

**January 25, 2019**

**PUBLIC NOTICE # 2019-04**

**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-notice/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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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  
January 25, 2019**

| File #   | Grp # | Company Name                                    | Line Type  | Line Description      | File Type          | Program                            | Overall Rate %* | SERFF #        |
|----------|-------|-------------------------------------------------|------------|-----------------------|--------------------|------------------------------------|-----------------|----------------|
| 19-349   | 0158  | ALLIED WORLD SPECIALTY INSURANCE COMPANY        | COMMERCIAL | OTHER LIABILITY       | FORMS              | UMBRELLA/EXCESS-FOLLOW FORM EXCESS |                 | DRWN-131682723 |
| 19-358   | 0361  | AMERICAN ALTERNATIVE INSURANCE CORPORATION      | COMMERCIAL | MULTI-PERIL           | RULE CHANGE        | COMMERCIAL OUTPUT                  |                 | AMLX-131785327 |
| 19-347   | 0361  | AMERICAN ALTERNATIVE INSURANCE CORPORATION      | PERSONAL   | OTHER LIABILITY       | RATE               | UMBRELLA/EXCESS                    | 30.1            | AMLX-131768108 |
| 19-332   | 0408  | AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY | COMMERCIAL | OTHER LIABILITY       | NEW PROGRAM        | DEPRECIATION                       | 0               | PERR-131778971 |
| 19-364   | 0031  | AMGUARD INSURANCE COMPANY                       | COMMERCIAL | MULTI-PERIL           | FORMS              | BOP                                |                 | AMGD-131778036 |
| 19-334   | 4886  | BENCHMARK INSURANCE COMPANY                     | COMMERCIAL | OTHER LIABILITY       | FORMS              | CONTRACTOR'S                       |                 | GBTG-131768103 |
| 19-320   | 0098  | BERKLEY NATIONAL INSURANCE COMPANY              | COMMERCIAL | BURGLARY AND THEFT    | RATE AND VARIANCE  | VAR 8B-GENERAL RISK                | 0.5             | BNIC-131780454 |
| 19-320-A | 0098  | BERKLEY REGIONAL INSURANCE COMPANY              | COMMERCIAL | BURGLARY AND THEFT    | RATE AND VARIANCE  | VAR 8B-GENERAL RISK                | 0.5             | BNIC-131780454 |
| 19-333   | 0262  | CANAL INSURANCE COMPANY                         | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | BOTH RATE AND FORM | CANAL TRUCKING                     | 10.3            | CNLC-131780217 |
| 19-327   | 0501  | CAPITOL INDEMNITY CORPORATION                   | COMMERCIAL | OTHER LIABILITY       | RULE CHANGE        | MISC PROF ERRORS & OMISSIONS       | 0               | CAPC-131762634 |
| 19-355   | 0501  | CAPITOL INDEMNITY CORPORATION                   | COMMERCIAL | OTHER LIABILITY       | RULE CHANGE        | CAPMEDIA                           | 0               | CAPC-131777718 |

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|---------|-------|--------------------------------------------------|------------|-----------------------|-------------------|--------------------------------------------|-----------------|----------------|
| 19-345  | 4851  | CHURCH MUTUAL INSURANCE COMPANY                  | COMMERCIAL | MULTI-PERIL           | RULE CHANGE       | INDEPENDENT INSTITUTIONAL & CHURCH PACKAGE | 0               | CHMU-131780546 |
| 19-359  | 4851  | CHURCH MUTUAL INSURANCE COMPANY                  | COMMERCIAL | FIRE                  | RULE CHANGE       | CATHOLIC DIOCESE                           | 0               | CHMU-131779067 |
| 19-322  | 4851  | CHURCH MUTUAL INSURANCE COMPANY                  | COMMERCIAL | OTHER LIABILITY       | RULE CHANGE       | UMBRELLA/EXCESS                            |                 | CHMU-131777395 |
| 19-343  | 0069  | COAST NATIONAL INSURANCE COMPANY                 | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | NEW PROGRAM       | NONE                                       | 0               | BRWS-131756275 |
| 19-340  | 0140  | DEPOSITORS INSURANCE COMPANY                     | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | RATE              | NONE                                       | 12.8            | NWPP-131713751 |
| 18-2023 | 0008  | ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY | PERSONAL   | AUTO LIAB/PHYS DAMAGE | RATE AND VARIANCE | VAR 2A, 3 - NONE.                          | 5.3             | ESUR-131443056 |
| 19-331  | 0626  | EXECUTIVE RISK INDEMNITY INC.                    | COMMERCIAL | OTHER LIABILITY       | RULE CHANGE       | NONE                                       |                 | ACEH-131783182 |
| 19-365  | 0248  | FINANCIAL PACIFIC INSURANCE COMPANY              | COMMERCIAL | MULTI-PERIL           | RULE CHANGE       | BUSINESSOWNERS                             |                 | UNFG-131773665 |
| 19-329  | 0088  | HANOVER INSURANCE COMPANY (THE)                  | COMMERCIAL | FIDELITY              | FORMS             | NONE                                       |                 | HNVR-131782292 |
| 19-354  | 0088  | HANOVER INSURANCE COMPANY (THE)                  | COMMERCIAL | BURGLARY AND THEFT    | FORMS             | NONE                                       |                 | HNVR-131782265 |
| 19-318  | 0300  | HORACE MANN INSURANCE COMPANY                    | PERSONAL   | AUTO LIAB/PHYS DAMAGE | CLASS PLAN        | NONE                                       |                 | HRMN-131781203 |

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|----------|-------|--------------------------------------------------------|------------|------------------------|--------------------|--------------------------------------------|-----------------|----------------|
| 19-328   | 0300  | HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY      | PERSONAL   | AUTO LIAB/PHYS DAMAGE  | CLASS PLAN         | NONE                                       |                 | HRMN-131812232 |
| 19-321   | 4359  | HOUSING AUTHORITY PROPERTY INSURANCE, A MUTUAL COMPANY | COMMERCIAL | MULTI-PERIL            | RULE CHANGE        | NONE                                       |                 | HAPP-131685474 |
| 19-321-A | 4359  | HOUSING ENTERPRISE INSURANCE COMPANY, INC.             | COMMERCIAL | MULTI-PERIL            | RULE CHANGE        | NONE                                       |                 | HAPP-131685474 |
| 19-360   | 0004  | IDS PROPERTY CASUALTY INSURANCE COMPANY                | PERSONAL   | HOMEOWNERS MULTI-PERIL | FORMS              | SAFETY PAYS HOMEOWNERS                     |                 | PRCA-131784240 |
| 19-356   | 4381  | IMPERIUM INSURANCE COMPANY                             | COMMERCIAL | AUTO LIAB/PHYS DAMAGE  | BOTH RATE AND FORM | NONE                                       | 47.9            | DLSN-131779891 |
| 19-330   | 0761  | JEFFERSON INSURANCE COMPANY                            | PERSONAL   | INLAND MARINE          | BOTH RATE AND FORM | TUITION PROTECTION                         | 26.9            | GBTG-131768103 |
| 19-329-A | 0088  | MASSACHUSETTS BAY INSURANCE COMPANY                    | COMMERCIAL | FIDELITY               | FORMS              | NONE                                       |                 | HNVR-131782292 |
| 19-354-A | 0088  | MASSACHUSETTS BAY INSURANCE COMPANY                    | COMMERCIAL | BURGLARY AND THEFT     | FORMS              | NONE                                       |                 | HNVR-131782265 |
| 19-340-A | 0140  | NATIONWIDE INSURANCE COMPANY OF AMERICA                | COMMERCIAL | AUTO LIAB/PHYS DAMAGE  | RATE               | NONE                                       | 12.8            | NWPP-131713751 |
| 19-340-B | 0140  | NATIONWIDE MUTUAL INSURANCE COMPANY                    | COMMERCIAL | AUTO LIAB/PHYS DAMAGE  | RATE               | NONE                                       | 12.8            | NWPP-131713751 |
| 19-362   | 0150  | OLD REPUBLIC INSURANCE COMPANY                         | COMMERCIAL | INLAND MARINE          | FORMS              | WIRELESS COMMUNICATIONS EQUIPMENT COVERAGE |                 | LDRA-131763760 |

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|----------|-------|--------------------------------------------|------------|-----------------------|-------------------|-------------------------------------|-----------------|----------------|
| 19-319   | 0645  | OREGON MUTUAL INSURANCE COMPANY            | COMMERCIAL | FIRE                  | RULE CHANGE       | NONE                                |                 | ORMU-131777526 |
| 19-346   | 0408  | PACIFIC PROPERTY AND CASUALTY COMPANY      | PERSONAL   | AUTO LIAB/PHYS DAMAGE | RULE CHANGE       | MOTORCYCLE                          |                 | ANPC-131781057 |
| 19-323   | 3098  | PHILADELPHIA INDEMNITY INSURANCE COMPANY   | COMMERCIAL | SURETY                | RATE              | NONE                                | 0               | PHLX-131759684 |
| 19-336   | 4664  | PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE | PERSONAL   | AUTO LIAB/PHYS DAMAGE | RULE CHANGE       | PURE PRIVATE FLEET AUTO             |                 | PRIV-131780305 |
| 19-320-B | 0098  | RIVERPORT INSURANCE COMPANY                | COMMERCIAL | BURGLARY AND THEFT    | RATE AND VARIANCE | VAR 8B-GENERAL RISK                 | 0.5             | BNIC-131780454 |
| 19-361   | 0501  | RSUI INDEMNITY COMPANY                     | COMMERCIAL | OTHER LIABILITY       | RULE CHANGE       | UMBRELLA/EXCESS LIAB                |                 | RSNX-131780145 |
| 19-353   | 0140  | SCOTTSDALE INDEMNITY COMPANY               | COMMERCIAL | OTHER LIABILITY       | FORMS             | BUSINESS AND MNGT INDEMNITY         |                 | SCTT-131775196 |
| 19-338   | 0140  | SCOTTSDALE INDEMNITY COMPANY               | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | FORMS             | GARAGE                              |                 | SCTT-131779563 |
| 19-348   | 2538  | SECURITY NATIONAL INSURANCE COMPANY        | COMMERCIAL | OTHER LIABILITY       | FORMS             | NONPROFIT ADVANTAGE MANAGEMENT LIAB |                 | UNKP-131780227 |
| 19-335   | 0748  | STAR INSURANCE COMPANY                     | COMMERCIAL | OTHER LIABILITY       | FORMS             | NONE                                |                 | MEAD-131781537 |
| 19-320-C | 0098  | STARNET INSURANCE COMPANY                  | COMMERCIAL | BURGLARY AND THEFT    | RATE AND VARIANCE | VAR 8B-GENERAL RISK                 | 0.5             | BNIC-131780454 |

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| <b>File #</b>                                                                                                          | <b>Grp #</b> | <b>Company Name</b>                           | <b>Line Type</b> | <b>Line Description</b> | <b>File Type</b>  | <b>Program</b>               | <b>Overall Rate %*</b> | <b>SERFF #</b> |
|------------------------------------------------------------------------------------------------------------------------|--------------|-----------------------------------------------|------------------|-------------------------|-------------------|------------------------------|------------------------|----------------|
| 19-363                                                                                                                 | 3548         | TRAVELERS COMMERCIAL INSURANCE COMPANY        | PERSONAL         | AUTO LIAB/PHYS DAMAGE   | RULE CHANGE       | QUANTUM 2.0                  |                        | TRVD-131771289 |
| 19-350                                                                                                                 | 3548         | TRAVELERS COMMERCIAL INSURANCE COMPANY        | PERSONAL         | AUTO LIAB/PHYS DAMAGE   | RULE CHANGE       | QUANTOM 2.0                  |                        | TRVD-131771248 |
| 19-339                                                                                                                 | 3548         | TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY | PERSONAL         | AUTO LIAB/PHYS DAMAGE   | RULE CHANGE       | Quantum 2.0                  |                        | TRVD-131771249 |
| 19-352                                                                                                                 | 3548         | TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY | PERSONAL         | AUTO LIAB/PHYS DAMAGE   | RULE CHANGE       | QUANTUM 2.0                  |                        | TRVD-131771290 |
| 19-365-A                                                                                                               | 0248         | UNITED FIRE & CASUALTY COMPANY                | COMMERCIAL       | MULTI-PERIL             | RULE CHANGE       | BUSINESSOWNERS               |                        | UNFG-131773665 |
| 19-344                                                                                                                 | 0968         | XL INSURANCE AMERICA, INC.                    | COMMERCIAL       | OTHER LIABILITY         | FORMS             | SHORT EXCESS                 |                        | XLAM-131780492 |
| 19-342                                                                                                                 | 0968         | XL INSURANCE AMERICA, INC.                    | COMMERCIAL       | OTHER LIABILITY         | FORMS             | UMBRELLA/EXCESS-SHORT EXCESS |                        | XLAM-131780110 |
| 19-351                                                                                                                 | 0158         | ZENITH INSURANCE COMPANY                      | COMMERCIAL       | AUTO LIAB/PHYS DAMAGE   | RATE AND VARIANCE | VAR. 7A.8D-BUSINESS AUTO     | 6.9                    | PERR-131772734 |
| 19-357                                                                                                                 | 0158         | ZENITH INSURANCE COMPANY                      | COMMERCIAL       | FARMOWNERS MULTI-PERIL  | RATE AND VARIANCE | VAR. 7A-FARMOWNERS           | 3.5                    | PERR-131771180 |
| <b>53 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS</b> |              |                                               |                  |                         |                   |                              |                        |                |

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**California Department of Insurance  
Public Notice Filing Errata Report  
January 25, 2019**

|                                                                                               |               |                  |                                                  |                                             |                  |                   |                              |
|-----------------------------------------------------------------------------------------------|---------------|------------------|--------------------------------------------------|---------------------------------------------|------------------|-------------------|------------------------------|
|                                                                                               |               |                  |                                                  |                                             |                  |                   |                              |
| <i>The following files were incorrectly listed on the respective Public Notice(PN) Dates:</i> |               |                  |                                                  |                                             |                  |                   |                              |
|                                                                                               | <b>FILE #</b> | <b>PN DATE</b>   | <b>COMPANY NAME</b>                              | <b>LINE TYPE &amp;<br/>DESCRIPTION</b>      | <b>FILE TYPE</b> | <b>PROGRAM</b>    | <b>OVERALL<br/>RATE (%)*</b> |
| Incorrect                                                                                     | 18-2023       | 4/27/2018        | Esurance Property and Casualty Insurance Company | Personal Auto Liability and Physical Damage | Var 2A, 3 - None | Rate and Variance | 2.50%                        |
| Correct                                                                                       | 18-2023       | <b>1/25/2019</b> | Esurance Property and Casualty Insurance Company | Personal Auto Liability and Physical Damage | Var 2A, 3 - None | Rate and Variance | <b>5.30%</b>                 |

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