

November 16, 2018

PUBLIC NOTICE # 2018-46

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
18-5393	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	ACC AIRCRAFT ASSEMBLERS		ACEH-131708752
18-5392	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	ABC AIRCRAFT ASSEMBLERS	0	ACEH-131708705
18-5392-A	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	ABC AIRCRAFT ASSEMBLERS	0	ACEH-131708705
18-5393-A	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	ACC AIRCRAFT ASSEMBLERS		ACEH-131708752
18-5393-B	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	ACC AIRCRAFT ASSEMBLERS		ACEH-131708752
18-5392-B	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	ABC AIRCRAFT ASSEMBLERS	0	ACEH-131708705
18-5408	0019	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	PERSONAL	HOMEOWNERS MULTI-PERIL	BOTH RATE AND FORM	CONDOMINIUM	-4.1	ASPX-131693919
18-5387	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	FIRE	RATE	INTEGRATED PROPERTY SOLUTIONS (IPIS)	0	AGNY-131690690
18-5405	0028	AMICA MUTUAL INSURANCE COMPANY	PERSONAL	AUTO PHYSICAL DAMAGE	SYMBOLS	NONE		AMMA-131700653
18-5360	0033	CALIFORNIA CASUALTY INDEMNITY EXCHANGE (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE		CALC-131703333
18-5402	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMM'L PACKAGE	0.3	CAPC-131711415
18-5406	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PRIVATE COMPANY		CNAC-131708845
18-5388	0761	EULER HERMES NORTH AMERICA INSURANCE COMPANY	COMMERCIAL	CREDIT	RULE CHANGE	TRADE CREDIT		CLTR-131704723
18-5377	1120	EVEREST NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE		EVST-131710901
18-5410	0626	FEDERAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE AND VARIANCE	VAR 5- HOMEOWNERS	6.9	ACEH-131701617
18-5374	0248	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	ALL		UNFG-131706274

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18-5386	0248	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ALL		UNFG-131696869
18-5407	0201	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	E & O ONLINE BANKING THEFT		UTCX-131692550
18-5391	0098	GREAT DIVIDE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	ENTERTAINMENT	0	BNIC-131705367
18-5366	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	ENERGY		HART-131711054
18-5366-A	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	ENERGY		HART-131711054
18-5394	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	LIVESTOCK	8.5	HART-131706495
18-5366-B	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	ENERGY		HART-131711054
18-5366-C	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	ENERGY		HART-131711054
18-5389	4666	HISCOX INSURANCE COMPANY INC.	COMMERCIAL	BURGLARY AND THEFT	FORMS	KIDNAP & RANSOM		HISC-131698345
18-5392-E	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	ABC AIRCRAFT ASSEMBLERS	0	ACEH-131708705
18-5393-C	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	INLAND MARINE	RULE CHANGE	ACC AIRCRAFT ASSEMBLERS		ACEH-131708752
18-5367	4928	INTEGON NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NATION SAFE DRIVER		GMMX-131711867
18-5373	1318	INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB	PERSONAL	FIRE	FORMS	RENTAL PROPERTY OWNERS		IEAC-131696155
18-5372	1318	INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	NONE		IEAC-131695413
18-5376	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS - EQUINE FARM	0	PERR-131707293
18-5368	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	EQUINE FARM-PROPERTY	0	PERR-131707251

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
18-5375	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	EQUINE FARM - LIABILITY	0	PERR-131707225
18-5369	0411	MAPFRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE		MAPF-131709361
18-5380	0785	MARKEL AMERICAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL OUTPUT		MRKB-131654935
18-5381	0785	MARKEL AMERICAN INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RULE CHANGE	COMM'L OUTPUT		MRKB-131714789
18-5400	4715	mitsui sumitomo insurance company of america	COMMERCIAL	OTHER LIABILITY	FORMS	17.2010 EMPLOYMENT PRACTICES LIAB.		MRTN-131701631
18-5378	4715	mitsui sumitomo insurance company of america	COMMERCIAL	OTHER LIABILITY	FORMS	DIRECTORS & OFFICERS LIAB.		MRTN-131714621
18-5382	4715	mitsui sumitomo insurance company of america	COMMERCIAL	OTHER LIABILITY	FORMS	17.2019 PROF. ERRORS & OMISSIONS LIAB.		MRTN-131714511
18-5390	4715	mitsui sumitomo insurance company of america	COMMERCIAL	MULTI-PERIL	RATE	NONE	0	MRTN-131699223
18-5390-A	4715	mitsui sumitomo insurance usa inc.	COMMERCIAL	MULTI-PERIL	RATE	NONE	0	MRTN-131699223
18-5378-A	4715	mitsui sumitomo insurance usa inc.	COMMERCIAL	OTHER LIABILITY	FORMS	DIRECTORS & OFFICERS LIAB.		MRTN-131914621
18-5382-A	4715	mitsui sumitomo insurance usa inc.	COMMERCIAL	OTHER LIABILITY	FORMS	17.2019 PROF. ERRORS & OMISSIONS LIAB.		MRTN-131714511
18-5400-A	4715	mitsui sumitomo insurance usa inc.	COMMERCIAL	OTHER LIABILITY	FORMS	17.2010 EMPLOYMENT PRACTICES LIAB.		MRTN-131701631
18-5370	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROF. LIAB. - INSURANCE AGENTS		AGNY-131705903
18-5411	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	ENTERTAINMENT		PRSS-131711071
18-5392-D	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	ABC AIRCRAFT ASSEMBLERS	0	ACEH-131708705
18-5393-D	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	ACC AIRCRAFT ASSEMBLERS		ACEH-131708752

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18-5410-A	0626	PACIFIC INDEMNITY COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE AND VARIANCE	VAR 5- HOMEOWNERS	6.9	ACEH-131701617
18-5366-D	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	ENERGY		HART-131711054
18-5379	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	13.4	SCTT-131705609
18-5409	3098	TNUS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	OUTPUT	-26.7	WESA-131667086
18-5409-A	3098	TOKIO MARINE AMERICA INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	OUTPUT	-26.7	WESA-131667086
18-5409-B	3098	TRANS PACIFIC INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	OUTPUT	-26.7	WESA-131667086
18-5366-E	0091	TRUMBULL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	ENERGY		HART-131711054
18-5366-F	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	ENERGY		HART-131711054
18-5374-A	0248	UNITED FIRE & CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	ALL		UNFG-131706274
18-5386-A	0248	UNITED FIRE & CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ALL		UNFG-131696869
18-5407-A	0201	UTICA MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	E & O ONLINE BANKING THEFT		UTCX-131692550
18-5410-B	0626	VIGILANT INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE AND VARIANCE	VAR 5- HOMEOWNERS	6.9	ACEH-131701617
18-5371	2538	WESCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	GUARANTEED AUTO PROTECION	29.4	UNKP-131636268
61 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
November 16, 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	18-5018	10/12/2018	CSE Safeguard Insurance Company	Personal Auto Liability and Physical Damage	Rule Change	Public Employees, Non-Public Employees, Affinity, Firefighters	
Correct	18-5018	10/12/2018	Civil Service Employees Insurance Company	Personal Auto Liability and Physical Damage	Rule Change	Public Employees, Non-Public Employees, Affinity, Firefighters	
Incorrect	18-5284	11/9/2018	Independence American Insurance Company	Personal Inland Marine	Rate	Petsbest	
Correct	18-5284	11/9/2018	Independence American Insurance Company	Personal Inland Marine	Rate	Petsbest	14.90%

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