURANCE COMPANY	PERSONAL	INLAND MARINE	RATE AND VARIANCE	VAR 8B - PET HEALTH	23.9	MRKA-131609420

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18-5767	0785	MARKEL AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0	MRKB-131748958
18-5756	0785	MARKEL AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0	MRKB-131713181
18-5764-A	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0	MRKB-131748925
18-5754	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0	MRKB-131740030
18-5755-A	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0	MRKB-131748981
18-5756-A	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0	MRKB-131713181
18-5757	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	FARMOWNERS	0	MRKB-131713277
18-5758	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0	MRKB-131713272
18-5760	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	VERIFLY EPISODIC GENERAL LIAB.	0	PERR-131752863
18-5767-A	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0	MRKB-131748958
18-5779	4928	MIC GENERAL INSURANCE CORPORATION	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	GM EMPLOYEES		GMMX-131752058
18-5765-B	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	MULTI-PERIL	FORMS	BUSINESSOWNERS		CNAB-131742524

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
18-5761	4928	NATIONAL GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	ALL PROGRAMS		GMMX-131751357
18-5782	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RATE	FARM	4	NWPP-131735769
18-5783	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	COMM'L OUTPUT	0	CRUM-131739778
18-4708	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 7A,8B-FLEET MANAGEMENT	34.4	LDDX-131631559
18-5769-A	0626	PACIFIC INDEMNITY COMPANY	PERSONAL	INLAND MARINE	FORMS	MASTERPIECE		ACEH-131732517
18-5765-C	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BUSINESSOWNERS		CNAB-131742524
18-5759	3548	TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	PERSONAL	FIRE	RULE CHANGE	HOMESAVER		TRVD-131743827
18-5784-A	0091	TWIN CITY FIRE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	GENERAL PUBLIC		HART-131744615
18-5765-D	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BUSINESSOWNERS		CNAB-131742524
18-5769-B	0626	VIGILANT INSURANCE COMPANY	PERSONAL	INLAND MARINE	FORMS	MASTERPIECE		ACEH-131732517
18-5781	0968	XL INSURANCE AMERICA, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS		XLAM-131750442
18-5775	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	STAFFING INDUSTRY LIAB.	78.5	ZURC-131733570

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
48 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 21, 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	18-4810	12/7/2018	Markel American Insurance Company	Personal Inland Marine	Var 8 - FIGO Pet Health	Rate and Variance	13.90%
Correct	18-4810	12/21/2018	Markel American Insurance Company	Personal Inland Marine	Var 8 - Pet Health	Rate and Variance	23.90%
Incorrect	18-4708	9/21/2018	Old Republic Insurance Company	Commercial Auto Liability and Physical Damage	Fleet Management	Rate	34.40%
Correct	18-4708	12/21/2018	Old Republic Insurance Company	Commercial Auto Liability and Physical Damage	Var 7A, 8B - Fleet Management	Rate and Variance	34.40%

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