

November 2, 2018

**PUBLIC NOTICE # 2018-44**

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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  
November 2, 2018**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
18-5231	4234	ACCREDITED SURETY AND CASUALTY COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	TRINITY TRANSPORTATION TRUCKING	0	MERL-131639063
18-5262	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE		ACEH-131692857
18-5257	0008	ALLSTATE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE		ALSE-131692839
18-5257-A	0008	ALLSTATE NORTHBROOK INDEMNITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE		ALSE-131692839
18-5263	0140	AMCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	3.5	NWPP-131698282
18-5255	0111	AMERICAN FIRE AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS		LBRC-131623772
18-5259	0920	AMERICAN RELIABLE INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	FARM & EQUINE		PENN-131684399
18-5256	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF LIAB-ESSENTIAL MISCELLANEOUS		AICO-131692783
18-5241	4698	ASPEN AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	INSURANCE AGENTS & BROKERS		AIUS-131687488
18-5242	0194	ASSURED GUARANTY CORP.	COMMERCIAL	FINANCIAL GUARANTY	FORMS	NONE		ACEG-131658237
18-5275	4904	ATLANTIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	CONTRACTUAL LIABILITY		LFST-131695572
18-5251	3416	AXIS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	FINE ARTS		PERR-131697175
18-5258	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0	CAPC-131699037
18-5260	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	FIDELITY	FORMS	NONE		CAPC-131688706
18-5273	4851	CHURCH MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	INDEPENDENT COMM'L PACKAGE INSTITUTIONAL		CHMU-131671321
18-5237	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	FIRE	FORMS	NONE		HNVR-131693520
18-5263-A	0140	DEPOSITORS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE		NWPP-131698282
18-5243	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	NONE		NWPP-131691969
18-5244	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	COMMERCIAL OUTPUT		NWPP-131691648
18-5219	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	NONE		NWPP-131691762
18-5228	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE		NWPP-131687728
18-5212	0626	FEDERAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	CUSTOMARQ		ACEH-131683929
18-5220	0626	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	CUSTOMARQ		ACEH-131683928
18-5234	0796	GENERAL CASUALTY COMPANY OF WISCONSIN	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	ARROWHEAD ADVANTAGE	0	QBEC-131679772
18-5221	0796	GENERAL CASUALTY COMPANY OF WISCONSIN	COMMERCIAL	FIRE	NEW PROGRAM	ARROWHEAD ADVANTAGE	0	QBEC-131680319
18-5253	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	MISC. RENTAL EQUIPMENT	0	GACX-131674381
18-5220-A	0626	GREAT NORTHERN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	CUSTOMARQ		ACEH-131689328

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18-5212-A	0626	GREAT NORTHERN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	CUSTOMARQ		ACEH-
18-5271	0150	GREAT WEST CASUALTY COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE		LDRE-131695400
18-5237-A	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	FORMS	NONE		HNVR-131693520
18-5237-B	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	FORMS	NONE		HNVR-131693520
18-5268		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	MEDICAL MALPRACTICE	MANUAL	HOSPITALS, PHYSICIANS, SURGEONS DENTISTS		ISOF-131695064
18-5274	0215	KEMPER INDEPENDENCE INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0	KEMP-131690052
18-5278	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS		LWCM-131623566
18-5217	3702	LOYA CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	PLATINUM		PERR-131689916
18-5222	3702	LOYA CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	BASIC		PERR-131689891
18-5248	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	PEST CONTROL	2.1	MRKB-131568820
18-5237-C	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE		HNVR-131693520
18-5229	0084	NATIONAL INTERSTATE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE		NTNL-131692829
18-5240	0084	NATIONAL INTERSTATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0	NTNL-131679147
18-5215	0785	NATIONAL SPECIALTY INSURANCE COMPANY	PERSONAL	INLAND MARINE	NEW PROGRAM	GEMSAFE	0	STNA-131628588
18-5263-B	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RATE	NONE		NWPP-131698282
18-5263-C	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE		NWPP-131698282
18-5233	0510	NAVIGATORS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		NAVIG-131651694
18-5276	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	NONE	-23.4	PRSS-131640237
18-5272	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	NONE	-24.9	PRSS-131640199
18-5267	3548	NORTHLAND INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	TRANSPORTATION		TRVD-131695805
18-5212-B	0626	PACIFIC INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	CUSTOMARQ		ACEH-
18-5220-B	0626	PACIFIC INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	CUSTOMARQ		ACEH-131689328
18-5218	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE	NONE	7.2	ANPC-131545204
18-5227		PALOMAR SPECIALTY INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	FAMILY CYBER PROTECTION POLICY		PALO-131689753
18-5238	0150	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS		OREP-131690702
18-5277	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	ULTIMATE COVER		PHLX-131683981
18-5260-A	0501	PLATTE RIVER INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	NONE		CAPC-131688706

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
18-5221-A	0796	REGENT INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	ARROWHEAD ADVANTAGE	0	QBEC-131680319
18-5234-A	0796	REGENT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	ARROWHEAD ADVANTAGE		QBEC-131679772
18-5216	4718	RESPONSE INDEMNITY COMPANY OF CALIFORNIA	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	GENERAL LIABILITY	0	PERR-131687316
18-5247	4718	RESPONSE INDEMNITY COMPANY OF CALIFORNIA	PERSONAL	HOMEOWNERS MULTI-PERIL	NEW PROGRAM	MOBILE HOME	0	PERR-131693212
18-5226	0111	SAFECO INSURANCE COMPANY OF ILLINOIS	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	MOTORCYCLE - AFFINITY		LBRM-131687343
18-5211	0111	SAFECO INSURANCE COMPANY OF ILLINOIS	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	MOTORCYCLE-STANDARD		LBRM-131687344
18-5270	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS		UNKP-131697149
18-5232	4869	STILLWATER INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS		FDLY-131692246
18-5223	0796	STONINGTON INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	THE SOLUTION FOR BUSINESS RISK NON-LIAB	0	QBEC-131683459
18-5239	0796	STONINGTON INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NON-FILED PROPRIETARY INLAND MARINE		QBEC-131692952
18-5214	0012	STRATFORD INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	DIRECTORS & OFFICERS - PRIVATE CO		MRTN-131679505
18-5264	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	FIDUCIARY LIABILITY		TRVD-131691692
18-5245	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	PRIVATE COMPANY DIRECTORS & OFFICERS LIAB		TRVD-131691706
18-5246	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	EMPLOYMENT PRACTICES LIAB		TRVD-131691669
18-5269	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	PROF. LIAB. - MISCELLANEOUS		TRVD-131691694
18-5230	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	NON-PROFIT ORG. DIRECTORS / OFFICERS LIAB		TRVD-131691741
18-5236	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	PRIVATE PARTNERSHIP LIAB		TRVD-131691720
18-5224	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	FARM & RANCH		TRVD-131690725
18-5224-A	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	FARM & RANCH		TRVD-131690725
18-5240-A	0084	TRIUMPHE CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0	NTNL-131679147
18-5213	0069	TRUCK INSURANCE EXCHANGE	PERSONAL	OTHER LIABILITY	RATE	UMBRELLA EXCESS-TRUCK	7	FARM-131647817
18-5235	0215	UNITRIN AUTO AND HOME INSURANCE COMPANY	PERSONAL	EARTHQUAKE	RULE CHANGE	PRIME HOMEOWNERS		KEMP-131692131

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18-5240-B	0084	VANLINER INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0	NTNL-131679147
18-5212-C	0626	VIGILANT INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	CUSTOMARQ		ACEH-
18-5220-C	0626	VIGILANT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	CUSTOMARQ		ACEH-131689328
18-5225	0019	VIRGINIA SURETY COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	GUARANTEED ASSET PROTECTION		VRGS-131693656
18-5270-A	2538	WESCO INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS		UNKP-131697149
18-5266	0000	WESTERN GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	PATHWAY		WGIA-131690509
18-5265	0212	ZURICH AMERICAN INSURANCE COMPANY	PERSONAL	EARTHQUAKE	FORMS	RESIDENTIAL		ZURC-131698550
<b>83 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  
November 2, 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	18-4840	10/05/18	Federal Insurance Company	Commercial Other Liability	Form	ForeFront Portfolio 3.0	
Correct	18-4840	10/05/18	Federal Insurance Company	Commercial Other Liability	<b>Rule Change</b>	ForeFront Portfolio 3.0	

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