August 4, 2017 PUBLIC NOTICE # 2017-31

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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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# |
|---------|------|---|------------|----------------------------|-------------|----------------------|--------------------|----------------|
| | | | | | | | | |
| 17-5025 | 0626 | ACE AMERICAN INSURANCE COMPANY | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | FORMS | NONE. | | ACEH-131090334 |
| 17-5017 | 0626 | ACE FIRE UNDERWRITERS INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | RULE CHANGE | вор | | ACEH-131133141 |
| 17-5019 | 0626 | ACE PROPERTY AND CASUALTY INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | RULE CHANGE | ВОР | | ACEH-131133141 |
| 17-4942 | 8000 | ALLSTATE INSURANCE COMPANY | PERSONAL | HOMEOWNERS MULTI- PERIL | RULE CHANGE | ALL PROGRAMS | | ALSE-131127565 |
| 17-4945 | | AMERICAN ASSOCIATION OF INSURANCE SERVICES | COMMERCIAL | OTHER LIABILITY | FORMS | UMBRELLA/EXCESS-FARM | | AMAX-131110287 |
| 17-4946 | | AMERICAN ASSOCIATION OF INSURANCE SERVICES | COMMERCIAL | OTHER LIABILITY | FORMS | UMBRELLA/EXCESS-FARM | | AMAX-131110287 |
| 17-4948 | | AMERICAN ASSOCIATION OF INSURANCE SERVICES | COMMERCIAL | OTHER LIABILITY | FORMS | UMBRELLA/EXCESS-FARM | | AMAX-131110287 |
| 17-4949 | | AMERICAN ASSOCIATION OF INSURANCE SERVICES | COMMERCIAL | OTHER LIABILITY | FORMS | UMBRELLA/EXCESS-FARM | | AMAX-131110287 |
| 17-4950 | | AMERICAN ASSOCIATION OF INSURANCE SERVICES | COMMERCIAL | OTHER LIABILITY | FORMS | UMBRELLA/EXCESS-FARM | | AMAX-131110287 |
| 17-5028 | 0000 | AMERICAN ROAD INSURANCE COMPANY (THE) | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | FORMS | BUSINESS AUTO | | PERR-131127636 |

^{*} 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# |
|----------|---------------|--|------------|----------------------------|----------------------|---------------------------------|--------------------|--------------------------|
| 1.110 11 | <u> О.р.:</u> | Company name | | | 1 | | 110.00 /0 | 52 1.11 <i>II</i> |
| 17-5009 | 0457 | ARGONAUT INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | RULE CHANGE | COMMERCIAL PACKAGE | | ARGN-131129943 |
| 17-5007 | 4698 | ASPEN AMERICAN INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | FORMS | MANAGEMENT LIABILITY | 0 | AIUS-131056558 |
| 17-4940 | 0023 | BCS INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | | CYBER AND PRIVACY LIABILITY | | BCSF-131096662 |
| 17-4951 | 0023 | BCS INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | NEW PROGRAM | UMBRELLA/EXCESS- | 0 | BCSF-130971580 |
| 17-4970 | 0000 | BEAZLEY INSURANCE COMPANY, INC. | COMMERCIAL | OTHER LIABILITY | | BEAZLEY ONE MANAGEMENT LIAB. | 0 | BEAZ-131035410 |
| 17-5006 | | BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | RULE CHANGE | BUSINESS OWNERS | | NTIN-131121253 |
| 17-4947 | 0501 | CAPITOL INDEMNITY CORPORATION | COMMERCIAL | INLAND MARINE | RATE | NONE- | 0 | CAPC-131120101 |
| 17-4955 | 0501 | CAPITOL INDEMNITY CORPORATION | COMMERCIAL | MEDICAL MALPRACTICE | FORMS | ONCOLOGY | | WESA-131097365 |
| 17-5032 | 0501 | CAPITOL INDEMNITY CORPORATION | COMMERCIAL | OTHER LIABILITY | FORMS | HUMAN SERVICES | | CAPC-131135414 |
| 17-5003 | 0140 | CRESTBROOK INSURANCE COMPANY | PERSONAL | HOMEOWNERS MULTI- PERIL | RATE AND VARIANCE | VAR 2A-HOMEOWNERS | 6.7 | SCTT-130974497 |

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| File # | Grp# | Company Name | Line Type | Line Description | File Type | Program | Overall Rate %* | SERFF# |
|---------|------|--|------------|----------------------------|-----------------------|----------------------------|--------------------|----------------|
| | | , | 71 | , | 7,7 | UMBRELLA/EXCESS - | | |
| 17-4952 | 1120 | EVEREST NATIONAL INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | NEW PROGRAM | EVEREST PEAK PROTECT. | 0 | EVST-131113973 |
| 17-5004 | | FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA | COMMERCIAL | ALLIED LINES | FORMS | CROP HAIL INSUSRANCE | | FMHL-131125425 |
| 17-4971 | 0140 | FARMLAND MUTUAL INSURANCE COMPANY | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | BOTH RATE AND FORM | NONE. | 16.7 | FARL-131129102 |
| 17-4939 | 0626 | FEDERAL INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | | FOREFRONT PORTFOLIO 3.0 | | ACEH-131116125 |
| 17-4957 | 0626 | FEDERAL INSURANCE COMPANY | PERSONAL | HOMEOWNERS MULTI- PERIL | RULE CHANGE | MASTERPIECE | | ACEH-131108777 |
| 17-5014 | 0248 | FINANCIAL PACIFIC INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | | EQUIPMENT SALES & RENTAL. | | UNFG-131056979 |
| 17-5043 | 0248 | FINANCIAL PACIFIC INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | RULE CHANGE | ВОР | | UNFG-131047881 |
| 17-5011 | 0169 | FLORISTS' MUTUAL INSURANCE COMPANY | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | RULE CHANGE | NONE | 0 | FLWR-131125872 |
| 17-5005 | 0569 | FMH AG RISK INSURANCE COMPANY | COMMERCIAL | ALLIED LINES | FORMS | CROP HAIL INSUSRANCE | | FMHL-131125425 |
| 17-5008 | 0069 | FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN | PERSONAL | FIRE | RULE CHANGE | CONDOMINIUM LANDLORD | | FORE-131100283 |

^{*} 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# |
|---------|------|--|------------|----------------------------|-------------|--|--------------------|---------------------|
| 17-5012 | | FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN | PERSONAL | HOMEOWNERS MULTI- PERIL | RULE CHANGE | CONDOMINIUM HOMEOWNERS | | FORE-131100175 |
| 17-4954 | 0796 | GENERAL CASUALTY COMPANY OF WISCONSIN | COMMERCIAL | MULTI-PERIL | | BUSINESSOWNERS- ARROWHEAD ADVANTAGE | 0 | QBEC-131130467 |
| 17-5037 | 0084 | GREAT AMERICAN ALLIANCE INSURANCE COMPANY | COMMERCIAL | FARMOWNERS MULTI-PERIL | | AGRIPAK FARM AND RANCH | | GACX- G131128786 |
| 17-5039 | 0084 | GREAT AMERICAN ASSURANCE COMPANY | COMMERCIAL | FARMOWNERS MULTI-PERIL | FORMS | AGRIPAK FARM AND RANCH | | GACX- G131128786 |
| 17-4941 | 0084 | GREAT AMERICAN INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | FORMS | A-SIDE DIS SOLUTION | | GRTC-131125358 |
| 17-5033 | 0084 | GREAT AMERICAN INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | FORMS | UMBRELLA/EXCESS | | GACX- G131132346 |
| 17-5040 | 0084 | GREAT AMERICAN INSURANCE COMPANY | COMMERCIAL | FARMOWNERS MULTI-PERIL | | AGRIPAK FARM AND RANCH | | GACX- G131128786 |
| 17-5041 | 0084 | GREAT AMERICAN INSURANCE COMPANY OF NEW YORK | COMMERCIAL | FARMOWNERS MULTI-PERIL | | AGRIPAK FARM AND RANCH | | GACX- G131128786 |
| 17-4953 | 0098 | GREAT DIVIDE INSURANCE COMPANY | PERSONAL | OTHER LIABILITY | FORMS | UMBRELLA EXCESS. | 0 | NTLS-131088706 |
| 17-4979 | 0088 | HANOVER INSURANCE COMPANY (THE) | COMMERCIAL | OTHER LIABILITY | FORMS | NONE. | | HNVX-G131127376 |

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| File # | Grp# | Company Name | Line Type | Line Description | File Type | Program | Overall Rate %* | SERFF# |
|---------|------|---|------------|-----------------------|----------------------|------------------------------------|--------------------|----------------|
| 17-5029 | 0140 | HARLEYSVILLE INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | BOTH RATE AND | HUMAN SERVICES | -0.5 | HRLV-131124316 |
| 17-5031 | | HDI GLOBAL INSURANCE COMPANY | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | FORMS | NONE | | GUMG-131123009 |
| 17-5027 | 0626 | INDEMNITY INSURANCE COMPANY OF NORTH | | AUTO LIAB/PHYS DAMAGE | | NONE. | | ACEH-131090334 |
| 17-5013 | | INSURANCE SERVICES OFFICE, INC. | PERSONAL | OTHER LIABILITY | MANUAL | UMBRELLA EXCESS- | | ISOF-131135421 |
| 17-4956 | 2538 | INTEGON NATIONAL INSURANCE COMPANY | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | RULE CHANGE | CRAD | | GMMX-131129250 |
| 17-5015 | 2538 | INTEGON NATIONAL INSURANCE COMPANY | PERSONAL | AUTO LIAB/PHYS DAMAGE | RATE AND VARIANCE | VAR.8BMOTORCYCLE | 6.7 | GMMX-131128818 |
| 17-3892 | 0785 | MARKEL INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | | VAR 8B - MEDICAL TRANSPORTATION | 4.8 | MRKB-131068724 |
| 17-5026 | 0031 | MOUNT VERNON SPECIALTY INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | | VACANTLAND & LAND LEASED | | USLI-131121229 |
| 17-5016 | | NATIONAL CROP INSURANCE SERVICES, INC. | COMMERCIAL | ALLIED LINES | FORMS | CROP-HAIL INSURACE. | | NACR-131129052 |
| 17-5018 | | NATIONAL CROP INSURANCE SERVICES, INC. | COMMERCIAL | ALLIED LINES | FORMS | CROP-HAIL INSURANCE. | | NACR-131129052 |

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| File # | Grp# | Company Name | Line Type | Line Description | File Type | Program | Overall Rate %* | SERFF# |
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| 1 110 11 | о. р | Company name | | | | • g | 11010 70 | 0= |
| | | NATIONWIDE AGRIBUSINESS INSURANCE | | | BOTH RATE AND | | | |
| 17-4972 | 0140 | COMPANY | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | FORM | NONE. | 16.7 | FARL-131129102 |
| | | NEW YORK MARINE AND GENERAL INSURANCE | | | | | | |
| 17-5010 | 0256 | COMPANY | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | UMBRELLA EXCESS | | PRSS-131130603 |
| | | | | | | | | |
| 17-5045 | 0150 | OLD REPUBLIC GENERAL INSURANCE CORPORATION | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | RULE CHANGE | NONE | | LDDX-G131129897 |
| | | | | | | | | |
| 17-5042 | 0150 | OLD DEDUDUIC INCUDANCE COMPANY | COMMEDICAL | ALITO LIAD/DUVE DAMACE | RULE CHANGE | NONE | | LDDX-G131126730 |
| 17-5042 | 0150 | OLD REPUBLIC INSURANCE COMPANY | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | RULE CHANGE | NONE | | LDDX-G131126730 |
| | | | | | | | | |
| 17-5044 | 0150 | OLD REPUBLIC INSURANCE COMPANY | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | RULE CHANGE | FLEET MANAGEMENT | | LDDX-G131124219 |
| | | | | | | | | |
| 17-5020 | 0626 | PACIFIC EMPLOYERS INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | RULE CHANGE | BOP | | ACEH-131133141 |
| | | | | | | | | |
| 17-4958 | 0626 | PACIFIC INDEMNITY COMPANY | PERSONAL | HOMEOWNERS MULTI- PERIL | RULE CHANGE | MASTERPIECE | | ACEH-131108777 |
| 11 1000 | 0020 | | | . =:= | | | | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, |
| | | RESPONSE INDEMNITY COMPANY OF | | | | | _ | |
| 17-5038 | 4718 | CALIFORNIA | PERSONAL | OTHER LIABILITY | NEW PROGRAM | EXCESS WEAR AND TEAR | 0 | LFST-131123349 |
| | | | | | | MOTOR CARRIER-NON- | | |
| 17-4981 | 0169 | SENTRY SELECT INSURANCE COMPANY | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | RATE | PASSENGER. | 11 | SEPX-G131069706 |
| | | | | | | | | |
| 17-4976 | 4670 | STARR INDEMNITY & LIABILITY COMPANY | COMMERCIAL | INLAND MARINE | NEW PROGRAM | SKIERS RESCUE. | 0 | PERR-131096040 |

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| File # | C*** # | Company Name | Line Trme | Line Description | File Tyme | Dragues | Overall Rate %* | SERFF# |
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| File # | Grp# | сопірану маше | Line Type | Line Description | File Type | Program | Rate % | SERFF# |
| 17-5022 | 3098 | TNUS INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | RULE CHANGE | PACKAGE | | WESA-131131899 |
| 17-5046 | 3098 | TNUS INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | NONE | | WESA-131131886 |
| 17-5023 | 3098 | TOKIO MARINE AMERICA INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | RULE CHANGE | PACKAGE | | WESA-131131899 |
| 17-5047 | 3098 | TOKIO MARINE AMERICA INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | NONE | | WESA-131131886 |
| 17-5024 | 3098 | TRANS PACIFIC INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | RULE CHANGE | PACKAGE | | WESA-131131899 |
| 17-5048 | 3098 | TRANS PACIFIC INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | NONE | | WESA-131131886 |
| 17-5030 | 0091 | TWIN CITY FIRE INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | PROFESSIONAL CHOICE FOR AMERICAN TAXPREPARES | | HART-131126897 |
| 17-5034 | 0000 | UNITED CASUALTY AND SURETY INSURANCE COMPANY | COMMERCIAL | SURETY | NEW PROGRAM | CONTRACT | 0 | PERR-131124688 |
| 17-5021 | 0158 | UNITED STATES FIRE INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | FORMS | NONE | | CRUM-131128424 |
| 17-4959 | 0626 | VIGILANT INSURANCE COMPANY | PERSONAL | HOMEOWNERS MULTI- PERIL | RULE CHANGE | MASTERPIECE | | ACEH-131108777 |

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| File # | Grp# | Company Name | Line Type | Line Description | File Type | Program | Overall Rate %* | SERFF# | |
|----------|---|--------------|-----------|------------------|-----------|---------|--------------------|--------|--|
| 70 TOTAL | 70 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS | | | | | | | | |

California Department of Insurance Public Notice Filing Errata Report August 4, 2017

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|---------------|--------------|------------------|---|------------------------|-------------------|---------------------------------|-----------|
| | | | | | | | |
| The following | ng files wer | e incorrectly li | sted on the respective Public Notice(PN) Dates: | | | | |
| | | | | | | | |
| | FILE# | PN DATE | COMPANY NAME | LINE TYPE & | FILE TYPE | PROGRAM | OVERALL |
| | TILE # | INDALE | COMI AIVI IVAME | DESCRIPTION | TILE THE | I KOGRAWI | RATE (%)* |
| Incorrect | 17-3892 | 6/16/2017 | Markel Insurance Company | Commercial Multi-Peril | Rate | Medical Transportation | 4.80% |
| Correct | 17-3892 | 8/4/2017 | Markel Insurance Company | Commercial Multi-Peril | Rate and Variance | Var 8B - Medical Transportation | 4.80% |