

November 23, 2018

PUBLIC NOTICE # 2018-47

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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 #
18-5433	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMUNITYASSOCIATION		ACEH-131712040
18-5433-A	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMUNITYASSOCIATION		ACEH-131712040
18-5425	0012	AIG PROPERTY CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	TRIA2015	0	AGNY-131699067
18-5425-A	0012	AIU INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	TRIA2015	0	AGNY-131699067
18-5448	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0	PERR-131714055
18-5428	0158	ALLIED WORLD INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EXECUTIVE FORCE FIELD LEAD DIC		DRWN-131379192
18-5459	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	PERSONAL	OTHER LIABILITY	RATE	UMBRELLA/EXCESS	10.5	AMLX-131711786
18-5466	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS		AMLX-131709012
18-5466-A	0361	AMERICAN FAMILY HOME INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS		AMLX-131709012
18-5425-B	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	TRIA2015	0	AGNY-131699067
18-5466-B	0361	AMERICAN SOUTHERN HOME INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS		AMLX-131709012
18-5477	0031	AMGUARD INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	MISC. PROFESSIONAL LIABILITY		AMGD-131654268
18-5465	0028	AMICA MUTUAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE		AMMA-131714026
18-5464	0457	ARGONAUT GREAT CENTRAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	ARGO INSURANCE BOP		ARGN-131715867
18-5450	0457	ARGONAUT GREAT CENTRAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS - ARGO INSURANCE		ARGN-131722757

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18-5456	4698	ASPEN AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS-SELF STORAGE		AIUS-131709495
18-5476	3416	AXIS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	AUTO DISMANTLERS AND AUTO SCRAP DEALERS	0	PERR-131715099
18-5443	0689	BANKERS INSURANCE COMPANY	COMMERCIAL	SURETY	FORMS	BAIL BONDS		BKIC-131710724
18-5432	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0	BEAZ-131696395
18-5469	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	ADVANCED BOARDROOM & COMPANY PROTE	0	BEAZ-131722329
18-5478	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	EXECUGUARD-MGMT. LIABILITY	0	BEAZ-131720727
18-5468	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	EXECUGUARD	0	BEAZ-131721526
18-5451	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	EXECUGUARD-EOL	0	BEAZ-131720718
18-5463	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	FIDELITY	RULE CHANGE	COMMERCIAL CRIME	0	BEAZ-131670320
18-5467	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	ADVANCED BOARDROOM & COMPANY PROTECTION	0	BEAZ-131716218
18-5436	0031	BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	DIRECTORS AND OFFICERS		REGU-131693017
18-5435	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	FIRE	RULE CHANGE	NONE	0	CAPC-131675980
18-5461	0244	CINCINNATI INSURANCE COMPANY (THE)	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	HOMEOWNERS		CNNB-131708032
18-5425-C	0012	COMMERCE AND INDUSTRY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	TRIA2015	0	AGNY-131699067
18-5444	2538	COREPOINTE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE		UNKP-131710934

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
18-5430	2538	COREPOINTE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE		UNKP-131711892
18-5484	2538	COREPOINTE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		UNKP-131712041
18-5460	2538	COREPOINTE INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE		UNKP-131712267
18-5486	2538	COREPOINTE INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE		UNKP-131712133
18-5455	2538	COREPOINTE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE		UNKP-131710262
18-5431	2538	COREPOINTE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP		UNKP-131708587
18-5449	0323	CSE SAFEGUARD INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	BOP	14.9	CVLS-131715210
18-5480	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	BOP	6.1	EMCC-131712444
18-5462	0008	ENCOMPASS INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE		ALSE-131719344
18-5475	0008	ENCOMPASS INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS		ALSE-131719838
18-5457	0626	EXECUTIVE RISK INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	FOREFRONT PORTFOLIO NOT FOR PROFIT ORG.		ACEH-131697512
18-5439	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE		NWPP-131680907
18-5427	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE		NWPP-131697602
18-5457-A	0626	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	FOREFRONT PORTFOLIO NOT FOR PROFIT ORG.		ACEH-131697512
18-5485	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	SURETY	NEW PROGRAM	CONTRACT BONDS	0	GRRE-131707585

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
18-5425-D	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	TRIA2015	0	AGNY-131699067
18-5429	1208	GRAY INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	NONE	0	PERR-131708794
18-5422	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	PROF. LIAB.-DESIGN	0	GACX-131685451
18-5483	0150	GREAT WEST CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE		LDRE-131718994
18-5437	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	FIDELITY	RULE CHANGE	ERISA BOND		HNVR-131708650
18-5454	0225	HARCO NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	HIGH VALUED CAR		PERR-131706435
18-5440	0225	HARCO NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE		PERR-131706430
18-5471	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	SURETY	RULE CHANGE	COMMERCIAL SURETY		HART-131690347
18-5474	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	SURETY	RULE CHANGE	CONTRACT SURETY		HART-131689688
18-5471-A	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	COMMERCIAL SURETY		HART-131690347
18-5474-A	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	CONTRACT SURETY		HART-131689686
18-5474-B	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	CONTRACT SURETY		HART-131689686
18-5471-B	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	COMMERCIAL SURETY		HART-131690347
18-5471-C	0091	HARTFORD INSURANCE COMPANY OF THE MIDWEST	COMMERCIAL	SURETY	RULE CHANGE	COMMERCIAL SURETY		HART-131690347
18-5471-D	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	COMMERCIAL SURETY		HART-131690347

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
18-5482	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS		ACEH-131713946
18-5425-E	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	TRIA2015	0	AGNY-131699067
18-5452	1318	INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB	PERSONAL	AUTO PHYSICAL DAMAGE	SYMBOLS	NONE		IACA-131717772
18-5473	1316	KNIGHTBROOK INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	BRIDGER NSA	0	PERR-131715936
18-5434	0150	MANUFACTURERS ALLIANCE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 8A	0.1	OREP-131682119
18-5423	0150	MANUFACTURERS ALLIANCE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE		OREP-131713106
18-5425-F	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	TRIA2015	0	AGNY-131699067
18-5425-G	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	TRIA2015	0	AGNY-131699067
18-5472	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS		CRUM-131666570
18-5421	0150	OLD REPUBLIC GENERAL INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	CONSTRUCTION		LDDX-131703146
18-5424	0150	OLD REPUBLIC GENERAL INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		LDDX-131702344
18-5433-B	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMUNITYASSOCIATION		ACEH-131712040
18-5434-B	0150	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 8A	0.1	OREP-131682119
18-5423-B	0150	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE		OREP-131713106
18-5434-A	0150	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 8A	0.1	OREP-131682119

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18-5423-A	0150	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE		OREP-131713106
18-5426	0796	QBE INSURANCE CORPORATION	PERSONAL	OTHER LIABILITY	FORMS	MECHANICAL BREAKDOWN INSURANCE		QBEC-131709759
18-5481	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP		UNKP-131713653
18-5458	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RULE AND FORMS	NONE	0	UNKP-131713939
18-5453	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0	UNKP-131714352
18-5453-A	2538	SEQUOIA INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0	UNKP-131714352
18-5484-A	2538	SOUTHERN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		UNKP-131712041
18-5486-A	2538	SOUTHERN INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE		UNKP-131712133
18-5460-A	2538	SOUTHERN INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE		UNKP-131712267
18-5444-A	2538	SOUTHERN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE		UNKP-131710934
18-5455-A	2538	SOUTHERN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE		UNKP-131710262
18-5431-A	2538	SOUTHERN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP		UNKP-131708581
18-5430-A	2538	SOUTHERN INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE		UNKP-131711892
18-5453-B	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	FIRE	RULE CHANGE	NONE	0	UNKP-131714352
18-5458-A	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	EARTHQUAKE	RULE AND FORMS	NONE	0	UNKP-131713939

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
18-5438	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RATE AND VARIANCE	VAR 7A - PROF LIAB - FINANCIAL INSTITUTIONS	4	TRVD-131708444
18-5471-E	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	COMMERCIAL SURETY		HART-131690347
18-5458-B	2538	WESCO INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RULE AND FORMS	NONE	0	UNKP-131713939
18-5453-C	2538	WESCO INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0	UNKP-131714352
94 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 23, 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	18-5220	11/2/18	Federal Insurance Company	Commercial Other Liability	Form	CUSTOMARQ	
Correct	18-5220	11/2/18	Federal Insurance Company	Commercial Other Liability	Rule Change	CUSTOMARQ	
Incorrect	18-5220-A	11/2/18	Great Northern Insurance Company	Commercial Other Liability	Form	CUSTOMARQ	14.90%
Correct	18-5220-A	11/2/18	Great Northern Insurance Company	Commercial Other Liability	Rule Change	CUSTOMARQ	
Incorrect	18-5220-B	11/2/18	Pacific Indemnity Company	Commercial Other Liability	Form	CUSTOMARQ	
Correct	18-5220-B	11/2/18	Pacific Indemnity Company	Commercial Other Liability	Rule Change	CUSTOMARQ	
Incorrect	18-5220-C	11/2/18	Vigilant Insurance Company	Commercial Other Liability	Form	CUSTOMARQ	
Correct	18-5220-C	11/2/18	Vigilant Insurance Company	Commercial Other Liability	Rule Change	CUSTOMARQ	
Incorrect	18-5212	11/2/18	Federal Insurance Company	Commercial Multi-Peril	Form	CUSTOMARQ	
Correct	18-5212	11/2/18	Federal Insurance Company	Commercial Multi-Peril	Rule Change	CUSTOMARQ	
Incorrect	18-5212-A	11/2/18	Great Northern Insurance Company	Commercial Multi-Peril	Form	CUSTOMARQ	
Correct	18-5212-A	11/2/18	Great Northern Insurance Company	Commercial Multi-Peril	Rule Change	CUSTOMARQ	
Incorrect	18-5212-B	11/2/18	Pacific Indemnity Company	Commercial Multi-Peril	Form	CUSTOMARQ	
Correct	18-5212-B	11/2/18	Pacific Indemnity Company	Commercial Multi-Peril	Rule Change	CUSTOMARQ	
Incorrect	18-5212-C	11/2/18	Vigilant Insurance Company	Commercial Multi-Peril	Form	CUSTOMARQ	
Correct	18-5212-C	11/2/18	Vigilant Insurance Company	Commercial Multi-Peril	Rule Change	CUSTOMARQ	

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