

April 27, 2018

**PUBLIC NOTICE # 2018-17**

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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  
April 27, 2018**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
18-2247	0069	21ST CENTURY CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE		AGMK-131463223
18-2248	0069	21ST CENTURY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE		AGMK-131463223
18-2279	0572	ACCIDENT FUND INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	NONE	0	PERR-131452360
18-2217	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS		ACEH-131454583
18-2238	0008	ALLSTATE INSURANCE COMPANY	PERSONAL		RATE	UMBRELLA/EXCESS	7	ALSE-131444390
18-2222	0111	AMERICAN FIRE AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS		LBRC-131455391
18-2227	0028	AMICA MUTUAL INSURANCE COMPANY	PERSONAL	FIRE	RATE	DWELLING FIRE	45.6	AMMA-131396172
18-2223	0457	ARGONAUT-MIDWEST INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 7A & 8A-TRANSPORTATION	11.5	ARGN-131452234
18-2175	0000	ARMED FORCES INSURANCE EXCHANGE	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS		ARMD-131445967
18-2195	0155	ASI SELECT AUTO INSURANCE CORP	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE..		AMSI-131458289
18-2188	4904	ATLANTIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	GENERAL PARTNERSHIP LIAB		BEAC-131440541
18-2220	3416	AXIS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	BUSINESS AUTO		AXSS-131458461
18-2224	3416	AXIS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	FINE ARTS.		PERR-131467388
18-2228	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	FIDELITY	RULE CHANGE	CRIME INSURANCE POLICY	0	BEAZ-131393370

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18-2236	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	SMALL ENTERPRISE PACKAGE	0	PERR-131430005
18-2192	0033	CALIFORNIA CASUALTY INDEMNITY EXCHANGE (THE)	PERSONAL	HOMEOWNERS MULTI-PERIL	BOTH RATE AND FORM	HOMEOWNERS & DWELLING PROP	4.6	CALC-131444416
18-2225	0000	CALIFORNIA MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	EMPLOYMENT PRACTICES LIAB.		PERR-131467173
18-2179	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	-0.6	CAPC-131444397
18-2196	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0	CAPC-131455194
18-2221	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	PROF.LIAB.-HUMAN SERVICES		CAPC-131456334
18-2226	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	HUMAN SERVICES		CAPC-131464354
18-2176	4851	CHURCH MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	INDEPENDENT COMMML PCKGE INSTITUTIONAL & INDEPENDEN		CHMU-131458537
18-2186	4851	CHURCH MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	INDEPENDENT COMMML PCKG INSTITUTIONAL & INDEPENDEN		CHMU-131459237
18-2205	4851	CHURCH MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	INDEPENDENT COMMML PCKGE INSTITUTIONAL&INDEPEN		CHMU-131458470
18-2206	4851	CHURCH MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	INDEPENDENT COMMML PCKGE INSTITUTIONAL&INDEPEN		CHMU-131459046
18-2208	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	FORMS	AVENUES BUSINESSOWNERS		HNVR-131454462
18-2178	0457	COLONY SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS		ARGN-131462084
18-2023	0008	ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 2A, 3 - NONE.	2.5	ESUR-131443056

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18-2274	1120	EVEREST DENALI INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		EVST-131463214
18-2182	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	EVEREST ELEVATION INVESTMENT MNGT	0	EVST-131418638
18-2276	1120	EVEREST PREMIER INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		EVST-131463214
18-2197	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	ACCOUNTANTS & TAX PREPARERS	-15.1	GACX-131427059
18-2209	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	FORMS	AVENUES BUSINESSOWNERS		HNVR-131454462
18-2210	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	FORMS	AVENUES BUSINESSOWNERS		HNVR-131454462
18-2174	4666	HISCOX INSURANCE COMPANY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS		HISC-131446332
17-7685	4381	IMPERIUM INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	NONE	12	PERR-131258228
18-2185	0111	IRONSHORE INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	EMPLOYMENT PRACTICES LIAB.		IRON-131456511
18-2207	0000	LAWYERS' MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	LAWYERS	0	LAWM-131458746
18-2211	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	AVENUES BUSINESSOWNERS		HNVR-131454462
18-2173	0660	MERCURY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	6.9	MERY-131452358
18-2262		MSO, INC	COMMERCIAL	AUTO LIABILITY	FORMS	MCA 128 03 16 UNAPPROVED DRIVER LIMITATION-LIABILI		MUOF-131466402
18-2204	0140	NATIONAL CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS POLICY		SCTT-131464278

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18-2199	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	NONE		NWPP-131462742
18-2234	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	MEDIA FILM FORMS 2		PRSS-131464706
18-2180	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMUNITY SERVICES		CRUM-131457502
18-2183	0150	OLD REPUBLIC GENERAL INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0	LDDX-131353595
18-2184	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0	LDDX-131353595
18-2200	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	RISK MANAGEMENT	0	LDDX-131465008
18-2201	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	MANAGEMENT LIABILITY	0	LDDX-131458328
18-2233	0150	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0	STLR-131467242
18-2254	0155	PROGRESSIVE ADVANCED INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE		PRGS-131454420
18-2215	0155	PROGRESSIVE CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	RECREATIONAL VEHICLE		PRGS-131454745
18-2283	0155	PROGRESSIVE CASUALTY INSURANCE COMPANY	PERSONAL	INLAND MARINE	FORMS	BOAT AND PERSONAL WATERCRAFT		PRGS-131454749
18-2216	0155	PROGRESSIVE DIRECT INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	RECREATIONAL VEHICLE		PRGS-131454745
18-2284	0155	PROGRESSIVE DIRECT INSURANCE COMPANY	PERSONAL	INLAND MARINE	FORMS	BOAT AND PERSONAL WATERCRAFT		PRGS-131454749
18-2218	0155	PROGRESSIVE SELECT INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	-NONE-		PRGS-131454481

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18-2255	0155	PROGRESSIVE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE		PRGS-131454420
18-2177	0796	QBE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	ASSET MANAGERS		QBEC-131394720
18-2190	3098	SAFETY NATIONAL CASUALTY CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS LIAB		SFCC-131462842
18-2202	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	INLAND MARINE	FORMS	MOTOR TRUCK CARGO		SCTT-131466077
18-2212	0169	SENTRY INSURANCE A MUTUAL COMPANY	COMMERCIAL	FIRE	RATE	NONE	-4.9	SEPX-131458120
18-2213	4863	SIRIUS AMERICA INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	RESIDENTIAL ASSISTED LIVING FACILITIES-BUILDING OW		DEAH-131467163
18-2193	3219	SOMPO AMERICA FIRE & MARINE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE		SMPJ-131453595
18-2194	3219	SOMPO AMERICA INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE		SMPJ-131453595
18-2191	3098	TOKIO MARINE AMERICA INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	JEWELERS BLOCK	0	WESA-131225845
18-2214	0225	TRANSGUARD INSURANCE COMPANY OF AMERICA, INC	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE		OCCD-131467467
18-2198	3548	TRAVELERS COMMERCIAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	QUANTUM AUTO 2.0		TRVD-131461680
18-2189	3548	TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	QUANTUM AUTO 2.0		TRVD-131461658
18-2219	0155	UNITED FINANCIAL CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	-NONE-		PRGS-131454481
18-2181	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMUNITY SERVICES		CRUM-131457502

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18-2203	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	EXECUTIVE AND CORPORATE		XLAM-131457645
<b>71 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  
April 27, 2018**

<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; DESCRIPTION</b>	<b>FILE TYPE</b>	<b>PROGRAM</b>	<b>OVERALL RATE (%)*</b>
Incorrect	18-1280	3/2/2018	AXA Insurance Company	Commercial Other Liability	Forms		
Correct	18-1280	3/2/2018	AXA Insurance Company	Commercial Other Liability	<b>Rule Change</b>		
Incorrect	18-2023	4/13/2018	Esurance Property and Casualty Insurance Company	Personal Auto Liability and Physical Damage	Rate		2.50%
Correct	18-2023	<b>4/27/2018</b>	Esurance Property and Casualty Insurance Company	Personal Auto Liability and Physical Damage	<b>Rate and Variance</b>	<b>Var 2A, 3</b>	2.50%
Incorrect	17-7685	11/24/2017	Imperium Insurance Company	Commercial Auto Liability and Physical Damage	Both Rate and Form		11.90%
Correct	17-7685	<b>4/27/2018</b>	Imperium Insurance Company	Commercial Auto Liability and Physical Damage	<b>Rate and Variance</b>	<b>Var 8B</b>	<b>12.00%</b>

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