February 22, 2019 PUBLIC NOTICE # 2019-08

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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF#
19-627	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE		ACEH-131802835
19-646	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		ACEH-131817047
19-628	8000	ALLSTATE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR. 7A & 8F	9.9	ALSE-131818133
19-604		AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMUNITY ASSOCIATION		AMLX-131805719
19-604-A	0361	AMERICAN FAMILY HOME INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMUNITY ASSOCIATION		AMLX-131805719
19-608	0111	AMERICAN FIRE AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS	0	LBRC-131707406
19-606		AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/LIABIITY		ZURC-131808227
19-584		AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE		ZURC-131818703
19-591	0361	AMERICAN MODERN HOME INSURANCE COMPANY	PERSONAL	EARTHQUAKE	RULE CHANGE	SPECIALTY HOMEOWNER EARTHQUAKE		AMMH-131803698
19-604-B	0361	AMERICAN SOUTHERN HOME INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMUNITY ASSOCIATION		AMLX-131805719
19-584-A	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE		ZURC-131818703
19-643	0031	AMGUARD INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS		AMGD-131813464
19-617	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	Arch Essential Miscellaneous Professional Liabilit		AICO-131801713

^{*} If no % rate change is indicated, the amount has not yet been determined:

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF#
19-648		ATRADIUS TRADE CREDIT INSURANCE, INC.	COMMERCIAL	CREDIT	FORMS	TRADE CREDIT MODULA POLICY		REGU-131814804
19-607	3416	AXIS INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	EQUIPMENT BREAKDOWN	0	PERR-131767018
19-587	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS-GENERAL RISK	0	BNIC-131806806
19-647	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS-GENERAL RISK	0	BNIC-131805592
19-621	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RULE CHANGE	GENERAL RISK- COMMERCIAL OUTPUT	0	BNIC-131803368
19-621-A	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RULE CHANGE	GENERAL RISK- COMMERCIAL OUTPUT	0	BNIC-131803368
19-587-A	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS-GENERAL RISK	0	BNIC-131806806
19-647-A	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS-GENERAL RISK	0	BNIC-131805592
19-626	0968	CATLIN INSURANCE COMPANY, INC.	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE AND VARIANCE	VAR. 7B & 8B-BAMBOO	0	XLAM-131815529
19-592	4928	CENTURY-NATIONAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	CA MOBILE HOMEOWNERS	6.9	GMMX-131810508
19-590	0000	COLONIAL SURETY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	CYBER LIABILITY AND DATA BREACH RESPONSE	0	WESA-131808658
19-642	2538	COREPOINTE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE		UNKP-131815794
19-605	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0	EVST-131707484

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File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF#
19-637	0626	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	CUSTOMARQ E & O AND CYBER ENHANCEMENTS		ACEH-131761674
19-650		FIRST NATIONAL INSURANCE COMPANY OF AMERICA	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	NONE	6.9	LBRM-131806045
19-588		FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	MOBILE HOME		FORE-131795493
19-619	0200	GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	INLAND MARINE	RATE	VALUABLE PERSONAL PROPERTY	-27.4	USAA-131817832
19-629		GLOBAL AEROSPACE, INC.	COMMERCIAL	AIRCRAFT	FORMS	AVIATION		GLBL-131816515
19-594	0083	GRANGE INSURANCE ASSOCIATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS		GRIA-131799559
19-583	0083	GRANGE INSURANCE ASSOCIATION	PERSONAL	FIRE	RULE CHANGE	DWELLING FIRE		GRIA-131799311
19-595	0083	GRANGE INSURANCE ASSOCIATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE		GRIA-131799538
19-593	0083	GRANGE INSURANCE ASSOCIATION	PERSONAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS		GRIA-131799597
19-631	0084	GREAT AMERICAN SECURITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	CYBER LIABILITY INSURANCE	0	GACX-131700660
19-609	0098	GREAT DIVIDE INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS		NTLS-131812412
19-637-A	0626	GREAT NORTHERN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	CUSTOMARQ E & O AND CYBER ENHANCEMENTS		ACEH-131761674
19-603	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	EXPERIENCE AND SCHEDULE RATING PLAN.		HART-131805037

^{*} If no % rate change is indicated, the amount has not yet been determined:

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF#
19-603-A	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY		EXPERIENCE AND SCHEDULE RATING PLAN.		HART-131805037
19-603-B	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY		EXPERIENCE AND SCHEDULE RATING PLAN.		HART-131805037
19-603-C	0091	HARTFORD INSURANCE COMPANY OF THE MIDWEST	COMMERCIAL	OTHER LIABILITY		EXPERIENCE AND SCHEDULE RATING PLAN.		HART-131805037
19-603-D	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY		EXPERIENCE AND SCHEDULE RATING PLAN.		HART-131805037
19-646-A		INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		ACEH-131817047
19-632	0000	KOOKMIN BEST INSURANCE CO., LTD. (US BRANCH)	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	BOP-LIQUOR LIABILITY	0	LIGI-131814089
19-625	0000	KOOKMIN BEST INSURANCE CO., LTD. (US BRANCH)	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	LIQUOR LIABILITY	0	LIGI-131814515
19-639	0785	MARKEL AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		MRKB-131808556
18-5380	0785	MARKEL AMERICAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR 7A & 8B - COMMERCIAL OUTPUT	0	MRKB-131654935
19-602	0785	MARKEL AMERICAN INSURANCE COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	EXCESS INLAND MARINE		MRKB-131749122
19-602-A	0785	MARKEL INSURANCE COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	EXCESS INLAND MARINE		MRKB-131749122
19-639-A	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		MRKB-131808556
19-601	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	FARM		MRKB-131809182

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File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF#
19-597	0785	NATIONAL SPECIALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	RENTAL LIAB.	-5.1	STNA-131808922
19-613	0510	NAVIGATORS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	REAL ESTATE PROFESSIONAL & REAL		NAVG-131809725
19-630	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	GENERIC ISO		SWRE-131810028
19-630-A	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	GENERIC ISO		SWRE-131810028
19-640	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		CRUM-131818576
19-589	0088	NOVA CASUALTY COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE		HNVR-131808218
19-615	0000	OHIO INDEMNITY COMPANY	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	EQUIPMENT PHYSICAL DAMAGE	52.2	HNDY-131777969
19-612	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	GAP		LDDX-131814177
19-627-A	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE		ACEH-131802835
19-598	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	SOLUTIONS 2000 FOR AGRIBUSINESS	12.7	ACEH-131809279
19-637-B	0626	PACIFIC INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	CUSTOMARQ E & O AND CYBER ENHANCEMENTS		ACEH-131761674
19-618	2898	PACIFIC SPECIALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	BOTH RATE AND FORM	PREFERRED	6.9	PERR-131814807
19-636	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	CAMP OPERATORS		PHLX-131717435

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File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF#
19-611	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	FRAUDULENT IMPERSONATION		PHLX-131687893
19-649	0748	PROCENTURY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE		MEAD-131742493
19-603-E		PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	EXPERIENCE AND SCHEDULE RATING PLAN.		HART-131805037
19-596	0796	QBE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS		QBEC-131808339
19-621-B	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RULE CHANGE	GENERAL RISK- COMMERCIAL OUTPUT	0	BNIC-131803368
19-587-B	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS-GENERAL RISK	0	BNIC-131806806
19-647-B	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS-GENERAL RISK	0	BNIC-131805592
19-614	0783	RLI INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	RLIPACK BUSINESSOWNERS	1.5	RLSC-131816805
19-650-A	0111	SAFECO INSURANCE COMPANY OF AMERICA	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	NONE	6.9	LBRM-131806045
19-599	0111	SAFECO INSURANCE COMPANY OF ILLINOIS	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	MOTORCYCLE-AFFINITY	6.9	LBRM-131804875
19-600	0111	SAFECO INSURANCE COMPANY OF ILLINOIS	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	MOTORCYCLE - STANDARD	6.9	LBRM-131804787
19-650-B	0111	SAFECO INSURANCE COMPANY OF ILLINOIS	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	NONE	6.9	LBRM-131806045
19-616	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	GARAGE		SCTT-131817123

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File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF#
19-642-A	2538	SOUTHERN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE		UNKP-131815794
19-649-A	0748	STAR INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE		MEAD-131742493
19-623	0748	STAR INSURANCE COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	RULE CHANGE	EXPERIENCE AND SCHEDULE RATING PLAN		MEAD-131813416
19-634	0748	STAR INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	RULE CHANGE	EXPEC. SCHEDULE RATING PLAN		MEAD-131813409
19-647-C	0098	STARNET INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS-GENERAL RISK	0	BNIC-131805592
19-587-C	0098	STARNET INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS-GENERAL RISK	0	BNIC-131806806
19-621-C	0098	STARNET INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RULE CHANGE	GENERAL RISK- COMMERCIAL OUTPUT	0	BNIC-131803368
19-638	0176	STATE FARM FIRE AND CASUALTY COMPANY	COMMERCIAL	FIDELITY	FORMS	NONE		SFMA-131816692
19-624	3098	TNUS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE AND VARIANCE	VAR. 8A UNCONTROLLED INLAND MARINE	-15	WESA-131776665
19-624-A	3098	TOKIO MARINE AMERICA INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE AND VARIANCE	VAR. 8A UNCONTROLLED INLAND MARINE	-15	WESA-131776665
19-624-B	3098	TRANS PACIFIC INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE AND VARIANCE	VAR. 8A UNCONTROLLED INLAND MARINE	-15	WESA-131776665
19-620	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PRIVATE CHOICE PREMIER		HART-131809150
19-603-F	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	EXPERIENCE AND SCHEDULE RATING PLAN.		HART-131805037

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File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF#
19-645	0200	UNITED SERVICES AUTOMOBILE ASSOCIATION	PERSONAL	INLAND MARINE	RATE AND VARIANCE	VAR 8D - VALUABLE PERSONAL PROPERTY	-45.7	USAA-131817778
19-640-A	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		CRUM-131818576
19-635	0200	USAA CASUALTY INSURANCE COMPANY	PERSONAL	INLAND MARINE	RATE AND VARIANCE	VALUABLE PERSONAL PROPERTY	-52.9	USAA-131817710
19-633	0200	USAA GENERAL INDEMNITY COMPANY	PERSONAL	INLAND MARINE	RATE AND VARIANCE	VAR. 8D - VALUABLE PERSONAL PROPERTY	-13.9	USAA-131817819
19-637-C	0626	VIGILANT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	CUSTOMARQ E & O AND CYBER ENHANCEMENTS		ACEH-131761674
19-630-В	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	FIRE	RULE CHANGE	GENERIC ISO		SWRE-131810028
19-649-B	0748	WILLIAMSBURG NATIONAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE		MEAD-131742493
19-610	0158	ZENITH INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	FORMS	FARMOWNERS		ZICO-131812470
19-586	0158	ZENITH INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR. 7A- Agricultural Output - Equipment Breakdown	16.9	PERR-131797955
19-641	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	TRAVEL INSURANCE		ZURC-131810510
19-584-B	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE		ZURC-131818703
19-584-C	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	OTHER LIABILITY	FORMS	NONE		ZURC-131818703

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The following	ng files were in	correctly listed	on the respective Public Notice(I	PN) Dates:			
	FILE#	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	19-537	2/15/2019	Federal Insurance Company	Personal Other Liability	Umbrella/Excess Group Personal Excess	Rate	6.40%
Correct	19-537	2/15/2019	Federal Insurance Company	Personal Other Liability	Var 7A - Umbrella/Excess-Group Personal Excess	Rate and Variance	6.40%
Incorrect	18-5380		Markel American Insurance Company	Commercial Multi- Peril	Commercial Output	Rule	0.00%
Correct	18-5380	1/25/2019	Markel American Insurance Company	Commercial Multi- Peril	Var 7A, 8B - Commercial Output	Rate and Variance	0.00%