

March 9, 2018

PUBLIC NOTICE # 2018-10

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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 #
18-1348	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	0	ACEH-131392334
18-1349	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	0	ACEH-131392334
18-1395	0012	AIG PROPERTY CASUALTY COMPANY	PERSONAL	OTHER LIABILITY	RATE	PRIVATE CLIENT GROUP PERSONAL EXCESS LIAB.	2.4	APCG-131391942
18-1390	0158	ALLIED WORLD ASSURANCE COMPANY (U.S.) INC.	COMMERCIAL	OTHER LIABILITY	FORMS	FORCEFIELD PRIVATE NOT-FOR- PROFIT		DRWN-131214976
18-1332	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RATE	HOSPICE, HOME HEALTH CARE & RELATED ORG	1.1	AMLX-131389778
18-1346	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	FORMS	HOSPICE, HOME HEALTH CARE, & RELATED ORG		AMLX-131391126
18-1401	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 8A-HOSPICE,HOME HEALTH CARE & RELATED ORG	8.9	AMLX-131393148
18-1345	0031	AMGUARD INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	0	AMGD-131374718
18-1344	1279	ARCH INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	COLLATERAL PROTECTION	0	WESA-131391460
18-1405	0000	ATRADIUS TRADE CREDIT INSURANCE, INC.	COMMERCIAL	CREDIT	FORMS	TRADE CREDIT MODULA POLICY		REGU-131395988

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18-1397	3416	AXIS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	AUTO DISMANTLERS & AUTO SCRAP DEALERS		PERR-131388707
18-1343	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RATE	BEAZLEY BREACH RESPONSE	-15.8	BEAZ-131324562
18-1407	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS - GENERAL RISK	0	BNIC-131397962
18-1408	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS - GENERAL RISK	0	BNIC-131397962
18-1341	0802	CALIFORNIA CAPITAL INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	NONE	0	CIGI-131392143
18-1387	1285	CATLIN INSURANCE COMPANY, INC.	PERSONAL	HOMEOWNERS MULTI- PERIL	NEW PROGRAM	BAMBOO HOMEOWNERS	0	XLAM-131393395
18-1439	1285	CATLIN INSURANCE COMPANY, INC.	PERSONAL	HOMEOWNERS MULTI- PERIL	NEW PROGRAM	DP-1/3	0	XLAM-131403892
18-1391	4851	CHURCH MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	CHURCH BUS	2.1	CHMU-131384904
18-1411	4851	CHURCH MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	INDEPENDENT CHURCH PCKGE INSTITUTIONAL & COMM'L CH	0	CHMU-131390194
18-1420	4851	CHURCH MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	INDEPENDENT CHURCH INSTITUTIONAL PCKGE & INDEPENDEN	6.1	CHMU-131189382

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18-1406	0069	COAST NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	2	BRWS-131396171
18-1429	0411	COMMERCE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 8A-NATION SAFE	7	CMWS-1313333417
18-1417	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS-PARAMOUNT		CNAB-131404677
18-1419	0323	CSE SAFEGUARD INSURANCE COMPANY	PERSONAL	FIRE	RULE CHANGE	ALL PROGRAMS		CVLS-131399071
18-1427	0323	CSE SAFEGUARD INSURANCE COMPANY	PERSONAL	FIRE	RATE	ALL PROGRAMS	20	CVLS-131396250
18-1342	0920	DIAMOND STATE INSURANCE COMPANY	COMMERCIAL	FIRE	RATE AND VARIANCE	VAR. 7B&8B -VACANT PROPERTY	-14.3	PENN-131381481
18-1433	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	OTHER LIABILITY	FORMS	NONE		LWCM-131395923
18-1426	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	EVERST EXPEDITION PRIVATE CO.	0	EVST-131379918
18-1428	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	EVEREST EXPENDITION PRIVATE COMPANY	0	EVST-131379940
18-1388	0626	FEDERAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	ASSET MGR. ENHANCEMENT	0	ACEH-131389508

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
18-1434	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	NONE		LWCM-131395923
18-1421	0069	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	PERSONAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	OFF-ROAD VEHICLE	6.9	FORE-131366965
18-1440	0069	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	MOTORCYCLE	6.9	FORE-131369711
18-1393	0069	FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	MOTORCYCLE.	-1.9	FORE-131370017
18-1423	0000	GOLDEN BEAR INSURANCE COMPANY	PERSONAL	EARTHQUAKE	RULE CHANGE	EARTHQUAKE DEDUCTIBLE BUYBACK	0	PERR-131393710
18-1402	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS	0	XLAM-131387542
18-1412	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		HNVR-131401049
18-1392	0225	HARCO NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS - COMMUNITY ASS'NS		OCCD-131393316
18-1396	0225	HARCO NATIONAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	COMMUNITY ASSOCIATIONS		OCCD-131393445
18-1422	0517	HDI GLOBAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	OIL & GAS		GUMG-131390003

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18-1432	0300	HORACE MANN INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	6.8	HRMN-131396261
18-1442	0300	HORACE MANN INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE-	6.9	HRMN-131396169
18-1447	0300	HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	6.8	HRMN-131396261
18-1367	4359	HOUSING ENTERPRISE INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		HAPP-131384168
18-1437	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	NONE		LWCM-131395923
18-1435	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE		LWCM-131395923
18-1436	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE		LWCM-131395923
18-1438	0111	LM INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	NONE		LWCM-131395923
18-1398	0150	MANUFACTURERS ALLIANCE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE--		STLR-131387144
18-1403		NATIONS INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR.8A-NATIONS NON-STANDARD AUTO	6.9	PERR-131387886

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
18-1416	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS		NWPP-131292237
18-1383	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ENERGY		PRSS-131391870
18-1381	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	ENTERTAINMENT		SWRE-131388593
18-1384	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	DIRECTORS AND OFFICERS LIABILITY		SWRE-131314443
18-1424	0645	OREGON MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0	ORMU-131398902
18-1425	0645	OREGON MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0	ORMU-131392883
18-1350	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	0	ACEH-131392334
18-1399	0150	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE--		STLR-131387144
18-1400	0150	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE--		STLR-131387144
18-1382	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	ULTIMATE COVER		PHLX-131392602

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
18-1386	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EDUCATORS LIAB		PHLX-131389707
18-1409	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS - GENERAL RISK	0	BNIC-131397962
18-1385	0212	RURAL COMMUNITY INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	FORMS	ELS COTTON		RURL-131393339
18-1444	0748	STAR INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE		MEAD-131395603
18-1410	0098	STARNET INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS - GENERAL RISK	0	BNIC-131397962
18-1430	0866	STRATFORD INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	FOLLOWING FORM EXCESS	0	MRTN-131290411
18-1389	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NON-PROFIT		UNKP-131395290
18-1431	3548	TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RATE	MASTER PAC EXPRESS	5.3	TRVD-131390231
18-1374	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	FIRE	FORMS	OMNI II		TRVD-131389375
18-1378	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	OMNI II		TRVD-131388659

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18-1413	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	FIRE	RULE CHANGE	LARGE COMM'L FIRST PARTY		TRVD-131397829
18-1375	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	FIRE	FORMS	OMNI II		TRVD-131389375
18-1379	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	OMNI II		TRVD-131388659
18-1414	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	FIRE	RULE CHANGE	LARGE COMM'L FIRST PARTY		TRVD-131397829
18-1443	0069	TRUCK INSURANCE EXCHANGE	PERSONAL	OTHER LIABILITY	RATE	UMBRELLA/EXCESS - TRUCK	7	FARM-131388616
18-1415	0084	VANLINER INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0	NTNL-131403257
18-1373	0158	VANTAPRO SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	SPORTS AND WELLNESS	0	PERR-131388715
18-1380	0228	WESTFIELD NATIONAL INSURANCE COMPANY	COMMERCIAL	SURETY	RATE	PROBATE BONDS	0	WSFG-131386577
18-1445	0748	WILLIAMSBURG NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE		MEAD-131395603
18-1366	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	CORNERSTON		XLAM-131387699

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18-1441	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	PROF LIAB.- VETERINARIANS	4.7	ZURC-131389066
81 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 March 9, 2018

<i>The following files were incorrectly listed on the respective Public Notice(PN) Dates:</i>							
Incorrect	18-102	1/12/2018	XL Specialty Insurance Company	Commercial Other Liability	Form	Financial Services Liability	*
Correct	18-102	1/12/2018	XL Specialty Insurance Company	Commercial Other Liability	Rule	Financial Services Liability	0%
Incorrect	18-193	1/19/2018	Capitol Indemnity Corporation	Commercial Fire	Rate/Form		0.00%
Correct	18-193	1/19/2018	Capitol Indemnity Corporation	Commercial Fire	Rule		0.00%

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