

June 8, 2018

PUBLIC NOTICE # 2018-23

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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
June 8, 2018**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
18-2955	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	RAIN INSURANCE	0	ACEH-131508683
18-2957	0626	AGRI GENERAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	RAIN INSURANCE	0	ACEH-131508683
18-2941	0140	ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	FIRE	RULE CHANGE	DWELLING FIRE	0.2	NWPP-131519823
18-2912	0008	ALLSTATE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 7A - 8F	4.9	ALSE-131510004
18-2927	0140	AMCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	0	NWPP-131491311
18-2942	0140	AMCO INSURANCE COMPANY	PERSONAL	FIRE	RULE CHANGE	DWELLING FIRE	0.2	NWPP-131519823
18-2914	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	OWNERS AND CONTRACTORS		ZURC-131509563
18-2915	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	OWNERS AND CONTRACTORS		ZURC-131509563
18-2922	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HAIRDRESSERS		AICO-131509279
18-2944	0457	ARGONAUT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	ENGINE MONOLINE		ARGN-131515697
18-2921	0000	ATRADIUS TRADE CREDIT INSURANCE, INC.	COMMERCIAL	CREDIT	FORMS	TRADE CREDIT MODULA POLICY		REGU-131508327
18-2962	0968	AXA INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	COLLECTOR VEHICLE CAR CLUB	0	PERR-131380721
18-2953	3416	AXIS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE		AXSS-131514998
18-2904	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	GENERAL RISK- NON-FILED INLAND MARINE	0	BNIC-131507982

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18-2908	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RULE CHANGE	GENERAL RISK	0	BNIC-131511941
18-2946	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR-7A - 8B - GENERAL RISK	26.6	BNIC-131511962
18-2905	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	GENERAL RISK- NON-FILED INLAND MARINE	0	BNIC-131507982
18-2909	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RULE CHANGE	GENERAL RISK	0	BNIC-131511941
18-2947	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR-7A - 8B - GENERAL RISK	26.6	BNIC-131511962
18-2956	4850	CLEAR BLUE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NORMAN-SPENCER		MRTN-131515365
18-2938	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS		CNAC-131501394
18-2960	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	DESIGNATED CONTRACT COV. -VEHICLE APPEARANCE PROTE	0	CNAC-131506971
18-2961	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	DESIGNATED CONTRACT COV. -VEHICLE APPEARANCE PROTE	0	CNAC-131506971
18-2925	0323	CSE SAFEGUARD INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	BOTH RATE AND FORM	OWNER OCCUPIED HOMEOWNERS	12	CVLS-131499881
18-2928	0140	DEPOSITORS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	0	NWPP-131491311
18-2924	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RATE AND VARIANCE	VAR. 8B-7A-CYBERSOLUTIONS	-46.1	EMCC-131507779
18-2933	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015		EVST-131511422
18-2931	0169	FLORISTS' MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	NONE	0.5	FLWR-131506388

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
18-2951	0169	FLORISTS' MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	NONE	0	FLWR-131472084
18-2954	0169	FLORISTS' MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	22.3	FLWR-131405821
18-2959	0031	GEICO INDEMNITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	MOTORCYCLE		GECC-131510966
18-2950	0083	GRANGE INSURANCE ASSOCIATION	PERSONAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	NONE		GRIA-131332679
18-2945	0098	GREAT DIVIDE INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RULE CHANGE	COMPREHENSIVE PERSONAL LIAB.		NTLS-131513291
18-2913	0517	HDI GLOBAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	GLENCAR WINERY		GUMG-131508063
18-2935	0517	HDI GLOBAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 88-HDI GLOBAL	32.6	GUMG-131516076
18-2918	0004	IDS PROPERTY CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE		PRCA-131511107
18-2958		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	MANUAL	FINANCIAL INSTITUTIONS		ISOF-131505595
18-2966		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS		ISOF-131505470
18-2967		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS		ISOF-131505470
18-2968		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS		ISOF-131505470
18-2970		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS		ISOF-131505470
18-2971		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS		ISOF-131505470

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
18-2972		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FIANCIAL INSTITUTIONS		ISOF-131505470
18-2973		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS		ISOF-131505470
18-2975		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS		ISOF-131505470
18-2976		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS		ISOF-131505470
18-2937	0215	KEMPER INDEPENDENCE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	PREFERRED AUTO		KEMP-131525723
18-2939	0215	KEMPER INDEPENDENCE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	PREFERRED AUTO	4.7	KEMP-131519069
18-2965	0241	METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	NONE	5.2	METX-131520330
18-2923	2538	MIC GENERAL INSURANCE CORPORATION	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	GM EMPLOYEES		GMMX-131507799
18-2903	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	SIDE-A EDGE		AGNY-131513618
18-2929	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	0	NWPP-131491311
18-2943	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	PERSONAL	FIRE	RULE CHANGE	DWELLING FIRE	0.2	NWPP-131519823
18-2930	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	0	NWPP-131491311
18-2952	0629	PLATEAU CASUALTY INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	NEW PROGRAM	CONTRACTUAL LIAB.	0	PLIG-131476949
18-2907	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	GENERAL RISK- NON-FILED INLAND MARINE	0	BNIC-131507982

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18-2911	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RULE CHANGE	GENERAL RISK	0	BNIC-131511941
18-2949	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR-7A - 8B - GENERAL RISK	26.6	BNIC-131511962
18-2906	0098	STARNET INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	GENERAL RISK- NON-FILED INLAND MARINE	0	BNIC-131507982
18-2910	0098	STARNET INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RULE CHANGE	GENERAL RISK	0	BNIC-131511941
18-2948	0098	STARNET INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR-7A - 8B - GENERAL RISK	26.6	BNIC-131511962
18-2899	0176	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR. 1A & 2A	-1.5	SFMA-131517346
18-2963	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	INVESTMENT ADVISERS 7 FUNDS LIABILITY		TRVD-131518309
18-2936	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	DIRECTORS AND OFFICERS		XLAM-131519218
18-2940	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EMPLOYMENT PRACTICES LIABILITY		XLAM-131519335
18-2964	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS		XLAM-131519330
18-2916	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	OWNERS AND CONTRACTORS		ZURC-131509563
18-2917	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	OTHER LIABILITY	FORMS	OWNERS AND CONTRACTORS		ZURC-131509563
68 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
June 8, 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	18-2638	5/18/2018	Sentry Insurance A Mutual Company	Commercial Other Liability	Rule Change	EPL	*
Correct	18-2638	5/18/2018	Sentry Insurance A Mutual Company	Commercial Other Liability	Both Rate & Form	EPL	0.00%
Incorrect	18-2394	5/4/2018	Privilege Underwriters Reciprocal Exchange	Personal Homeowners Multi-Peril	Form	High Value Homeowners	*
Correct	18-2394	5/4/2018	Privilege Underwriters Reciprocal Exchange	Personal Homeowners Multi-Peril	Rule Change	High Value Homeowners	*

PN#:18-23

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