July 13, 2018 PUBLIC NOTICE # 2018-28

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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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# |
|---------|------|---|------------|----------------------------|----------------------|---------------------------------------|--------------------|----------------|
| 18-3556 | 0019 | AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA | PERSONAL | HOMEOWNERS MULTI- PERIL | BOTH RATE AND | SPECIALTY HOMEOWNERS | 1.6 | ASPX-131557005 |
| 18-3576 | 0019 | AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA | COMMERCIAL | OTHER LIABILITY | FORMS | VEHICLE PROTECTIN PRODUCT WARRANTY | | ASPX-131554016 |
| 18-3555 | 4698 | ASPEN AMERICAN INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | FORMS | TRIA2015- UMBRELLA/EXCESS | | AIUS-131563625 |
| 18-3587 | 0031 | BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY | COMMERCIAL | FIRE | RATE AND VARIANCE | VAR 7B & 8B | 0 | REGU-131561648 |
| 18-3567 | 0012 | BLACKBOARD INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | RULE CHANGE | TRIA2015- BUSINESSOWNERS | | WESA-131552653 |
| 18-3550 | 0244 | CINCINNATI INSURANCE COMPANY (THE) | PERSONAL | AUTO LIABILITY | SYMBOLS | NONE | | CNNB-131555823 |
| 18-3572 | 0244 | CINCINNATI INSURANCE COMPANY (THE) | PERSONAL | AUTO LIAB/PHYS DAMAGE | FORMS | NONE | | CNNB-131561147 |
| 18-3595 | 0088 | CITIZENS INSURANCE COMPANY OF AMERICA | COMMERCIAL | OTHER LIABILITY | FORMS | NONE- GLOBALLIANCE TRADE | | HNVR-131553731 |
| 18-3584 | 0000 | COFACE NORTH AMERICA INSURANCE COMPANY | COMMERCIAL | CREDIT | FORMS | CREDIT INSURANCE PROGRAM 2 | | COPE-131553698 |
| 18-3533 | 0218 | CONTINENTAL CASUALTY COMPANY | COMMERCIAL | OTHER LIABILITY | FORMS | INDIVIDUAL SOLUTIONS | | CNAC-131553928 |
| 18-3585 | 0140 | CRESTBROOK INSURANCE COMPANY | PERSONAL | HOMEOWNERS MULTI- PERIL | FORMS | NONE | | NWPP-131420146 |

^{*} 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# |
|---------|--------------|--|------------|------------------------|-------------|---|--------------------|----------------|
| 1116# | Огр <i>#</i> | Company Name | Line Type | Line Description | The Type | riogram | Nate /6 | SERIT # |
| 18-3568 | 1120 | EVEREST NATIONAL INSURANCE COMPANY | PERSONAL | AUTO LIAB/PHYS DAMAGE | RULE CHANGE | PREFERRED | | EVST-131561275 |
| 18-3569 | 0069 | FARMERS INSURANCE EXCHANGE | COMMERCIAL | MULTI-PERIL | RATE | EPLI | 9 | FARM-131559969 |
| 18-3560 | 0626 | FEDERAL INSURANCE COMPANY | PERSONAL | INLAND MARINE | FORMS | MASTERPIECE | | ACEH-131558533 |
| 18-3527 | 0761 | FIREMAN'S FUND INSURANCE COMPANY | COMMERCIAL | BURGLARY AND THEFT | NEW PROGRAM | PREFERRED CLUB | 0 | MRTN-131494730 |
| 18-3523 | 0084 | GREAT AMERICAN ALLIANCE INSURANCE COMPANY | COMMERCIAL | FARMOWNERS MULTI-PERIL | RULE CHANGE | RANCH-FARM LIABILITY PRODUCT | | GACX-131549848 |
| 18-3529 | 0084 | GREAT AMERICAN ALLIANCE INSURANCE COMPANY | COMMERCIAL | FARMOWNERS MULTI-PERIL | RULE CHANGE | AGRIPAK FARM AND RANCH - AGRIGUARD PRODUCT | | GACX-131557724 |
| 18-3524 | 0084 | GREAT AMERICAN ASSURANCE COMPANY | COMMERCIAL | FARMOWNERS MULTI-PERIL | RULE CHANGE | AGRIPAK FARM AND RANCH-FARM LIABILITY PRODUCT | | GACX-131549848 |
| 18-3530 | 0084 | GREAT AMERICAN ASSURANCE COMPANY | COMMERCIAL | FARMOWNERS MULTI-PERIL | RULE CHANGE | AGRIPAK FARM AND RANCH - AGRIGUARD PRODUCT | | GACX-131557724 |
| 18-3525 | 0084 | GREAT AMERICAN INSURANCE COMPANY | COMMERCIAL | FARMOWNERS MULTI-PERIL | RULE CHANGE | AGRIPAK FARM AND RANCH-FARM LIABILITY PRODUCT | | GACX-131549848 |
| 18-3531 | 0084 | GREAT AMERICAN INSURANCE COMPANY | COMMERCIAL | FARMOWNERS MULTI-PERIL | RULE CHANGE | AGRIPAK FARM AND RANCH - AGRIGUARD PRODUCT | | GACX-131557724 |
| 18-3539 | 0084 | GREAT AMERICAN INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | MID-CONTINENT | | GACX-131546683 |

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| File # | Grp# | Company Name | Line Type | Line Description | File Type | Program | Overall Rate %* | SERFF# |
|---------|--------------|--|------------|--------------------------------------|-------------|-----------------------------|--------------------|-----------------------|
| 1 | <u> О.р.</u> | Company Name | | Ziiio Zooonpiion | турс | AGRIPAK FARM AND | rialo / | <u> </u> |
| | | GREAT AMERICAN INSURANCE COMPANY OF | | 54 D440444 15 D 0 4 4 11 51 D 5 D 11 | | RANCH-FARM LIABILITY | | 0.1.07/ 10.1.7.100.10 |
| 18-3526 | 0084 | NEW YORK | COMMERCIAL | FARMOWNERS MULTI-PERIL | RULE CHANGE | PRODUCT AGRIPAK FARM AND | | GACX-131549848 |
| | | GREAT AMERICAN INSURANCE COMPANY OF | | | | RANCH - AGRIGUARD | | |
| 18-3532 | 0084 | NEW YORK | COMMERCIAL | FARMOWNERS MULTI-PERIL | RULE CHANGE | PRODUCT | | GACX-131557724 |
| | | | | | | | | |
| 18-3563 | 0150 | GREAT WEST CASUALTY COMPANY | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | FORMS | NONE | | LDRE-131560217 |
| | | | | | | | | |
| 18-3588 | 0150 | GREAT WEST CASUALTY COMPANY | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | RATE | NONE | 4 | LDRE-131563246 |
| 10-3300 | 0150 | GREAT WEST CASUALTY COMPANY | COMMERCIAL | AUTO LIAB/PHTS DAMAGE | KATE | INOINE | 4 | LDRE-131303240 |
| | | HANOVER AMERICAN INSURANCE COMPANY | | | | | | |
| 18-3597 | 8800 | (THE) | COMMERCIAL | OTHER LIABILITY | FORMS | NONE- | | HNVR-131553731 |
| | | | | | | | | |
| 18-3598 | 0088 | HANOVER INSURANCE COMPANY (THE) | COMMERCIAL | OTHER LIABILITY | FORMS | NONE- | | HNVR-131553731 |
| | | INDEMNITY INSURANCE COMPANY OF NORTH | | | | | | |
| 18-3590 | 0626 | AMERICA | COMMERCIAL | OTHER LIABILITY | FORMS | UMBRELLA/EXCESS | | ACEH-131561946 |
| | | | | | | | | |
| 18-3592 | 0626 | INDEMNITY INSURANCE COMPANY OF NORTH AMERICA | PERSONAL | INLAND MARINE | RATE | PET HEALTH INSURANCE. | 20 | ACEH-131559049 |
| 10-3332 | 0020 | AWENIOA | LICONAL | INLAND WAKINE | IXATE | I ETTILALITTINGORANGE. | 20 | ACE11-131339049 |
| | | INTERNATIONAL FIDELITY INSURANCE | | | | NON-STANDARD | | |
| 18-3537 | 4705 | COMPANY | COMMERCIAL | SURETY | NEW PROGRAM | CONTRACT SURETY | 0 | PERR-131523033 |
| | | | | | | | | |
| 18-3559 | 4889 | JEWELERS MUTUAL INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | FORMS | ВОР | | JMIC-131563865 |
| | | | | | | | | |
| 18-3580 | 0111 | LIBERTY MUTUAL FIRE INSURANCE COMPANY | COMMERCIAL | FIRE | RULE CHANGE | RM SELECT POLICY | | LWCM-131549316 |

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| File # | Grp# | Company Name | Line Type | Line Description | File Type | Program | Overall Rate %* | SERFF# |
|---------|-------|---|------------|-----------------------|-------------|---------------------------|--------------------|----------------|
| 1110# | Огр # | Company Name | Line Type | Eine Description | The Type | rrogram | rate 70 | OERIT# |
| 18-3528 | 3702 | LOYA CASUALTY INSURANCE COMPANY | PERSONAL | AUTO LIAB/PHYS DAMAGE | SYMBOLS | BASIC | | PERR-131566924 |
| 18-3558 | 0785 | MARKEL AMERICAN INSURANCE COMPANY | COMMERCIAL | INLAND MARINE | RULE CHANGE | BUILDERS RISK | | MRKB-131527186 |
| 18-3599 | 0088 | MASSACHUSETTS BAY INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | FORMS | NONE- | | HNVR-131553731 |
| 18-3570 | 0069 | MID-CENTURY INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | RATE | EPLI | 9 | FARM-131559969 |
| 18-3581 | 0140 | NATIONAL CASUALTY COMPANY | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | RULE CHANGE | NONE | | SCTT-131562427 |
| 18-3593 | 0140 | NATIONAL CASUALTY COMPANY | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | RULE CHANGE | NONE | | SCTT-131562416 |
| 18-3596 | 2538 | NATIONAL GENERAL PREMIER INSURANCE COMPANY | PERSONAL | AUTO LIAB/PHYS DAMAGE | SYMBOLS | PREFERRED AUTO | | GMMX-131561627 |
| 18-3548 | 0510 | NAVIGATORS INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | FORMS | UMBRELLA/EXCESS - TRUE | | NAVG-131495004 |
| 18-3561 | 0626 | PACIFIC INDEMNITY COMPANY | PERSONAL | INLAND MARINE | FORMS | MASTERPIECE | | ACEH-131558533 |
| 18-3573 | 3098 | PHILADELPHIA INDEMNITY INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | UMBRELLA AND EXCESS | 0 | PHLX-131549946 |
| 18-3591 | 3098 | PHILADELPHIA INDEMNITY INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | NONE | | PHLX-131563712 |

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| File # | Grp# | Company Name | Line Type | Line Description | File Type | Program | Overall Rate %* | SERFF# |
|---------|------|--|------------|----------------------------|-------------|----------------------------|--------------------|----------------|
| riie# | Gip# | Company Name | Line Type | Line Description | File Type | Program | Rate % | SERFF# |
| 18-3564 | 0796 | QBE INSURANCE CORPORATION | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | RISK MANAGEMENT | | QBEC-131560773 |
| 18-3586 | 0796 | QBE INSURANCE CORPORATION | PERSONAL | AUTO LIAB/PHYS DAMAGE | RULE CHANGE | NON-STANDARD AUTO | | AGIA-131560394 |
| 18-3589 | 0212 | RURAL COMMUNITY INSURANCE COMPANY | COMMERCIAL | ALLIED LINES | FORMS | CROP HAIL | | RURL-131564968 |
| 18-3582 | 0140 | SCOTTSDALE INDEMNITY COMPANY | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | RULE CHANGE | NONE | | SCTT-131562427 |
| 18-3594 | 0140 | SCOTTSDALE INDEMNITY COMPANY | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | RULE CHANGE | NONE | | SCTT-131562416 |
| 18-3545 | 2538 | SECURITY NATIONAL INSURANCE COMPANY | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | RATE | NONE | 35.6 | UNKP-131541452 |
| 18-3579 | 0019 | STANDARD GUARANTY INSURANCE COMPANY | PERSONAL | HOMEOWNERS MULTI- PERIL | RATE | FIRST SELECT HOMEOWNERS | -5.8 | ASPX-131556569 |
| 18-3575 | 0098 | STARNET INSURANCE COMPANY | COMMERCIAL | INLAND MARINE | NEW PROGRAM | BAP JEWELERS BLOCK | 0 | PERR-131563666 |
| 18-3538 | 4869 | STILLWATER INSURANCE COMPANY | PERSONAL | FIRE | RULE CHANGE | DWELLING | | FDLY-131559061 |
| 18-3546 | 2538 | TECHNOLOGY INSURANCE COMPANY, INC. | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | RATE | NONE | 35.6 | UNKP-131541452 |
| 18-3540 | 3098 | TOKIO MARINE AMERICA INSURANCE COMPANY | PERSONAL | AUTO LIAB/PHYS DAMAGE | CLASS PLAN | NONE | | WESA-131558538 |

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| | | | | | | | Overall | |
|---------|------|---|------------|-----------------------|----------------------|------------------|---------|----------------|
| File # | Grp# | Company Name | Line Type | Line Description | File Type | Program | Rate %* | SERFF# |
| 18-3542 | 3098 | TOKIO MARINE AMERICA INSURANCE COMPANY | PERSONAL | AUTO LIAB/PHYS DAMAGE | RATE AND VARIANCE | VAR. 8A | 6.2 | WESA-131558598 |
| 18-3541 | 3098 | TRANS PACIFIC INSURANCE COMPANY | PERSONAL | AUTO LIAB/PHYS DAMAGE | CLASS PLAN | NONE | | WESA-131558538 |
| 18-3543 | 3098 | TRANS PACIFIC INSURANCE COMPANY | PERSONAL | AUTO LIAB/PHYS DAMAGE | RATE AND VARIANCE | VAR. 8A | 6.2 | WESA-131558598 |
| 18-3600 | 3548 | TRAVELERS COMMERCIAL INSURANCE COMPANY | PERSONAL | AUTO LIAB/PHYS DAMAGE | RULE CHANGE | QUANTUM AUTO 2.0 | | TRVD-131479982 |
| 18-3565 | 3548 | TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE) | COMMERCIAL | FIRE | RULE CHANGE | DELUXE | | TRVD-131560408 |
| 18-3577 | 3548 | TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE) | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | OMNI II | 0 | TRVD-131556845 |
| 18-3566 | 3548 | TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA | COMMERCIAL | FIRE | RULE CHANGE | DELUXE | | TRVD-131560408 |
| 18-3578 | 3548 | TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | OMNI II | 0 | TRVD-131556845 |
| 18-3583 | 3548 | TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY | PERSONAL | AUTO LIAB/PHYS DAMAGE | RULE CHANGE | QUANTUM AUTO 2.0 | | TRVD-131480806 |
| 18-3571 | 0069 | TRUCK INSURANCE EXCHANGE | COMMERCIAL | MULTI-PERIL | RATE | EPLI | 9 | FARM-131559969 |
| 18-3549 | 3098 | U.S. SPECIALTY INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | NEW PROGRAM | PRIVATE MAG+ | 0 | MRTN-131403953 |

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| Grp# | Company Name | Line Type | Line Description | File Type | Program | Overall Rate %* | SERFF# |
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| | | 71 | | , | J | | |
| 0626 | VIGILANT INSURANCE COMPANY | PERSONAL | INLAND MARINE | FORMS | MASTERPIECE | | ACEH-131558533 |
| | WAWANESA GENERAL INSURANCE COMPANY | PERSONAL | HOMEOWNERS MULTI- PERIL | RATE AND VARIANCE | VAR 5- HO-3 | 3.4 | WAWA-131529744 |
| 2538 | WESCO INSURANCE COMPANY | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | RATE | NONE | 35.6 | UNKP-131541452 |
| | | 5 AND 1105 AN | | | | | |
| | 2538 | 0626 VIGILANT INSURANCE COMPANY WAWANESA GENERAL INSURANCE COMPANY 2538 WESCO INSURANCE COMPANY | 0626 VIGILANT INSURANCE COMPANY PERSONAL WAWANESA GENERAL INSURANCE COMPANY PERSONAL 2538 WESCO INSURANCE COMPANY COMMERCIAL | 0626 VIGILANT INSURANCE COMPANY PERSONAL INLAND MARINE WAWANESA GENERAL INSURANCE COMPANY PERSONAL PERIL 2538 WESCO INSURANCE COMPANY COMMERCIAL AUTO LIAB/PHYS DAMAGE | 0626 VIGILANT INSURANCE COMPANY PERSONAL INLAND MARINE FORMS WAWANESA GENERAL INSURANCE COMPANY PERSONAL PERIL VARIANCE 2538 WESCO INSURANCE COMPANY COMMERCIAL AUTO LIAB/PHYS DAMAGE RATE | 0626 VIGILANT INSURANCE COMPANY PERSONAL INLAND MARINE FORMS MASTERPIECE WAWANESA GENERAL INSURANCE COMPANY PERSONAL PERIL VARIANCE VAR 5- HO-3 | Grp # Company Name Line Type Line Description File Type Program Rate %* O626 VIGILANT INSURANCE COMPANY PERSONAL INLAND MARINE FORMS MASTERPIECE HOMEOWNERS MULTI-PERIL VARIANCE VAR 5- HO-3 3.4 2538 WESCO INSURANCE COMPANY COMMERCIAL AUTO LIAB/PHYS DAMAGE RATE NONE 35.6 |