

**State:** California **Filing Company:** Pacific Specialty Insurance Company  
**TOI/Sub-TOI:** 17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess  
**Product Name:** Personal Umbrella and Excess  
**Project Name/Number:** CA Umbrella Rate Filing/

## Filing at a Glance

Company: Pacific Specialty Insurance Company  
Product Name: Personal Umbrella and Excess  
State: California  
TOI: 17.1 Other Liability-Occ Only  
Sub-TOI: 17.1021 Personal Umbrella and Excess  
Filing Type: Rate/Rule  
Date Submitted: 07/13/2023  
SERFF Tr Num: PERR-133741748  
SERFF Status: Closed-Approved  
State Tr Num: 23-2255  
State Status: Approved  
Co Tr Num: PSIC-CA-PUP-23  
  
Effective Date: On Approval  
Requested (New):  
Effective Date: On Approval  
Requested (Renewal):  
Author(s): Neresa Torres, Stephanie Joe, Jeremy DeCarr, Kristina Carmichael, Perr Knight SPI User  
Reviewer(s): Evelyn Gotera-Pitrou (primary)  
Disposition Date: 03/04/2024  
Disposition Status: Approved  
Effective Date (New):  
Effective Date (Renewal):

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## General Information

Project Name: CA Umbrella Rate Filing

Project Number:

Reference Organization:

Reference Title:

Filing Status Changed: 03/04/2024

State Status Changed: 03/04/2024

Created By: Perr Knight SPI User

Corresponding Filing Tracking Number:

Status of Filing in Domicile:

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date: 09/26/2023

Submitted By: Perr Knight SPI User

Filing Description:

As a member of the Pacific Association of Domestic Insurance Companies ("PADIC"), Seaview respectfully requests an expedited review of this filing. Please see filing memo for details. Enclosed is authorization for Perr&Knight to submit this filing on behalf of the Company. All correspondence related to this filing should be directed to Perr&Knight. If there are any requests for additional information related to items prepared by the Company, we will forward the request immediately to the Company contact. The Company's response will be submitted to your attention as soon as we receive it.

## Company and Contact

### Filing Contact Information

Jeremy DeCarr, State Filings Analyst jdecarr@perrknight.com

1200 N. Federal Hwy, Suite 309 561-948-2998 [Phone]

Boca Raton, FL 33432

### Filing Company Information

(This filing was made by a third party - perrandknightactuaryconsultants)

Pacific Specialty Insurance

Company

2200 Geng Road, Suite 200

Palo Alto, CA 94303

(650) 780-4800 ext. [Phone]

CoCode: 37850

Group Code: 2898

Group Name: Western Srvc

Contract Grp

FEIN Number: 94-3092010

State of Domicile: California

Company Type:

State ID Number:

<b>State:</b>	California	<b>Filing Company:</b>	Pacific Specialty Insurance Company
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## Filing Fees

## State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

## State Specific

Variance Requested? (Yes/No): Yes

State:

California

Filing Company:

Pacific Specialty Insurance Company

TOI/Sub-TOI:

17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Shuqian Guan	03/04/2024	03/04/2024

### Objection Letters and Response Letters

#### Objection Letters

Status	Created By	Created On	Date Submitted
Pending company response	Evelyn Gotera-Pitrou	02/28/2024	02/28/2024
Pending company response	Evelyn Gotera-Pitrou	02/09/2024	02/09/2024
Pending company response	Evelyn Gotera-Pitrou	01/25/2024	01/25/2024
Pending company response	Evelyn Gotera-Pitrou	12/07/2023	12/07/2023
Pending company response	Evelyn Gotera-Pitrou	11/20/2023	12/07/2023
Pending company response	Evelyn Gotera-Pitrou	10/30/2023	10/30/2023
Respond immediately	Evelyn Gotera-Pitrou	09/11/2023	09/11/2023
Pending company response	Evelyn Gotera-Pitrou	08/14/2023	08/25/2023
Respond immediately	Magnolia Gutierrez	07/19/2023	07/19/2023
Respond immediately	Soo Hyun Moon	07/14/2023	07/14/2023

#### Response Letters

Responded By	Created On	Date Submitted
Jeremy DeCarr	03/04/2024	03/04/2024
Jeremy DeCarr	02/12/2024	02/12/2024
Jeremy DeCarr	02/07/2024	02/07/2024
Jeremy DeCarr	12/13/2023	12/13/2023
Jeremy DeCarr	12/13/2023	12/13/2023
Jeremy DeCarr	11/09/2023	11/09/2023
Jeremy DeCarr	09/11/2023	09/11/2023
Jeremy DeCarr	09/20/2023	09/20/2023
Jeremy DeCarr	07/19/2023	07/19/2023
Jeremy DeCarr	07/17/2023	07/17/2023

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Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Extension Request	Note To Filer	Evelyn Gotera-Pitrou	02/05/2024	02/05/2024
Extension Request	Note To Reviewer	Jeremy DeCarr	02/02/2024	02/02/2024
Filing Status Request	Note To Reviewer	Perr Knight SPI User	01/11/2024	01/11/2024
Filing Status Request	Note To Filer	Evelyn Gotera-Pitrou	10/18/2023	10/18/2023
Filing Status Request	Note To Reviewer	Perr Knight SPI User	10/18/2023	10/18/2023
Extension Request	Note To Filer	Evelyn Gotera-Pitrou	09/18/2023	09/18/2023
Extension Request	Note To Reviewer	Jeremy DeCarr	09/15/2023	09/15/2023
Extension Request	Note To Filer	Evelyn Gotera-Pitrou	09/05/2023	09/05/2023
Extension Request	Note To Reviewer	Jeremy DeCarr	09/05/2023	09/05/2023
Status	Note To Filer	Evelyn Gotera-Pitrou	08/22/2023	08/22/2023
Status Update	Note To Reviewer	Jeremy DeCarr	08/18/2023	08/18/2023

State:California

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Disposition

Disposition Date: 03/04/2024

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment: Only the changes specifically indicated in the application set forth above, as it may have been amended, are approved. Nothing in this letter shall constitute approval of any other application, whether incorporated by reference, or filed prior or subsequent to the application set forth above. The insurer shall begin issuing policies pursuant to this approval within 90 days of the date of this approval, provided that the insurer is licensed in California to transact the line of insurance for which the approval is given. The insurer may implement this approval earlier if it is able to do so. Regardless of the implementation date, the insurer shall implement this approval with the same effective date for both new and renewal business and shall offer this product to all eligible applicants as of the implementation date. This approval shall continue to have full force and effect until such time as a subsequent change for the referenced lines or programs may be approved or ordered by the Insurance Commissioner.

If the approved rate change is different than originally submitted, please be reminded that you must submit copies of rate pages at the approved level within 30 days.

If any portion of the application or related documentation conflicts with California law, that portion is specifically not approved. Policy forms and underwriting guidelines included in this filing were reviewed only insofar as they relate to rates contained in this filing or currently on file with the California Department of Insurance. This approval does not constitute an approval of underwriting guidelines nor the specific language, coverages, terms, covenants and conditions contained in any forms, or the forms themselves. The Commissioner may at any time take any action allowed by law if he determines that any underwriting guidelines, forms or procedures for application of rates, or any other portions of the application conflict with any applicable laws or regulations.

Company	Overall %	Overall %	Written Premium	Number of Policy	Written	Maximum %	Minimum %
Name:	Indicated	Rate	Change for	Holders Affected	Premium for	Change	Change
	Change:	Impact:	this Program:	for this Program:	this Program:	(where req'd):	(where req'd):
Pacific Specialty Insurance Company	33.000%	12.300%	\$402,791	6,702	\$327,726	%	%

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate (revised)	Underwriting and Rate Guide		Yes
Rate	Underwriting and Rate Guide		Yes
Rate	Underwriting and Rate Guide		Yes

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Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	Underwriting and Rate Guide		Yes
Supporting Document (revised)	New Prior Approval Rate Application		Yes
Supporting Document	New Prior Approval Rate Application		Yes
Supporting Document	New Prior Approval Rate Application		Yes
Supporting Document	New Prior Approval Rate Application		Yes
Supporting Document	New Prior Approval Rate Application		Yes
Supporting Document (revised)	Memo		Yes
Supporting Document	Memo		Yes
Supporting Document	Memo		Yes
Supporting Document (revised)	Current and Marked		Yes
Supporting Document	Current and Marked		Yes
Supporting Document	Current and Marked		Yes
Supporting Document	Current and Marked		Yes
Supporting Document	LOA		Yes
Supporting Document (revised)	Support		Yes
Supporting Document	Support		Yes
Supporting Document	Support		Yes
Supporting Document	Support		Yes
Supporting Document	Support		Yes
Supporting Document	Support		Yes
Supporting Document	Support		Yes
Supporting Document	Response Document		Yes
Supporting Document	Response Document due 11/13		Yes
Supporting Document	Response Document due 12/15		Yes
Supporting Document	Response Document due 2/16		Yes

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## Objection Letter

Objection Letter Status	Pending company response
Objection Letter Date	02/28/2024
Submitted Date	02/28/2024
Respond By Date	03/06/2024

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Dear Jeremy DeCarr,

**Introduction:**

The Department has completed the review of filing 23-2255 and based on our analysis, the maximum overall rate indication allowed is +12.4%. If you agree, please update the following documents with the new proposed rate:

- > Rate Application, Page 4
- > Rate Template, 'Tab 1. General Page'
- > Exhibit 14
- > Exhibit 20
- > Rating manual

If you disagree and wish to discuss, we can schedule a conference call.

**Conclusion:**

Sincerely,  
Evelyn Gotera-Pitrou

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## Objection Letter

Objection Letter Status	Pending company response
Objection Letter Date	02/09/2024
Submitted Date	02/09/2024
Respond By Date	02/14/2024

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Dear Jeremy DeCarr,

**Introduction:**

Thank you for your recent response.

- 1) In exhibit 14.2, please explain why the current premium for Discounts is different from the proposed premium when there are no changes being made to Discounts in this filing?
- 2) Should the evaluation date in 14.1 be updated to be consistent with 14.2?

**Conclusion:**

Sincerely,  
Evelyn Gotera-Pitrou

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## Objection Letter

Objection Letter Status	Pending company response
Objection Letter Date	01/25/2024
Submitted Date	01/25/2024
Respond By Date	02/16/2024

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Dear Jeremy DeCarr,

**Introduction:**

We still have additional questions on this filing. Please see attached objection and submit a response no later than 2/2/2024.

**Conclusion:**

Sincerely,  
Evelyn Gotera-Pitrou

#### 23-2255 Objection #4

1. Exhibit 20: Please provide the following additional information in the exhibit - number of policies, average \$ rate impact, and average % rate impact. Also, if possible, please use a more recent evaluation date.
2. Rating Sample: It appears the clean driving discount should be \$40 yet it's showing \$60 in the sample.
3. Rating Sample: The sample provided is with the proposed rates, but please also provide a sample with the current rates
4. Exhibit 6: Provide a breakdown of the Miscellaneous Fees for each year (i.e, how much were installment fees, policy fee, other fees – installment fee EFT)
5. Exhibit 14: Provide the formula within the exhibit for (5) Rate Impact to Premium. Also, if possible, please use a more recent evaluation date.

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## Objection Letter

Objection Letter Status	Pending company response
Objection Letter Date	12/07/2023
Submitted Date	12/07/2023
Respond By Date	12/15/2023

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Dear Jeremy DeCarr,

**Introduction:**

*In Exhibit 20, please add the evaluation date. Please also add the written premium for each of the range bucket.*

**Conclusion:**

Sincerely,  
Evelyn Gotera-Pitrou

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**Product Name:** Personal Umbrella and Excess  
**Project Name/Number:** CA Umbrella Rate Filing/

## Objection Letter

Objection Letter Status	Pending company response
Objection Letter Date	12/06/2023
Submitted Date	12/07/2023
Respond By Date	12/15/2023

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Dear Jeremy DeCarr,

**Introduction:**

The review of this filing is still on-going. Please see attached objection and submit a response by 12/15/2023.

**Conclusion:**

Sincerely,  
Evelyn Gotera-Pitrou

### Objection #3

- 1) Please include the evaluation date in exhibit 14.
- 2) Exhibit 7: Explain the big decrease in the Incurred Loss & DCCE and Paid Loss & DCCE that occurred in fiscal accident years 20214 and 20224 in comparison to historical fiscal accident years.
- 3) Does the company use wildfire risk to differentiate the premiums?
- 4) If the base rates are the only rates changing in this filing, then please explain why the proposed base rates shown in the marked up rate manual reflect a higher increase than the proposed 20.9%.
- 5) What is the exposure base?

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**State:** California **Filing Company:** Pacific Specialty Insurance Company  
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**Product Name:** Personal Umbrella and Excess  
**Project Name/Number:** CA Umbrella Rate Filing/

## Objection Letter

Objection Letter Status	Pending company response
Objection Letter Date	10/30/2023
Submitted Date	10/30/2023
Respond By Date	11/13/2023

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Dear Jeremy DeCarr,

**Introduction:**

Thank you for your response to our previous objection letter. Based on further review of the filing and your response to our objection, we have additional questions. Please see attached and submit a response by 11/13/2023.

**Conclusion:**

Sincerely,  
Evelyn Gotera-Pitrou

## Objection # 2

### #23-2255 PSIC

1. Does PSIC write all the underlying policies for this Umbrella Program?
2. Are the umbrella premiums mainly from underlying HO or PPA policies?
3. Was the parallelogram method used to on-level the premium in Exhibit 4?
4. In Exhibit 10, indicate the type of unit being counted/use for Loss Trend credibility.
5. In regards to #6 in our prior objection – exhibits 6 & 11 in the Rate Filing Exhibits have the title “Miscellaneous Fees and Other Charges”. Be advised that exhibit 11 is for Ancillary Income. Please correct the heading in your Exhibit 11.
6. Explain why you are selecting the 8 pt for loss trend (exhibit 8)
7. How credible is the data of your underlying policies?
8. Did you consider using this data for loss trend instead of ISO?

#### Data Reconciliation Discrepancies:

9. Rate Template Page 6.1 experience credibility does not match the experience credibility calculated based on the data in Standard Exhibit 7 using 6 years of \*accident year data\* Reported Claim Counts (includes CNP); 3,000 as the credibility standard; and  $\sqrt{n/N}$  [Square Root Rule] to calculate partial credibility.

Check of Experience Credibility Calculation		
Rate Template 6.1	Tool Calculation	Difference
10.95%	20.98%	10.0217%

10. Comparison of Calendar Year Earned Premium does not match between Application Page 5 and Exhibit 5 for years 20204, 20214, and 20224.

Comparison of Calendar Year Earned Premium			
Year Ending	Application Page 5	Exhibit 5	% Difference
20204	4,058,818.11	3,691,171.11	9.9602%
20214	3,474,533.32	3,170,176.32	9.6006%
20224	3,309,683.72	3,036,775.72	8.9868%

11. It appears as though the Paid Loss & DCCE triangle still has development in the last reporting interval for this coverage/form/program in Exhibit 7 of the Standard Exhibits. If this development is material, provide a supplemental exhibit with a fully developed triangle (containing data beyond the ten years of data provided into Standard Exhibit 7).
12. It appears as though the Paid DCCE triangle still has development in the last reporting interval for this coverage/form/program in Exhibit 7 of the Standard Exhibits. If this development is material, provide a supplemental exhibit with a fully developed triangle (containing data beyond the ten years of data provided into Standard Exhibit 7).

13. It appears as though the **Incurred Loss & DCCE triangle** still has development in the last reporting interval for this coverage/form/program in Exhibit 7 of the Standard Exhibits. If this development is material, provide a supplemental exhibit with a fully developed triangle (containing data beyond the ten years of data provided into Standard Exhibit 7).
14. It appears as though the **Incurred DCCE triangle** still has development in the last reporting interval for this coverage/form/program in Exhibit 7 of the Standard Exhibits. If this development is material, provide a supplemental exhibit with a fully developed triangle (containing data beyond the ten years of data provided into Standard Exhibit 7).
15. Comparison of Annual Reported Claim Counts does not match between Exhibit 7 (Converted) and Exhibit 8 for years 20174 and 20184.

Comparison of Annual Reported Claim Counts			
Year Ending	Exhibit 7 (Converted)	Exhibit 8	% Difference
20174	19	20	5.2632%
20184	29	30	3.4483%

16. Exhibit 8 – Please provide information on these 2 big amounts under Paid Losses & DCCE in 20223 and 20224. Include the following details:
- What caused the increase in losses in these quarters?
  - Any big claim in particular
  - Nature of each claim, amount of each loss, date of accident, current status of the claim (open or closed)
  - Whether PSIC expects to see similar claims in the future
  - Whether PSIC will take action to lessen the chance of having similar claims in the future

#### California Company-Specific Loss and DCCE Trend Data

Calendar YYYYQ	Quarterly Data				Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims
	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	
20223	1,766	2	8	1,012,848	113,885

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20224	1,732	3	4	1,018,897	339,194
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Underwriting Guidelines:

17. Confirm if the proposed language and criteria that are now being added or clarified under the ineligible risks have rate impact.
18. Confirm if you have previously accepted risks that have these criteria or description. If so, have you had losses from these risks?

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## Objection Letter

Objection Letter Status	Respond immediately
Objection Letter Date	09/11/2023
Submitted Date	09/11/2023
Respond By Date	

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Dear Jeremy DeCarr,

### **Introduction:**

Our records indicate that the deemer date for this filing is September 26, 2023. In order for us to complete our review, we request a waiver of the deemer.

We ask that PACIFIC SPECIALTY INSURANCE COMPANY submits a SERFF note with the wording below to waive the deemer provisions:

Regarding the above-referenced rate application, PACIFIC SPECIALTY INSURANCE COMPANY ("applicant") hereby waives all deemer provisions of California Insurance Code Section 1861.05, specifically, the 60-day deemer and the 180-day deemer. If the applicant wishes to reactivate the deemer provisions, the applicant will make its request in writing to the Department of Insurance Rate Filing Bureau, Oakland, California. Upon reactivation, the 60-day deemer will resume five days after the Department's receipt of the applicant's request to reactivate the deemer, on day 45, and the 180-day deemer will resume five days after the Department's receipt of the applicant's request to reactivate the deemer, on day 55.

### **Conclusion:**

Sincerely,  
Evelyn Gotera-Pitrou

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## Objection Letter

Objection Letter Status	Pending company response
Objection Letter Date	08/25/2023
Submitted Date	08/25/2023
Respond By Date	09/22/2023

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Dear Jeremy DeCarr,

**Introduction:**

We are currently reviewing your filing. Please see attached objection letter and submit a response by 9/5/2023.

**Conclusion:**

Sincerely,  
Evelyn Gotera-Pitrou

#23-2255 Pacific Specialty Insurance Company – Personal Umbrella and Excess

1) The approved rate changes shown in Exhibit 2 are incorrect which yield incorrect on-level PAFs calculations in Exhibit 4. Our records show that the following rates were approved by the Department for this program which are different from Exhibit 2:

20-1584	+17.4%
19-2837	+6.7%
17-3774	+10.4%
15-5455	+9.3%

Please confirm that the above rates were in fact the rates that PSIC had put into effect and revise exhibits 2 and 4 accordingly.

2) Provide a rating example in excel format with formulas intact.

3) Exhibit 20 - provide a profile of the risk characteristics of customers receiving rate increases in excess of 25%.

4) Provide justification and support for minimum premium. Please be advised that “Minimum Premium” should only include fixed expenses, which are the costs to issue a policy. Any varied expenses to develop the minimum premium are not allowed.

5) Page 8 of the Rate Application for Miscellaneous Fees, explain the difference and justify why there are two different fees for Installment Fee (Fixed \$) and Installment Fee (EFT).

6) Exhibit 11 is for Ancillary Income. Page 8 of the Rate Application shows NSF fees which is considered ancillary income. Please correct exhibit 11. You can refer to our Prior Approval Rate Filing Instructions for information on what is to be included for Miscellaneous and Ancillary Fees.

7) The loss ratio for this program appears to be low in recent years, please explain why you feel there is a need for a significant rate increase.

8) Provide the reason or the cause for the negative trends in your premium.

9) Explain why you are selecting the 8 pt (-0.4%) for premium trend in exhibit 5.

10) Provide the ISO Fast track page where are you getting your loss trend pick of 9.7% because I am unable to confirm that in our records. Also, provide your reason for selecting that data point vs others.

In the filing memo, it is noted that you relied on 4Q22 ISO Fast Track – PPA Bodily Injury data, yet in the standard exhibit variance, the complement title shows 4Q23. I am assuming this a typo in the standard exhibit.

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## Objection Letter

Objection Letter Status	Respond immediately
Objection Letter Date	07/19/2023
Submitted Date	07/19/2023
Respond By Date	07/21/2023

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Dear Jeremy DeCarr,

**Introduction:**

The Variance request (7A) indicated on Page 11 of the Rate Application does not match the Variance request (7A, 8A) that indicated on the submitted Rate Templates and Exhibit 13. Please verify and amend as appropriate.

**Conclusion:**

Sincerely,  
Magnolia Gutierrez

---

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## Objection Letter

Objection Letter Status	Respond immediately
Objection Letter Date	07/14/2023
Submitted Date	07/14/2023
Respond By Date	07/18/2023

---

Dear Jeremy DeCarr,

**Introduction:**

1. It appears this filing contains changes rule changes in addition to rate changes. Please indicate accordingly on Page 1. General, Page 3. Filing Type and Checklist, and Page 10. Rules.

**Conclusion:**

Sincerely,  
Soo Hyun Moon

State:California

Filing Company:Pacific Specialty Insurance Company

TOI/Sub-TOI:17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess

Product Name:Personal Umbrella and Excess

Project Name/Number:CA Umbrella Rate Filing/

Response Letter

Response Letter StatusSubmitted to State

Response Letter Date03/04/2024

Submitted Date03/04/2024

Dear Evelyn Gotera-Pitrou,

**Introduction:**

Thank you for your continued review of this filing.

**Response 1**

**Comments:**

The Company agrees to the Departments maximum allowable rate change. We have provided updated versions of the cited documents which reflect lower base rates that land at an overall rate impact of 12.3%.

**Changed Items:**

No Form Schedule items changed.

Rate Schedule Item Changes					
Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	Underwriting and Rate Guide	Page 1-9	Replacement		03/04/2024 By: Jeremy DeCarr
Previous Version					
1	Underwriting and Rate Guide	Page 1-9	Revised		02/07/2024 By: Jeremy DeCarr
Previous Version					
1	Underwriting and Rate Guide	Page 1-9	Revised		09/20/2023 By: Jeremy DeCarr
Previous Version					
1	Underwriting and Rate Guide	Page 1-9	Revised	20-1584	07/13/2023 By: Perr Knight SPI User

State:	California	Filing Company:	Pacific Specialty Insurance Company
TOI/Sub-TOI:	17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess		
Product Name:	Personal Umbrella and Excess		
Project Name/Number:	CA Umbrella Rate Filing/		

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<b>Satisfied - Item:</b>	Support
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<b>Comments:</b>	
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<b>Attachment(s):</b>	Rating Sample - updated 2-6-2024.pdf Rating Sample - updated 2-6-2024.xlsx Rate Filing Exhibits - updated 3-1-2024.pdf Rate Filing Exhibits - updated 3-1-2024.xlsx
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<i>Previous Version</i>	
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<b>Satisfied - Item:</b>	<i>Support</i>
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<b>Comments:</b>	
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<b>Attachment(s):</b>	<i>Rating Sample - updated 2-6-2024.pdf</i> <i>Rating Sample - updated 2-6-2024.xlsx</i> <i>Rate Filing Exhibits - updated 2-12-2024.xlsx</i> <i>Rate Filing Exhibits - updated 2-12-2024.pdf</i>
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<b>Satisfied - Item:</b>	<i>Support</i>
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<b>Comments:</b>	
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<b>Attachment(s):</b>	<i>Rate Filing Exhibits - updated 2-6-2024.pdf</i> <i>Rate Filing Exhibits - updated 2-6-2024.xlsx</i> <i>Rating Sample - updated 2-6-2024.pdf</i> <i>Rating Sample - updated 2-6-2024.xlsx</i>
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<b>Satisfied - Item:</b>	<i>Support</i>
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<b>Comments:</b>	
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<b>Attachment(s):</b>	<i>Rating Sample.pdf</i> <i>Rating Sample.xlsx</i> <i>Rate Filing Exhibits - updated 12-12-2023.xlsx</i> <i>Rate Filing Exhibits - updated 12-12-2023.pdf</i>
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<b>Satisfied - Item:</b>	<i>Support</i>
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<b>Comments:</b>	
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<b>Attachment(s):</b>	<i>Rating Sample.pdf</i> <i>Rating Sample.xlsx</i> <i>Rate Filing Exhibits - updated 11-3-2023.xlsx</i> <i>Rate Filing Exhibits - updated 11-3-2023.pdf</i>
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<i>Previous Version</i>	
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State:California

TOI/Sub-TOI:17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess

Product Name:Personal Umbrella and Excess

Project Name/Number:CA Umbrella Rate Filing/

Filing Company:

Pacific Specialty Insurance Company

Satisfied - Item:	Support
Comments:	
Attachment(s):	Rate Filing Exhibits - udpated 9-19-2023.xlsx Rate Filing Exhibits - updated 9-19-2023.pdf Rating Sample.pdf Rating Sample.xlsx
Previous Version	
Satisfied - Item:	Support
Comments:	
Attachment(s):	Rate Filing Exhibits.pdf Rate Filing Exhibits.xlsx

**Conclusion:**  
Should you have any further concerns, please do not hesitate to contact us.  
Sincerely,  
Jeremy DeCarr

State:

California

Filing Company:

Pacific Specialty Insurance Company

TOI/Sub-TOI:

17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess

Product Name:

Personal Umbrella and Excess

Project Name/Number:

CA Umbrella Rate Filing/

Response Letter

Response Letter Status

Submitted to State

Response Letter Date

02/12/2024

Submitted Date

02/12/2024

Dear Evelyn Gotera-Pitrou,

Introduction:

Thank you for your continued review of this filing.

Response 1

Comments:

The discount premium changes because they are calculated as percentages of basic premium. The base rate increases the basic premium, and then the discounts, which are not changing, are applied to a higher percentage amount which leads to more discount premium. As for the exhibits, we have provided updated versions which correct the in-force date on Exhibit 14, page 1.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

State:	California	Filing Company:	Pacific Specialty Insurance Company
TOI/Sub-TOI:	17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess		
Product Name:	Personal Umbrella and Excess		
Project Name/Number:	CA Umbrella Rate Filing/		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Support
Comments:	
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Previous Version	
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Attachment(s):	Rating Sample.pdf Rating Sample.xlsx Rate Filing Exhibits - udpated 12-12-2023.xlsx Rate Filing Exhibits - updated 12-12-2023.pdf
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Attachment(s):	Rating Sample.pdf Rating Sample.xlsx Rate Filing Exhibits - udpated 11-3-2023.xlsx Rate Filing Exhibits - updated 11-3-2023.pdf
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State:California

Filing Company:Pacific Specialty Insurance Company

TOI/Sub-TOI:17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess

Product Name:Personal Umbrella and Excess

Project Name/Number:CA Umbrella Rate Filing/

Attachment(s):	Rate Filing Exhibits.pdf Rate Filing Exhibits.xlsx
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Conclusion:

Should you have any further concerns, please do not hesitate to contact us.

Sincerely,

Jeremy DeCarr

State:California

Filing Company:Pacific Specialty Insurance Company

TOI/Sub-TOI:17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess

Product Name:Personal Umbrella and Excess

Project Name/Number:CA Umbrella Rate Filing/

Response Letter

Response Letter StatusSubmitted to State

Response Letter Date02/07/2024

Submitted Date02/07/2024

Dear Evelyn Gotera-Pitrou,

**Introduction:**

Thank you for your continued review of this filing.

**Response 1**

**Comments:**

We have provided a response document with the Companys responses to all questions. Details on the other newly provided files are included in the response document.

**Changed Items:**

No Form Schedule items changed.

Rate Schedule Item Changes					
Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	Underwriting and Rate Guide	Page 1-9	Revised		02/07/2024 By: Jeremy DeCarr
Previous Version					
1	Underwriting and Rate Guide	Page 1-9	Revised		09/20/2023 By: Jeremy DeCarr
Previous Version					
1	Underwriting and Rate Guide	Page 1-9	Revised	20-1584	07/13/2023 By: Perr Knight SPI User

State:	California	Filing Company:	Pacific Specialty Insurance Company
TOI/Sub-TOI:	17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess		
Product Name:	Personal Umbrella and Excess		
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Project Name/Number:	CA Umbrella Rate Filing/		

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<b>Satisfied - Item:</b>	Current and Marked
<b>Comments:</b>	
<b>Attachment(s):</b>	Rate and UW Guide - current.pdf Rate and UW Guide - proposed marked - updated 2-6-2024.pdf
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>Current and Marked</i>
<b>Comments:</b>	
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State:CaliforniaFiling Company:Pacific Specialty Insurance Company

TOI/Sub-TOI:17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess

Product Name:Personal Umbrella and Excess

Project Name/Number:CA Umbrella Rate Filing/

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<b>SERFF Tracking #:</b>	PERR-133741748	<b>State Tracking #:</b>	23-2255	<b>Company Tracking #:</b>	PSIC-CA-PUP-23
<b>State:</b>	California	<b>Filing Company:</b>	Pacific Specialty Insurance Company		
<b>TOI/Sub-TOI:</b>	17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess				
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<b>Product Name:</b>	Personal Umbrella and Excess		
<b>Project Name/Number:</b>	CA Umbrella Rate Filing/		

	<i>PriorAppRateTI - NO VAR.xlsm</i> <i>PriorAppRateTI - VAR 7A.pdf</i> <i>PriorAppRateTI - VAR 7A.xlsm</i> <i>PriorAppRateTI - VAR 8A.pdf</i> <i>PriorAppRateTI - VAR 8A.xlsm</i> <i>StdExhTI - Variance LDF and Loss Trend.pdf</i> <i>StdExhTI - Variance LDF and Loss Trend.xlsm</i> <i>StdExhTI.pdf</i> <i>StdExhTI.xlsm</i> <i>PriorAppRateAPL - updated 7-19-2023.xlsm</i> <i>PriorAppRateAPL - updated 7-19-2023.pdf</i>
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>New Prior Approval Rate Application</i>
<b>Comments:</b>	
<b>Attachment(s):</b>	<i>Affidavit - PUP.pdf</i> <i>PriorAppRateTI - ALL VAR.pdf</i> <i>PriorAppRateTI - ALL VAR.xlsm</i> <i>PriorAppRateTI - NO VAR.pdf</i> <i>PriorAppRateTI - NO VAR.xlsm</i> <i>PriorAppRateTI - VAR 7A.pdf</i> <i>PriorAppRateTI - VAR 7A.xlsm</i> <i>PriorAppRateTI - VAR 8A.pdf</i> <i>PriorAppRateTI - VAR 8A.xlsm</i> <i>StdExhTI - Variance LDF and Loss Trend.pdf</i> <i>StdExhTI - Variance LDF and Loss Trend.xlsm</i> <i>StdExhTI.pdf</i> <i>StdExhTI.xlsm</i> <i>PriorAppRateAPL.xlsm</i> <i>PriorAppRateAPL.pdf</i>

<b>Satisfied - Item:</b>	Current and Marked
<b>Comments:</b>	
<b>Attachment(s):</b>	Rate and UW Guide - current.pdf Rate and UW Guide - proposed marked - updated 2-6-2024.pdf
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>Current and Marked</i>
<b>Comments:</b>	
<b>Attachment(s):</b>	<i>Rate and UW Guide - current.pdf</i> <i>Rate and UW Guide - proposed marked - updated 9-19-2023.pdf</i>
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	<i>Current and Marked</i>

<b>State:</b>	California	<b>Filing Company:</b>	Pacific Specialty Insurance Company
<b>TOI/Sub-TOI:</b>	17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess		
<b>Product Name:</b>	Personal Umbrella and Excess		
<b>Project Name/Number:</b>	CA Umbrella Rate Filing/		

<b>Comments:</b>	
<b>Attachment(s):</b>	<i>Rate and UW Guide - current.pdf</i> <i>Rate and UW Guide - proposed marked.pdf</i>

<b>Satisfied - Item:</b>	Support
<b>Comments:</b>	
<b>Attachment(s):</b>	Rate Filing Exhibits - updated 2-6-2024.pdf Rate Filing Exhibits - updated 2-6-2024.xlsx Rating Sample - updated 2-6-2024.pdf Rating Sample - updated 2-6-2024.xlsx
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	Support
<b>Comments:</b>	
<b>Attachment(s):</b>	<i>Rating Sample.pdf</i> <i>Rating Sample.xlsx</i> <i>Rate Filing Exhibits - udpated 12-12-2023.xlsx</i> <i>Rate Filing Exhibits - updated 12-12-2023.pdf</i>
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	Support
<b>Comments:</b>	
<b>Attachment(s):</b>	<i>Rating Sample.pdf</i> <i>Rating Sample.xlsx</i> <i>Rate Filing Exhibits - udpated 11-3-2023.xlsx</i> <i>Rate Filing Exhibits - updated 11-3-2023.pdf</i>
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	Support
<b>Comments:</b>	
<b>Attachment(s):</b>	<i>Rate Filing Exhibits - udpated 9-19-2023.xlsx</i> <i>Rate Filing Exhibits - updated 9-19-2023.pdf</i> <i>Rating Sample.pdf</i> <i>Rating Sample.xlsx</i>
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	Support
<b>Comments:</b>	
<b>Attachment(s):</b>	<i>Rate Filing Exhibits.pdf</i> <i>Rate Filing Exhibits.xlsx</i>

State:California

TOI/Sub-TOI:17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess

Product Name:Personal Umbrella and Excess

Project Name/Number:CA Umbrella Rate Filing/

Filing Company:

Pacific Specialty Insurance Company

Satisfied - Item:	Response Document due 2/16
Comments:	
Attachment(s):	CDI Response Document 1-25-2024.pdf

**Conclusion:**

Should you have any further concerns, please do not hesitate to contact us.

Sincerely,

Jeremy DeCarr

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**State:** California **Filing Company:** Pacific Specialty Insurance Company  
**TOI/Sub-TOI:** 17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess  
**Product Name:** Personal Umbrella and Excess  
**Project Name/Number:** CA Umbrella Rate Filing/

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## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	12/13/2023
Submitted Date	12/13/2023

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Dear Evelyn Gotera-Pitrou,

**Introduction:**

Thank you for your continued review of this filing.

**Response 1**

**Comments:**

We included updated rate filing exhibits in our responses to the Departments other objection letter. Those exhibits include an updated Exhibit 20 which adds premium and includes the evaluation date of the book of business used for the rate impact calculations.

**Changed Items:**

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

**Conclusion:**

Should you have any further concerns, please do not hesitate to contact us.

Sincerely,

Jeremy DeCarr

SERFF Tracking #:	PERR-133741748	State Tracking #:	23-2255	Company Tracking #:	PSIC-CA-PUP-23
State:	California	Filing Company:	Pacific Specialty Insurance Company		
TOI/Sub-TOI:	17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess				
Product Name:	Personal Umbrella and Excess				
Project Name/Number:	CA Umbrella Rate Filing/				

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	12/13/2023
Submitted Date	12/13/2023

Dear Evelyn Gotera-Pitrou,

Introduction:

Thank you for your continued review of this filing.

Response 1

Comments:

We have provided a response document with the Companys responses to all questions. Details on the other newly provided files are included in the response document.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

<b>State:</b>	California	<b>Filing Company:</b>	Pacific Specialty Insurance Company
<b>TOI/Sub-TOI:</b>	17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess		
<b>Product Name:</b>	Personal Umbrella and Excess		
<b>Project Name/Number:</b>	CA Umbrella Rate Filing/		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Support
Comments:	
Attachment(s):	Rating Sample.pdf Rating Sample.xlsx Rate Filing Exhibits - udpated 12-12-2023.xlsx Rate Filing Exhibits - updated 12-12-2023.pdf
Previous Version	
Satisfied - Item:	Support
Comments:	
Attachment(s):	Rating Sample.pdf Rating Sample.xlsx Rate Filing Exhibits - udpated 11-3-2023.xlsx Rate Filing Exhibits - updated 11-3-2023.pdf
Previous Version	
Satisfied - Item:	Support
Comments:	
Attachment(s):	Rate Filing Exhibits - udpated 9-19-2023.xlsx Rate Filing Exhibits - updated 9-19-2023.pdf Rating Sample.pdf Rating Sample.xlsx
Previous Version	
Satisfied - Item:	Support
Comments:	
Attachment(s):	Rate Filing Exhibits.pdf Rate Filing Exhibits.xlsx

<b>State:</b>	California	<b>Filing Company:</b>	Pacific Specialty Insurance Company
<b>TOI/Sub-TOI:</b>	17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess		
<b>Product Name:</b>	Personal Umbrella and Excess		
<b>Project Name/Number:</b>	CA Umbrella Rate Filing/		

Supporting Document Schedule Item Changes	
<b>Satisfied - Item:</b>	Support
<b>Comments:</b>	
<b>Attachment(s):</b>	Rating Sample.pdf Rating Sample.xlsx Rate Filing Exhibits - udpated 12-12-2023.xlsx Rate Filing Exhibits - updated 12-12-2023.pdf
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	Support
<b>Comments:</b>	
<b>Attachment(s):</b>	Rating Sample.pdf Rating Sample.xlsx Rate Filing Exhibits - udpated 11-3-2023.xlsx Rate Filing Exhibits - updated 11-3-2023.pdf
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	Support
<b>Comments:</b>	
<b>Attachment(s):</b>	Rate Filing Exhibits - udpated 9-19-2023.xlsx Rate Filing Exhibits - updated 9-19-2023.pdf Rating Sample.pdf Rating Sample.xlsx
<i>Previous Version</i>	
<b>Satisfied - Item:</b>	Support
<b>Comments:</b>	
<b>Attachment(s):</b>	Rate Filing Exhibits.pdf Rate Filing Exhibits.xlsx

<b>Satisfied - Item:</b>	Response Document due 12/15
<b>Comments:</b>	
<b>Attachment(s):</b>	CDI Response Document 12-7-2023.pdf

**Conclusion:**

Should you have any further concerns, please do not hesitate to contact us.

Sincerely,  
Jeremy DeCarr

SERFF Tracking #:	PERR-133741748	State Tracking #:	23-2255	Company Tracking #:	PSIC-CA-PUP-23
State:	California	Filing Company:	Pacific Specialty Insurance Company		
TOI/Sub-TOI:	17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess				
Product Name:	Personal Umbrella and Excess				
Project Name/Number:	CA Umbrella Rate Filing/				

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	11/09/2023
Submitted Date	11/09/2023

Dear Evelyn Gotera-Pitrou,

Introduction:

Thank you for your continued review of this filing.

Response 1

Comments:

We have provided a response document with the Companys responses to all questions. Details on the other newly provided files are included in the response document.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

State:	California	Filing Company:	Pacific Specialty Insurance Company
TOI/Sub-TOI:	17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess		
Product Name:	Personal Umbrella and Excess		
Project Name/Number:	CA Umbrella Rate Filing/		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Support
Comments:	
Attachment(s):	Rating Sample.pdf Rating Sample.xlsx Rate Filing Exhibits - udpated 11-3-2023.xlsx Rate Filing Exhibits - updated 11-3-2023.pdf
Previous Version	
Satisfied - Item:	Support
Comments:	
Attachment(s):	Rate Filing Exhibits - udpated 9-19-2023.xlsx Rate Filing Exhibits - updated 9-19-2023.pdf Rating Sample.pdf Rating Sample.xlsx
Previous Version	
Satisfied - Item:	Support
Comments:	
Attachment(s):	Rate Filing Exhibits.pdf Rate Filing Exhibits.xlsx

State:	California	Filing Company:	Pacific Specialty Insurance Company
TOI/Sub-TOI:	17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess		
Product Name:	Personal Umbrella and Excess		
Project Name/Number:	CA Umbrella Rate Filing/		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Support
Comments:	
Attachment(s):	Rating Sample.pdf Rating Sample.xlsx Rate Filing Exhibits - udpated 11-3-2023.xlsx Rate Filing Exhibits - updated 11-3-2023.pdf
Previous Version	
Satisfied - Item:	Support
Comments:	
Attachment(s):	Rate Filing Exhibits - udpated 9-19-2023.xlsx Rate Filing Exhibits - updated 9-19-2023.pdf Rating Sample.pdf Rating Sample.xlsx
Previous Version	
Satisfied - Item:	Support
Comments:	
Attachment(s):	Rate Filing Exhibits.pdf Rate Filing Exhibits.xlsx

Satisfied - Item:	Response Document due 11/13
Comments:	
Attachment(s):	CDI Response Document 10-30-2023.pdf

**Conclusion:**

Should you have any further concerns, please do not hesitate to contact us.

Sincerely,

Jeremy DeCarr

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<b>State:</b>	California	<b>Filing Company:</b>	Pacific Specialty Insurance Company
<b>TOI/Sub-TOI:</b>	17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess		
<b>Product Name:</b>	Personal Umbrella and Excess		
<b>Project Name/Number:</b>	CA Umbrella Rate Filing/		

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## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	09/11/2023
Submitted Date	09/11/2023

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Dear Evelyn Gotera-Pitrou,

**Introduction:**

Thank you for your continued review of this filing.

**Response 1**

**Comments:**

PACIFIC SPECIALTY INSURANCE COMPANY ("applicant") hereby waives all deemer provisions of California Insurance Code Section 1861.05, specifically, the 60-day deemer and the 180-day deemer. If the applicant wishes to reactivate the deemer provisions, the applicant will make its request in writing to the Department of Insurance Rate Filing Bureau, Oakland, California. Upon reactivation, the 60-day deemer will resume five days after the Department's receipt of the applicant's request to reactivate the deemer, on day 45, and the 180-day deemer will resume five days after the Department's receipt of the applicant's request to reactivate the deemer, on day 55.

**Changed Items:**

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

**Conclusion:**

Should you have any further concerns, please do not hesitate to contact us.

Sincerely,

Jeremy DeCarr

State:California

Filing Company:Pacific Specialty Insurance Company

TOI/Sub-TOI:17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess

Product Name:Personal Umbrella and Excess

Project Name/Number:CA Umbrella Rate Filing/

Response Letter

Response Letter StatusSubmitted to State

Response Letter Date09/20/2023

Submitted Date09/20/2023

Dear Evelyn Gotera-Pitrou,

**Introduction:**

Thank you for your continued review of this filing.

**Response 1**

**Comments:**

We have provided a response document with the Companys responses to all questions. Details on the other newly provided files and newly proposed change as a result of these responses are included in the response document.

**Changed Items:**

No Form Schedule items changed.

Rate Schedule Item Changes					
Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	Underwriting and Rate Guide	Page 1-9	Revised		09/20/2023 By: Jeremy DeCarr
Previous Version					
1	Underwriting and Rate Guide	Page 1-9	Revised	20-1584	07/13/2023 By: Perr Knight SPI User

State:	California	Filing Company:	Pacific Specialty Insurance Company
TOI/Sub-TOI:	17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess		
Product Name:	Personal Umbrella and Excess		
Project Name/Number:	CA Umbrella Rate Filing/		

Supporting Document Schedule Item Changes	
Satisfied - Item:	New Prior Approval Rate Application
Comments:	
Attachment(s):	Affidavit - PUP.pdf PriorAppRateTI - ALL VAR.pdf PriorAppRateTI - ALL VAR.xlsm PriorAppRateTI - NO VAR.pdf PriorAppRateTI - NO VAR.xlsm PriorAppRateTI - VAR 7A.pdf PriorAppRateTI - VAR 7A.xlsm PriorAppRateTI - VAR 8A.pdf PriorAppRateTI - VAR 8A.xlsm PriorAppRateAPL - updated 7-19-2023.xlsm PriorAppRateAPL - updated 7-19-2023.pdf StdExhTI - updated 9-19-2023.pdf StdExhTI - updated 9-19-2023.xlsm StdExhTI - Variance LDF and Loss Trend - updated 9-19-2023.pdf StdExhTI - Variance LDF and Loss Trend - updated 9-19-2023.xlsm
Previous Version	
Satisfied - Item:	New Prior Approval Rate Application
Comments:	
Attachment(s):	<i>               Affidavit - PUP.pdf                PriorAppRateTI - ALL VAR.pdf                PriorAppRateTI - ALL VAR.xlsm                PriorAppRateTI - NO VAR.pdf                PriorAppRateTI - NO VAR.xlsm                PriorAppRateTI - VAR 7A.pdf                PriorAppRateTI - VAR 7A.xlsm                PriorAppRateTI - VAR 8A.pdf                PriorAppRateTI - VAR 8A.xlsm                StdExhTI - Variance LDF and Loss Trend.pdf                StdExhTI - Variance LDF and Loss Trend.xlsm                StdExhTI.pdf                StdExhTI.xlsm                PriorAppRateAPL - updated 7-19-2023.xlsm                PriorAppRateAPL - updated 7-19-2023.pdf             </i>
Previous Version	
Satisfied - Item:	New Prior Approval Rate Application
Comments:	
Attachment(s):	<i>               Affidavit - PUP.pdf                PriorAppRateTI - ALL VAR.pdf                PriorAppRateTI - ALL VAR.xlsm                PriorAppRateTI - NO VAR.pdf             </i>

State:

California

Filing Company:

Pacific Specialty Insurance Company

TOI/Sub-TOI:

17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess

Product Name:

Personal Umbrella and Excess

Project Name/Number:

CA Umbrella Rate Filing/

	<div>PriorAppRateTI - NO VAR.xlsm</div> <div>PriorAppRateTI - VAR 7A.pdf</div> <div>PriorAppRateTI - VAR 7A.xlsm</div> <div>PriorAppRateTI - VAR 8A.pdf</div> <div>PriorAppRateTI - VAR 8A.xlsm</div> <div>StdExhTI - Variance LDF and Loss Trend.pdf</div> <div>StdExhTI - Variance LDF and Loss Trend.xlsm</div> <div>StdExhTI.pdf</div> <div>StdExhTI.xlsm</div> <div>PriorAppRateAPL.xlsm</div> <div>PriorAppRateAPL.pdf</div>
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State:	California	Filing Company:	Pacific Specialty Insurance Company
TOI/Sub-TOI:	17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess		
Product Name:	Personal Umbrella and Excess		
Project Name/Number:	CA Umbrella Rate Filing/		

Supporting Document Schedule Item Changes	
Satisfied - Item:	New Prior Approval Rate Application
Comments:	
Attachment(s):	Affidavit - PUP.pdf PriorAppRateTI - ALL VAR.pdf PriorAppRateTI - ALL VAR.xlsm PriorAppRateTI - NO VAR.pdf PriorAppRateTI - NO VAR.xlsm PriorAppRateTI - VAR 7A.pdf PriorAppRateTI - VAR 7A.xlsm PriorAppRateTI - VAR 8A.pdf PriorAppRateTI - VAR 8A.xlsm PriorAppRateAPL - updated 7-19-2023.xlsm PriorAppRateAPL - updated 7-19-2023.pdf StdExhTI - updated 9-19-2023.pdf StdExhTI - updated 9-19-2023.xlsm StdExhTI - Variance LDF and Loss Trend - updated 9-19-2023.pdf StdExhTI - Variance LDF and Loss Trend - updated 9-19-2023.xlsm
Previous Version	
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Comments:	
Attachment(s):	<i>               Affidavit - PUP.pdf                PriorAppRateTI - ALL VAR.pdf                PriorAppRateTI - ALL VAR.xlsm                PriorAppRateTI - NO VAR.pdf                PriorAppRateTI - NO VAR.xlsm                PriorAppRateTI - VAR 7A.pdf                PriorAppRateTI - VAR 7A.xlsm                PriorAppRateTI - VAR 8A.pdf                PriorAppRateTI - VAR 8A.xlsm                StdExhTI - Variance LDF and Loss Trend.pdf                StdExhTI - Variance LDF and Loss Trend.xlsm                StdExhTI.pdf                StdExhTI.xlsm                PriorAppRateAPL - updated 7-19-2023.xlsm                PriorAppRateAPL - updated 7-19-2023.pdf             </i>
Previous Version	
Satisfied - Item:	New Prior Approval Rate Application
Comments:	
Attachment(s):	<i>               Affidavit - PUP.pdf                PriorAppRateTI - ALL VAR.pdf                PriorAppRateTI - ALL VAR.xlsm                PriorAppRateTI - NO VAR.pdf             </i>

State:	California	Filing Company:	Pacific Specialty Insurance Company
TOI/Sub-TOI:	17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess		
Product Name:	Personal Umbrella and Excess		
Project Name/Number:	CA Umbrella Rate Filing/		

	<div>PriorAppRateTI - NO VAR.xlsm PriorAppRateTI - VAR 7A.pdf PriorAppRateTI - VAR 7A.xlsm PriorAppRateTI - VAR 8A.pdf PriorAppRateTI - VAR 8A.xlsm StdExhTI - Variance LDF and Loss Trend.pdf StdExhTI - Variance LDF and Loss Trend.xlsm StdExhTI.pdf StdExhTI.xlsm PriorAppRateAPL.xlsm PriorAppRateAPL.pdf</div>
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Satisfied - Item:	Memo
Comments:	
Attachment(s):	Filing Memo - updated 9-19-2023.pdf
Previous Version	
Satisfied - Item:	Memo
Comments:	
Attachment(s):	Filing Memo.pdf

State:	California	Filing Company:	Pacific Specialty Insurance Company
TOI/Sub-TOI:	17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess		
Product Name:	Personal Umbrella and Excess		
Project Name/Number:	CA Umbrella Rate Filing/		

Supporting Document Schedule Item Changes	
Satisfied - Item:	New Prior Approval Rate Application
Comments:	
Attachment(s):	Affidavit - PUP.pdf PriorAppRateTI - ALL VAR.pdf PriorAppRateTI - ALL VAR.xlsm PriorAppRateTI - NO VAR.pdf PriorAppRateTI - NO VAR.xlsm PriorAppRateTI - VAR 7A.pdf PriorAppRateTI - VAR 7A.xlsm PriorAppRateTI - VAR 8A.pdf PriorAppRateTI - VAR 8A.xlsm PriorAppRateAPL - updated 7-19-2023.xlsm PriorAppRateAPL - updated 7-19-2023.pdf StdExhTI - updated 9-19-2023.pdf StdExhTI - updated 9-19-2023.xlsm StdExhTI - Variance LDF and Loss Trend - updated 9-19-2023.pdf StdExhTI - Variance LDF and Loss Trend - updated 9-19-2023.xlsm
Previous Version	
Satisfied - Item:	New Prior Approval Rate Application
Comments:	
Attachment(s):	<i>               Affidavit - PUP.pdf                PriorAppRateTI - ALL VAR.pdf                PriorAppRateTI - ALL VAR.xlsm                PriorAppRateTI - NO VAR.pdf                PriorAppRateTI - NO VAR.xlsm                PriorAppRateTI - VAR 7A.pdf                PriorAppRateTI - VAR 7A.xlsm                PriorAppRateTI - VAR 8A.pdf                PriorAppRateTI - VAR 8A.xlsm                StdExhTI - Variance LDF and Loss Trend.pdf                StdExhTI - Variance LDF and Loss Trend.xlsm                StdExhTI.pdf                StdExhTI.xlsm                PriorAppRateAPL - updated 7-19-2023.xlsm                PriorAppRateAPL - updated 7-19-2023.pdf             </i>
Previous Version	
Satisfied - Item:	New Prior Approval Rate Application
Comments:	
Attachment(s):	<i>               Affidavit - PUP.pdf                PriorAppRateTI - ALL VAR.pdf                PriorAppRateTI - ALL VAR.xlsm                PriorAppRateTI - NO VAR.pdf             </i>

State:	California	Filing Company:	Pacific Specialty Insurance Company
TOI/Sub-TOI:	17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess		
Product Name:	Personal Umbrella and Excess		
Project Name/Number:	CA Umbrella Rate Filing/		

	<i>PriorAppRateTI - NO VAR.xlsm</i> <i>PriorAppRateTI - VAR 7A.pdf</i> <i>PriorAppRateTI - VAR 7A.xlsm</i> <i>PriorAppRateTI - VAR 8A.pdf</i> <i>PriorAppRateTI - VAR 8A.xlsm</i> <i>StdExhTI - Variance LDF and Loss Trend.pdf</i> <i>StdExhTI - Variance LDF and Loss Trend.xlsm</i> <i>StdExhTI.pdf</i> <i>StdExhTI.xlsm</i> <i>PriorAppRateAPL.xlsm</i> <i>PriorAppRateAPL.pdf</i>
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Satisfied - Item:	Memo
Comments:	
Attachment(s):	Filing Memo - updated 9-19-2023.pdf
Previous Version	
Satisfied - Item:	<i>Memo</i>
Comments:	
Attachment(s):	<i>Filing Memo.pdf</i>

Satisfied - Item:	Current and Marked
Comments:	
Attachment(s):	Rate and UW Guide - current.pdf Rate and UW Guide - proposed marked - updated 9-19-2023.pdf
Previous Version	
Satisfied - Item:	<i>Current and Marked</i>
Comments:	
Attachment(s):	<i>Rate and UW Guide - current.pdf</i> <i>Rate and UW Guide - proposed marked.pdf</i>

State:	California	Filing Company:	Pacific Specialty Insurance Company
TOI/Sub-TOI:	17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess		
Product Name:	Personal Umbrella and Excess		
Project Name/Number:	CA Umbrella Rate Filing/		

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State:	California	Filing Company:	Pacific Specialty Insurance Company
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Product Name:	Personal Umbrella and Excess		
Project Name/Number:	CA Umbrella Rate Filing/		

	<i>PriorAppRateTI - NO VAR.xlsm</i> <i>PriorAppRateTI - VAR 7A.pdf</i> <i>PriorAppRateTI - VAR 7A.xlsm</i> <i>PriorAppRateTI - VAR 8A.pdf</i> <i>PriorAppRateTI - VAR 8A.xlsm</i> <i>StdExhTI - Variance LDF and Loss Trend.pdf</i> <i>StdExhTI - Variance LDF and Loss Trend.xlsm</i> <i>StdExhTI.pdf</i> <i>StdExhTI.xlsm</i> <i>PriorAppRateAPL.xlsm</i> <i>PriorAppRateAPL.pdf</i>
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Satisfied - Item:	Memo
Comments:	
Attachment(s):	Filing Memo - updated 9-19-2023.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Memo</i>
Comments:	
Attachment(s):	<i>Filing Memo.pdf</i>

Satisfied - Item:	Current and Marked
Comments:	
Attachment(s):	Rate and UW Guide - current.pdf Rate and UW Guide - proposed marked - updated 9-19-2023.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Current and Marked</i>
Comments:	
Attachment(s):	<i>Rate and UW Guide - current.pdf</i> <i>Rate and UW Guide - proposed marked.pdf</i>

Satisfied - Item:	Support
Comments:	
Attachment(s):	Rate Filing Exhibits - updated 9-19-2023.xlsx Rate Filing Exhibits - updated 9-19-2023.pdf Rating Sample.pdf Rating Sample.xlsx
<i>Previous Version</i>	
Satisfied - Item:	<i>Support</i>

State:California

Filing Company:Pacific Specialty Insurance Company

TOI/Sub-TOI:17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess

Product Name:Personal Umbrella and Excess

Project Name/Number:CA Umbrella Rate Filing/

Comments:	
Attachment(s):	Rate Filing Exhibits.pdf Rate Filing Exhibits.xlsx

State:	California	Filing Company:	Pacific Specialty Insurance Company
TOI/Sub-TOI:	17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess		
Product Name:	Personal Umbrella and Excess		
Project Name/Number:	CA Umbrella Rate Filing/		

Supporting Document Schedule Item Changes	
Satisfied - Item:	New Prior Approval Rate Application
Comments:	
Attachment(s):	Affidavit - PUP.pdf PriorAppRateTI - ALL VAR.pdf PriorAppRateTI - ALL VAR.xlsm PriorAppRateTI - NO VAR.pdf PriorAppRateTI - NO VAR.xlsm PriorAppRateTI - VAR 7A.pdf PriorAppRateTI - VAR 7A.xlsm PriorAppRateTI - VAR 8A.pdf PriorAppRateTI - VAR 8A.xlsm PriorAppRateAPL - updated 7-19-2023.xlsm PriorAppRateAPL - updated 7-19-2023.pdf StdExhTI - updated 9-19-2023.pdf StdExhTI - updated 9-19-2023.xlsm StdExhTI - Variance LDF and Loss Trend - updated 9-19-2023.pdf StdExhTI - Variance LDF and Loss Trend - updated 9-19-2023.xlsm
Previous Version	
Satisfied - Item:	New Prior Approval Rate Application
Comments:	
Attachment(s):	<i>               Affidavit - PUP.pdf                PriorAppRateTI - ALL VAR.pdf                PriorAppRateTI - ALL VAR.xlsm                PriorAppRateTI - NO VAR.pdf                PriorAppRateTI - NO VAR.xlsm                PriorAppRateTI - VAR 7A.pdf                PriorAppRateTI - VAR 7A.xlsm                PriorAppRateTI - VAR 8A.pdf                PriorAppRateTI - VAR 8A.xlsm                StdExhTI - Variance LDF and Loss Trend.pdf                StdExhTI - Variance LDF and Loss Trend.xlsm                StdExhTI.pdf                StdExhTI.xlsm                PriorAppRateAPL - updated 7-19-2023.xlsm                PriorAppRateAPL - updated 7-19-2023.pdf             </i>
Previous Version	
Satisfied - Item:	New Prior Approval Rate Application
Comments:	
Attachment(s):	<i>               Affidavit - PUP.pdf                PriorAppRateTI - ALL VAR.pdf                PriorAppRateTI - ALL VAR.xlsm                PriorAppRateTI - NO VAR.pdf             </i>

State:	California	Filing Company:	Pacific Specialty Insurance Company
TOI/Sub-TOI:	17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess		
Product Name:	Personal Umbrella and Excess		
Project Name/Number:	CA Umbrella Rate Filing/		

	<i>PriorAppRateTI - NO VAR.xlsm</i> <i>PriorAppRateTI - VAR 7A.pdf</i> <i>PriorAppRateTI - VAR 7A.xlsm</i> <i>PriorAppRateTI - VAR 8A.pdf</i> <i>PriorAppRateTI - VAR 8A.xlsm</i> <i>StdExhTI - Variance LDF and Loss Trend.pdf</i> <i>StdExhTI - Variance LDF and Loss Trend.xlsm</i> <i>StdExhTI.pdf</i> <i>StdExhTI.xlsm</i> <i>PriorAppRateAPL.xlsm</i> <i>PriorAppRateAPL.pdf</i>
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Satisfied - Item:	Memo
Comments:	
Attachment(s):	Filing Memo - updated 9-19-2023.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Memo</i>
Comments:	
Attachment(s):	<i>Filing Memo.pdf</i>

Satisfied - Item:	Current and Marked
Comments:	
Attachment(s):	Rate and UW Guide - current.pdf Rate and UW Guide - proposed marked - updated 9-19-2023.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Current and Marked</i>
Comments:	
Attachment(s):	<i>Rate and UW Guide - current.pdf</i> <i>Rate and UW Guide - proposed marked.pdf</i>

Satisfied - Item:	Support
Comments:	
Attachment(s):	Rate Filing Exhibits - updated 9-19-2023.xlsx Rate Filing Exhibits - updated 9-19-2023.pdf Rating Sample.pdf Rating Sample.xlsx
<i>Previous Version</i>	
Satisfied - Item:	<i>Support</i>

State:California

TOI/Sub-TOI:17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess

Product Name:Personal Umbrella and Excess

Project Name/Number:CA Umbrella Rate Filing/

Filing Company:

Pacific Specialty Insurance Company

Comments:	
Attachment(s):	Rate Filing Exhibits.pdf Rate Filing Exhibits.xlsx

Satisfied - Item:	Response Document
Comments:	
Attachment(s):	CDI Response Document 8-25-2023.pdf

**Conclusion:**  
Should you have any further concerns, please do not hesitate to contact us.  
Sincerely,  
Jeremy DeCarr

SERFF Tracking #:	PERR-133741748	State Tracking #:	23-2255	Company Tracking #:	PSIC-CA-PUP-23
State:	California	Filing Company:	Pacific Specialty Insurance Company		
TOI/Sub-TOI:	17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess				
Product Name:	Personal Umbrella and Excess				
Project Name/Number:	CA Umbrella Rate Filing/				

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	07/19/2023
Submitted Date	07/19/2023

Dear Evelyn Gotera-Pitrou,

Introduction:

Thank you for your continued review of this filing.

Response 1

Comments:

We have provided an updated rate application which adds the selection of variance 8A on the dropdown box in tab 11.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

State:	California	Filing Company:	Pacific Specialty Insurance Company
TOI/Sub-TOI:	17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess		
Product Name:	Personal Umbrella and Excess		
Project Name/Number:	CA Umbrella Rate Filing/		

Supporting Document Schedule Item Changes	
Satisfied - Item:	New Prior Approval Rate Application
Comments:	
Attachment(s):	Affidavit - PUP.pdf PriorAppRateTI - ALL VAR.pdf PriorAppRateTI - ALL VAR.xlsm PriorAppRateTI - NO VAR.pdf PriorAppRateTI - NO VAR.xlsm PriorAppRateTI - VAR 7A.pdf PriorAppRateTI - VAR 7A.xlsm PriorAppRateTI - VAR 8A.pdf PriorAppRateTI - VAR 8A.xlsm StdExhTI - Variance LDF and Loss Trend.pdf StdExhTI - Variance LDF and Loss Trend.xlsm StdExhTI.pdf StdExhTI.xlsm PriorAppRateAPL - updated 7-19-2023.xlsm PriorAppRateAPL - updated 7-19-2023.pdf
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Satisfied - Item:	New Prior Approval Rate Application
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**Conclusion:**

Should you have any further concerns, please do not hesitate to contact us.

Sincerely,

Jeremy DeCarr

---

**State:** California **Filing Company:** Pacific Specialty Insurance Company  
**TOI/Sub-TOI:** 17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess  
**Product Name:** Personal Umbrella and Excess  
**Project Name/Number:** CA Umbrella Rate Filing/

---

## Response Letter

Response Letter Status	Submitted to State
Response Letter Date	07/17/2023
Submitted Date	07/17/2023

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Dear Evelyn Gotera-Pitrou,

**Introduction:**

Thank you for your continued review of this filing.

**Response 1**

**Comments:**

This filing does contain changes to rules. The rate application submitted with this filing indicates this on tabs 1, 3, and 10 as requested.

**Changed Items:**

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

**Conclusion:**

Should you have any further concerns, please do not hesitate to contact us.

Sincerely,

Jeremy DeCarr

---

**State:** California **Filing Company:** Pacific Specialty Insurance Company  
**TOI/Sub-TOI:** 17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess  
**Product Name:** Personal Umbrella and Excess  
**Project Name/Number:** CA Umbrella Rate Filing/

## Note To Filer

**Created By:**

Evelyn Gotera-Pitrou on 02/05/2024 08:01 AM

**Last Edited By:**

Evelyn Gotera-Pitrou

**Submitted On:**

02/05/2024 08:02 AM

**Subject:**

Extension Request

**Comments:**

The respond by date has been changed to 2/16 per your request.

---

**State:** California **Filing Company:** Pacific Specialty Insurance Company  
**TOI/Sub-TOI:** 17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess  
**Product Name:** Personal Umbrella and Excess  
**Project Name/Number:** CA Umbrella Rate Filing/

## Note To Reviewer

**Created By:**

Jeremy DeCarr on 02/02/2024 03:15 PM

**Last Edited By:**

Jeremy DeCarr

**Submitted On:**

02/02/2024 03:15 PM

**Subject:**

Extension Request

**Comments:**

Additional time is needed to respond to the objection fully. An extension of an additional 2 weeks is requested.

---

<b>State:</b>	California	<b>Filing Company:</b>	Pacific Specialty Insurance Company
<b>TOI/Sub-TOI:</b>	17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess		
<b>Product Name:</b>	Personal Umbrella and Excess		
<b>Project Name/Number:</b>	CA Umbrella Rate Filing/		

## Note To Reviewer

**Created By:**

Perr Knight SPI User on 01/11/2024 05:27 AM

**Last Edited By:**

Perr Knight SPI User

**Submitted On:**

01/11/2024 05:27 AM

**Subject:**

Filing Status Request

**Comments:**

Thank you for your continued review of this filing. The company would like to inquire on the current status of the filing. If there is any information we can provide to further assist in this review, please let us know.

**State:** California **Filing Company:** Pacific Specialty Insurance Company  
**TOI/Sub-TOI:** 17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess  
**Product Name:** Personal Umbrella and Excess  
**Project Name/Number:** CA Umbrella Rate Filing/

## Note To Filer

**Created By:**

Evelyn Gotera-Pitrou on 10/18/2023 12:35 PM

**Last Edited By:**

Evelyn Gotera-Pitrou

## Submitted On:

10/18/2023 12:35 PM

**Subject:**

## Filing Status Request

**Comments:**

I've been out of the office and upon my return next week will continue to review this filing and your 9/20 response. I will post an objection in SERFF if I have additional questions.

---

<b>State:</b>	California	<b>Filing Company:</b>	Pacific Specialty Insurance Company
<b>TOI/Sub-TOI:</b>	17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess		
<b>Product Name:</b>	Personal Umbrella and Excess		
<b>Project Name/Number:</b>	CA Umbrella Rate Filing/		

## Note To Reviewer

**Created By:**

Perr Knight SPI User on 10/18/2023 07:10 AM

**Last Edited By:**

Perr Knight SPI User

**Submitted On:**

10/18/2023 07:10 AM

**Subject:**

Filing Status Request

**Comments:**

Thank you for your continued review of this filing. The company would like to inquire on the current status of the filing. If there is any information we can provide to further assist in this review, please let us know.

<b>State:</b>	California	<b>Filing Company:</b>	Pacific Specialty Insurance Company
<b>TOI/Sub-TOI:</b>	17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess		
<b>Product Name:</b>	Personal Umbrella and Excess		
<b>Project Name/Number:</b>	CA Umbrella Rate Filing/		

## Note To Filer

**Created By:**

Evelyn Gotera-Pitrou on 09/18/2023 09:27 AM

**Last Edited By:**

Evelyn Gotera-Pitrou

## Submitted On:

09/18/2023 09:27 AM

**Subject:**

## Extension Request

**Comments:**

The respond by due date on our 8/25/2023 objection letter has been changed to 9/22/2023 per your request.

<b>State:</b>	California	<b>Filing Company:</b>	Pacific Specialty Insurance Company
<b>TOI/Sub-TOI:</b>	17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess		
<b>Product Name:</b>	Personal Umbrella and Excess		
<b>Project Name/Number:</b>	CA Umbrella Rate Filing/		

## Note To Reviewer

**Created By:**

Jeremy DeCarr on 09/15/2023 12:55 PM

**Last Edited By:**

Jeremy DeCarr

## Submitted On:

09/15/2023 12:55 PM

**Subject:**

## Extension Request

**Comments:**

Additional time is needed to respond to the objection fully. An extension of an additional 1 week is requested.

<b>State:</b>	California	<b>Filing Company:</b>	Pacific Specialty Insurance Company
<b>TOI/Sub-TOI:</b>	17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess		
<b>Product Name:</b>	Personal Umbrella and Excess		
<b>Project Name/Number:</b>	CA Umbrella Rate Filing/		

## Note To Filer

**Created By:**

Evelyn Gotera-Pitrou on 09/05/2023 04:04 PM

**Last Edited By:**

Evelyn Gotera-Pitrou

## Submitted On:

09/05/2023 04:04 PM

**Subject:**

## Extension Request

**Comments:**

Your request for an extension is granted.

---

<b>State:</b>	California	<b>Filing Company:</b>	Pacific Specialty Insurance Company
<b>TOI/Sub-TOI:</b>	17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess		
<b>Product Name:</b>	Personal Umbrella and Excess		
<b>Project Name/Number:</b>	CA Umbrella Rate Filing/		

## Note To Reviewer

**Created By:**

Jeremy DeCarr on 09/05/2023 11:26 AM

**Last Edited By:**

Jeremy DeCarr

**Submitted On:**

09/05/2023 11:28 AM

**Subject:**

Extension Request

**Comments:**

Additional time is needed to respond to the objection fully. can we have until 9/15?

Thanks

<b>State:</b>	California	<b>Filing Company:</b>	Pacific Specialty Insurance Company
<b>TOI/Sub-TOI:</b>	17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess		
<b>Product Name:</b>	Personal Umbrella and Excess		
<b>Project Name/Number:</b>	CA Umbrella Rate Filing/		

## Note To Filer

**Created By:**

Evelyn Gotera-Pitrou on 08/22/2023 10:55 AM

**Last Edited By:**

Evelyn Gotera-Pitrou

## Submitted On:

08/22/2023 10:55 AM

**Subject:**

Status

**Comments:**

I am still reviewing this filing and will be sending an objection soon.

<b>State:</b>	California	<b>Filing Company:</b>	Pacific Specialty Insurance Company
<b>TOI/Sub-TOI:</b>	17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess		
<b>Product Name:</b>	Personal Umbrella and Excess		
<b>Project Name/Number:</b>	CA Umbrella Rate Filing/		

## Note To Reviewer

**Created By:**

Jeremy DeCarr on 08/18/2023 08:16 AM

**Last Edited By:**

Jeremy DeCarr

## Submitted On:

08/18/2023 08:16 AM

**Subject:**

## Status Update

**Comments:**

Kindly advise on the status of the filing.

Thanks

State:California

Filing Company:Pacific Specialty Insurance Company

TOI/Sub-TOI:17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess

Product Name:Personal Umbrella and Excess

Project Name/Number:CA Umbrella Rate Filing/

Post Submission Update Request Processed On 03/04/2024

Status:Allowed

Created By:Jeremy DeCarr

Processed By:Evelyn Gotera-Pitrou

Comments:

Company Rate Information:

Company Name:Pacific Specialty Insurance Company

Field Name	Requested Change	Prior Value
Overall % Rate Impact	12.300%	20.800%
Written Premium Change for this Program	\$402791	\$684076

State:California

Filing Company:Pacific Specialty Insurance Company

TOI/Sub-TOI:17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess

Product Name:Personal Umbrella and Excess

Project Name/Number:CA Umbrella Rate Filing/

Rate Information

Rate data applies to filing.

Filing Method:

Prior approval

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

18.300%

Effective Date of Last Rate Revision:

08/25/2020

Filing Method of Last Filing:

Prior approval

SERFF Tracking Number of Last Filing:

PERR-132367684

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Pacific Specialty Insurance Company	33.000%	12.300%	\$402,791	6,702	\$327,726	%	%

State:California

Filing Company:Pacific Specialty Insurance Company

TOI/Sub-TOI:17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess

Product Name:Personal Umbrella and Excess

Project Name/Number:CA Umbrella Rate Filing/

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Underwriting and Rate Guide	Page 1-9	Replacement		Rate and UW Guide - proposed clean - updated 3-1-2024.pdf



**PACIFIC SPECIALTY INSURANCE COMPANY  
STATE OF CALIFORNIA**

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**Underwriting and Rate Guide  
California Personal Umbrella Policy**

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Edition – TBD

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**Pacific Specialty Insurance Company**  
**Umbrella Underwriting Guidelines**

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**1. GENERAL RULES**

**POLICY TERM  
& FEES:**

12 months, unless written to have the policy expiration match the underlying insurance expiration date. If the initial term is less than 12 months, the premium (not the fees) will be prorated.

The new and renewal policy fee is \$37 per policy. Policy fees are fully earned.

**LIMIT:**

**Coverage A Limits:** of \$500,000 to \$5,000,000 are available, subject to eligibility rules listed in this manual. \*Maximum limit for drivers aged 16-24 and 80+ is \$1,000,000.

**UM/UM for Private Passenger Motor Vehicles:** For an additional premium, optional Uninsured and Underinsured Motorists (UM/UM) coverage is available for your private passenger motor vehicle. We will match the UM/UM limits listed on underlying insurance. The maximum limit available for this coverage is \$500,000.

**RETAINED LIMIT:**

\$1,000 per occurrence

**APPLICATION  
PROCEDURES:**

The umbrella policy must be written in the name of the primary insured and/or spouse listed in the underlying policy. All application questions must be fully completed by the producer. All application questions must be fully completed by the producer and applicant. After the policy has been submitted and a policy number has been issued, the application must be signed by both the producer and the applicant.

For applications NOT submitted online, using our website rating facility, A Pacific Specialty Insurance Company ("PSIC") Personal Umbrella application must be fully completed and signed by both the Insured and Producer. No application will be accepted unless the following provisions are satisfied when the application is submitted:

- All underwriting rules are followed; and
- A PSIC application (including any/all necessary disclosures) is fully completed and signed by both the applicant and producer; and
- The required full premium or minimum required down payment accompanies the application; and
- A copy of all current underlying policy declaration(s) for all Properties, Autos, Motorcycles, Recreational Vehicles and Watercraft must be provided. Copy of registration(s) for all listed Autos, Motorcycles, Recreational Vehicles and Watercraft must be provided as well. These must be provided within 5 days of the requested effective date.
- All of the above referenced items are mailed to PSIC (or its representative) and postmarked within five (5) business days of the requested effective date.

Applications not postmarked within five (5) business days of the requested effective date will be made effective the date received in our office.

**BILLING:**

Direct bill premium is available, unless the initial term is shorter than 6 months. A service fee is added to all installment payments and not the initial down payment. Service fees are as follows:

- \$10 for installments invoiced and non EFT recurring payments
- \$3 for installments paid electronically using EFT
- We charge a \$25 fee for all NSF payments

## **2. UNDERWRITING ELIGIBILITY GUIDELINES**

### **A. Eligibility Rules**

#### **Auto/Recreational Vehicle**

1. All drivers must have a valid United States state issued driver's license.
2. All licensed drivers who are resident family members must be listed on the application. If a licensed driver who resides in the household does not qualify for coverage under the eligibility requirements, the driver must be excluded from the policy. The insured must complete and sign the Named Driver Exclusion for each licensed driver who does not meet the program's eligibility requirements.
3. The maximum combined number of owned private passenger motor vehicle(s), motorcycle(s) and recreational vehicle(s) allowed to be listed on the policy is 7.
4. Drivers aged 16-24 and 80+ are ineligible for limits higher than \$1,000,000.
5. Drivers with major violations are not eligible for limits higher than \$1,000,000.

#### **Properties**

1. Underlying insurance must be written separately on its own Homeowners or Comprehensive Personal Liability Policy (CPL).
2. The maximum number of individual rental units allowed under this policy is 8.
3. A maximum of 1 building is allowed on 1 insured parcel with a maximum of 4 rental units (i.e. a fourplex).
4. We will only accept Townhouse or Row House units within a building containing a maximum of 8 individual family units.

#### **Watercraft**

1. Maximum of 2 personal watercraft and 1 sailboat 36 feet or less in length or powerboat 26 feet or less in length with up 300 horsepower.
2. Personal Watercraft with horsepower up to 300.
3. Sailboat 36 feet or less in length.
4. Power boat 26 feet or less in length with a total horsepower 0-300.

### **B. Required Limits of Underlying Insurance**

#### **Minimum Underlying Limit**

The following underlying limits are factored into in the base rate.

Risk Type	Umbrella Policy Limit					
	\$500,000	\$1 Million	\$2 Million	\$3 Million	\$4 Million	\$5 Million
<b>Autos+</b>	300 CSL*	300 CSL*	500 CSL**	500 CSL**	500 CSL**	500 CSL**
<b>Motorcycle</b>	300 CSL*	300 CSL*	500 CSL**	500 CSL**	500 CSL**	500 CSL**
<b>Motorhome</b>	300 CSL*	300 CSL*	500 CSL**	500 CSL**	500 CSL**	500 CSL**
<b>Recreational Vehicles</b>	300 CSL*	300 CSL*	500 CSL**	500 CSL**	500 CSL**	500 CSL**
<b>Watercraft</b>	300 CSL*	300 CSL*	500 CSL**	500 CSL**	500 CSL**	500 CSL**
<b>Primary Residence</b>	300 CSL*	300 CSL*	500 CSL**	500 CSL**	500 CSL**	500 CSL**
<b>Rental Unit(s)</b>	300 CSL*	300 CSL*	500 CSL**	500 CSL**	500 CSL**	500 CSL**
<b>Vacant Land</b>	300 CSL*	300 CSL*	500 CSL**	500 CSL**	500 CSL**	500 CSL**

\*250/500/100 split limit acceptable in place of 300 CSL\*

\*\*500/500/100 split limit acceptable in place of 500 CSL\*\*

+Acceptable minimum underlying limits may be increased for all risks subject to company and/or reinsurance concerns and/or restrictions.

**Pacific Specialty Insurance Company**  
**Umbrella Underwriting Guidelines**

---

**C. Driving History**

The following chart lists by age group the maximum number of driving infractions a driver may have by infraction type. For eligibility, please see the chart below.

	Drivers Age			Household Total Allowed
	16-24	25-79	80+	
Minor Violations (last 3 years)	1 or less	3 or less	1 or less	No more than 10
Major Violations (last 3 years)	None	1 or less	1 or less	No more than 2
At Fault Accidents (last 3 years)	None	2 or less	1 or less	No more than 4
Drugs/Alcohol (last 5 years)	None	None	None	None
Combined Maximum for Any 1 Driver	1	4	1	

**1. Chargeable Violations and Accidents**

Chargeability of violations and accidents will be determined as follows:

**a. Major Violations**

The following types of violations will be considered major:

- i. Driving while licensed is suspended or revoked,
- ii. Leaving the scene of an accident,
- iii. Homicide or assault with an auto,
- iv. Taking part in a prearranged speed race or drag race,
- v. Driving in a reckless manner,
- vi. Fleeing or attempting to elude a police officer with an auto, or
- vii. Committing a felony with an auto.

**b. Minor Violations**

Any other type of moving traffic violation will be considered minor.

Exceptions:

- i. A motor vehicle equipment requirement violation,
- ii. Failure to display proper license plate numbers provided such license plates are in existence,
- iii. Failure to have in possession a driver's or chauffeur's license provided that there is one in existence,
- iv. Failure to sign or display registration card, or
- v. A citation or conviction acquired while operating a motor vehicle for compensation during the hours of employment, but only if the insured or applicant has submitted, under penalty of perjury, a declaration to the above effect.

**c. Driving Under the Influence of Alcohol or Drugs**

See INELIGIBLE RISKS.

**d. Accidents**

An accident is chargeable in the following instances:

- i. If the accident resulted in
  - 1. Damage to property of others, or
  - 2. Damage to any property if it is a single vehicle accident, or
  - 3. Bodily injury or death, AND
- ii. The actions or omissions of the owner or driver were 51% or more of the legal cause of the accident, AND
- iii. If the accident did not result in death, the sum of the payment attributable to the loss or property damage caused by the accident exceeds \$1,000 or the state mandated amount listed in DMV Form SR-1.

### **3. SUBMIT FOR APPROVAL**

- A. Exotic, high performance, KIT or modified vehicles.
- B. The number of autos exceeds the number of drivers by 3.
- C. Properties having more than 4 grazing animals and/or 1 horse.

### **4. INELIGIBLE RISKS:**

#### **General Rules:**

- A. Any underlying policy where the applicant or insured/named insured is not an individual.
- B. Any underlying carrier with an AM Best Rating below B+.
- C. Applicants or risks with any open/pending property and/or liability claims, lawsuits or disputes.
- D. Applicants with more than 1 liability claim that exceeds \$25,000 in payments during the last 3 years.
- E. High Profile, or Target/Celebrity risks including but not limited to public officials, professional entertainers, athletes, or sports figures.
- F. Social Media risks including but not limited to YouTube, Facebook, Instagram, Twitter, TikTok or Snap Chat.
- G. Aircrafts.
- H. An applicant where their primary residence is located outside of California.

#### **Autos/Recreational Vehicles:**

- A. Applicants without a valid US driver's license.
- B. Individuals not listed as a driver under the underlying policy.
- C. Fully Autonomous (self-driving) vehicles.
- D. Households with more than 10 combined points in the past 3 years.
- E. Households with any driver age 25-79 that has more than 4 moving violations, unless the driver is listed as an Excluded driver. (see Section 2. Underwriting Eligibility Guidelines, C. Driving History)
- F. Vehicles that are used for racing on a race track or private or public streets/roads, whether or not the vehicle is street legal.
- G. Vehicles used only for business purposes.
- H. Vehicles corporately owned or registered to a business, corporation, church or non-profit organization.
- I. Risks where the underlying insurance is written under a Commercial policy.
- J. Vehicles used for hire, livery or as part of a ride-sharing program including but not limited to Uber or Lyft.
- K. Applicants who do not list all licensed drivers who reside in the household on the application as either a rated driver or an excluded named driver.
- L. Households with more than 7 autos or recreational vehicles combined.
- M. Drivers ages 15-21 are excluded from driving Recreational Vehicles.
- N. Drivers with drug or alcohol violation(s) in the last five (5) years. (Drug and/or Alcohol Violations in the last 6 to 10 years will be subject to a surcharge)
- O. Drivers with suspended, revoked or expired license, unless listed as an Excluded Driver.

**Pacific Specialty Insurance Company**  
**Umbrella Underwriting Guidelines**

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- P. Drivers ages 16-24 and 80+ are ineligible for limits higher than \$1,000,000.
- Q. Autos/Recreational Vehicles owned jointly by someone other than a spouse/domestic partner are not eligible.
- R. Drivers with major violations are ineligible for limits higher than \$1,000,000.

**Properties:**

- A. Farms (includes, but not limited to vineyards, orchards, etc.).
- B. Properties with more than 5 grazing animals and/or 2 horses.
- C. Vacant dwellings.
- D. Seasonally occupied properties / dwellings rented to others, in part or in full, on a short term or long term basis.
- E. Properties with more than 2,000 acres of vacant land.
- F. Houseboats.
- G. Floating homes.
- H. Risks where the underlying insurance is written under a Comprehensive General Liability (CGL) policy.
- I. Dwellings under construction or renovation.
- J. Risks where the underlying insurance is written under a builder's risk/course of construction policy.
- K. A business name, corporation, church or non-profit organization listed as the named insured and/or as an additional insured.
- L. A Trust as a named insured. Trusts may be listed as an additional insured, but the beneficiary, trustee and/or trustor must be listed as the named insured. The individual listed as the named insured must own the trust.
- M. LLC or FLP as a named Insured. LLCs and FLP's may be listed as an additional insured, but the managing members must be listed as the named insured(s). The individual(s) listed as the named insured(s) must own the LLC and FLP.
- N. Any property titled under the name of a business, corporation, church or non-profit organization.
- O. Vacation rentals, including but not limited to AIRBNB or VRBO.
- P. Applicants with 9 or more individual rental units.
- Q. More than 3 vacant land parcels.
- R. More than 1 building located on 1 insured premises or any parcel; and/or more than 4 individual family units located on 1 insured premises or any parcel.

**Watercraft:**

- A. Sailboats 37 feet or longer.
- B. Powerboats 27 feet or longer.
- C. Powerboats or personal watercraft with horsepower greater than 300 HP.
- D. Watercraft with speed greater than 70 mph.
- E. Racing boats or personal watercraft.
- F. Modified or KIT watercraft or boats.
- G. Watercraft or boats with a P&I or Ocean Marine policy as primary coverage.
- H. Houseboats.
- I. Watercraft owned jointly by someone other than a spouse/domestic partner are not eligible.

**5. CREDITS AND SURCHARGES**

**A. MULTIPOLICY DISCOUNT**

If your underlying property, auto and/or watercraft policy(ies) is/are written with Pacific Specialty Insurance Company, you are eligible for a 5% discount to base premium.

**B. RATING TERRITORIES and LOCATION MODIFIERS:**

Apply the following modifier to the rates shown in Section 6. Rates to determine the Final Premium.

**Pacific Specialty Insurance Company  
Umbrella Underwriting Guidelines**

Territory	A	D	B	C
Zip Code starts with (1 <sup>st</sup> 3 digits)	900-908, 910-918	919, 921, 926-928, 940, 941, 943, 944	920, 922-925, 930, 933, 935, 937, 938, 942, 945-948, 950-953, 956, 958	Remainder of State
Modifier	2.0	1.5	1.10	1.00

These territorial modifiers apply to Clean Driving and/or Good Driving discounts.

**C. EXCESS UM/UIM COVERAGE – Premium Per Private Passenger Motor Vehicle (PPMV):**

We will match the UM/UIM limits listed on underlying insurance. The maximum limit of liability available for this coverage is \$500,000\*.

<b>Underlying PPMV UM Limit:</b>	<b>250/500/100 or 300 CSL up to and including 1M/1M* or 1M CSL*</b>
Coverage Matches Underlying PPMV UM Limit up to a maximum limit of \$500,000	\$ 57 per vehicle

Territorial Modification Factors apply to Excess UM/UIM rates.

**D. UNDERLYING LIMIT SURCHARGE:**

A \$61 surcharge is applied when the Auto Underlying Limit is less than 500/500/100 or 500CSL (including motorcycles, motorhomes and recreational vehicles).

**E. DRUG AND/OR ALCOHOL SURCHARGE:**

Each Drug and/or Alcohol Related Violation (Last 6-10 years)

LIMIT OF LIABILITY					
\$500K	\$1M	\$2M	\$3M	\$4M	\$5M
\$330	\$550	\$755	\$866	\$1110	\$1235

**Pacific Specialty Insurance Company  
Umbrella Underwriting Guidelines**

**6. RATES**

	LIMIT OF LIABILITY					
	\$500K	\$1M	\$2M	\$3M	\$4M	\$5M
<b>Base Premium</b> (Includes 1 Primary Occupied Residence and 2 autos)	\$194	\$268	\$505	\$730	\$905	\$1083
<b>Property Exposure:</b>						
Each additional residence – occupied by the insured	\$15	\$30	\$45	\$57	\$65	\$72
Each Rental Unit(s) – (see eligibility rules)	\$15	\$22	\$37	\$43	\$45	\$48
\$300,000 CSL Underlying Rental Units	\$109	\$137	NA	NA	NA	NA
Vacant Land 1 – 1000 acres	\$48	\$58	\$86	\$109	\$127	\$141
Vacant Land 1001 – 2000 acres	\$144	\$173	\$259	\$328	\$380	\$423
\$300,000 CSL Underlying Vacant Land	\$109	\$137	NA	NA	NA	NA
<b>Auto Exposure:</b>						
Each auto in addition to the 2 autos included in the <b>Basic Premium</b> (including motorcycles, motorhomes and recreational vehicles).	\$17	\$24	\$36	\$46	\$53	\$59
Underlying Limits less than 500/500/100 or 500 CSL	\$61	\$61	NA	NA	NA	NA
<b>Drivers:</b> (Premium charge per driver:)						
Each driver age 16-24	\$190	\$267	NA	NA	NA	NA
Each driver age 80 and older	\$45	\$63	NA	NA	NA	NA
Each driver age 25-79 in addition to the 2 drivers	\$36	\$60	\$54	\$71	\$89	\$106
Each driver age 16-24 or 80 and older in addition to the 2 drivers	\$36	\$60	NA	NA	NA	NA
<b>Driving Record Credits and Charges:</b>						
<b>Clean Driving Credit</b> – all drivers in household are over age 22. No violations (3 years), At-Fault Accidents (3 years) or DUI Convictions (5 years) in the household, or any account with auto liability is excluded.	-\$37	-\$40	-\$60	-\$76	-\$88	-\$98
<b>Good Driving Credit</b> – all drivers in household are over age 22. No more than 2 violations (last 3 years), No At-Fault Accidents (last 3 years) and No DUI (last 5 years) in the household.	-\$18	-\$20	-\$30	-\$38	-\$44	-\$49
If all drivers in the household, combined, have more than 2 moving violations in the past 3 years, charge for each moving traffic violation in excess of 2:	\$134	\$145	\$180	\$216	\$250	\$288
If all drivers in household, combined, have more than 1 at-fault accident in the past 3 years, charge for each at-fault accident after the 1 <sup>st</sup> :	\$134	\$145	\$180	\$216	\$250	\$288
Each Major Conviction in the past 3 years	\$257	\$273	\$328	\$383	\$465	\$547
Each Drug and/or Alcohol Related Violation (last 6-10 years)	\$330	\$550	\$755	\$866	\$1110	\$1235
Each vehicle with underlying UM/UIM Coverage 250/500/100 or 300 CSL, up to and including 1M/1M or 1M CSL	\$57	\$57	\$57	\$57	\$57	\$57
<b>Watercraft</b> (charge for each watercraft)						
Personal Watercraft with total HP 300	\$56	\$70	\$105	\$133	\$154	\$172
Sailboat 36 feet or less in length	\$20	\$25	\$38	\$48	\$55	\$61
Powerboat 26 feet or less in length with a total HP 0-150	\$40	\$50	\$75	\$95	\$110	\$123
Powerboat 26 feet or less in length with a total HP 151-300	\$76	\$95	\$143	\$181	\$209	\$233
\$300,000 CSL or \$250/\$500/\$100 Underlying Boat/Personal Watercraft	\$55	\$82	NA	NA	NA	NA

<b>State:</b>	California	<b>Filing Company:</b>	Pacific Specialty Insurance Company
<b>TOI/Sub-TOI:</b>	17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess		
<b>Product Name:</b>	Personal Umbrella and Excess		
<b>Project Name/Number:</b>	CA Umbrella Rate Filing/		

## Supporting Document Schedules

<b>Satisfied - Item:</b>	New Prior Approval Rate Application
<b>Comments:</b>	
<b>Attachment(s):</b>	Affidavit - PUP.pdf StdExhTI - updated 9-19-2023.pdf StdExhTI - updated 9-19-2023.xlsm StdExhTI - Variance LDF and Loss Trend - updated 9-19-2023.pdf StdExhTI - Variance LDF and Loss Trend - updated 9-19-2023.xlsm PriorAppRateAPL - updated 3-1-2024.pdf PriorAppRateAPL - updated 3-1-2024.xlsm PriorAppRateTI - ALL VAR - updated 3-1-2024.pdf PriorAppRateTI - ALL VAR - updated 3-1-2024.xlsm PriorAppRateTI - NO VAR - updated 3-1-2024.pdf PriorAppRateTI - NO VAR - updated 3-1-2024.xlsm PriorAppRateTI - VAR 7A - updated 3-1-2024.pdf PriorAppRateTI - VAR 7A - updated 3-1-2024.xlsm PriorAppRateTI - VAR 8A - updated 3-1-2024.pdf PriorAppRateTI - VAR 8A - updated 3-1-2024.xlsm
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Memo
<b>Comments:</b>	
<b>Attachment(s):</b>	Filing Memo - updated 3-1-2024.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Current and Marked
<b>Comments:</b>	
<b>Attachment(s):</b>	Rate and UW Guide - current.pdf Rate and UW Guide - proposed marked - updated 3-1-2024.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	LOA
<b>Comments:</b>	
<b>Attachment(s):</b>	PSIC - PK authorization letter 1-3-23.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>State:</b>	California	<b>Filing Company:</b>	Pacific Specialty Insurance Company
<b>TOI/Sub-TOI:</b>	17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess		
<b>Product Name:</b>	Personal Umbrella and Excess		
<b>Project Name/Number:</b>	CA Umbrella Rate Filing/		

<b>Satisfied - Item:</b>	Support
<b>Comments:</b>	
<b>Attachment(s):</b>	Rating Sample - updated 2-6-2024.pdf Rating Sample - updated 2-6-2024.xlsx Rate Filing Exhibits - updated 3-1-2024.pdf Rate Filing Exhibits - updated 3-1-2024.xlsx
<b>Item Status:</b>	
<b>Status Date:</b>	

  

<b>Satisfied - Item:</b>	Response Document
<b>Comments:</b>	
<b>Attachment(s):</b>	CDI Response Document 8-25-2023.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

  

<b>Satisfied - Item:</b>	Response Document due 11/13
<b>Comments:</b>	
<b>Attachment(s):</b>	CDI Response Document 10-30-2023.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

  

<b>Satisfied - Item:</b>	Response Document due 12/15
<b>Comments:</b>	
<b>Attachment(s):</b>	CDI Response Document 12-7-2023.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

  

<b>Satisfied - Item:</b>	Response Document due 2/16
<b>Comments:</b>	
<b>Attachment(s):</b>	CDI Response Document 1-25-2024.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

## **Affidavit**

Company Tracking Number<sup>1</sup>:

Application Type:

Company Name<sup>2</sup>:

Group Name:

Title of Declarant:

Name of Declarant:

Telephone # of Declarant:

As set forth above, I am employed with the above-referenced group, and I am authorized to execute this Affidavit on its behalf. I have made reasonable efforts to review the information filed in the above-referenced application as well as relevant documents, records, and information possessed by or known to the group. Based on such review, I declare under penalty of perjury under the laws of the State of California, that the information filed in the above referenced application is true, complete, and accurate, and that no form of price optimization, whether in a model or by any methodology, has been used in the development of the filed rates for any segment of the filed rating plan.

Authorized Electronic Signature:

Date:

<sup>1</sup> "Company Tracking Number" is the "Co Tr Num" listed on SERFF to identify the application.

<sup>2</sup> For applications in which multiple companies are included (group filings), provide the first listed company on the application.

## STANDARD EXHIBITS TEMPLATE GENERAL INFORMATION

Completed by:

Mitchell Paden

Date:

9/19/2023

Proposed Effective Date:

4/1/2024

Company Name:

Pacific Specialty Insurance Company

Line Type:

Personal

General Line :

Other Liability

Detailed Line Description(s)

(Enter name of each coverage/form/program included in this application. Otherwise, enter a blank. Do not skip coverages.)

Coverage/Form/Program

Loss Trend Complement Data Source and  
Coverage/Form/Program

Other Liability (Occurrence)	▼
	▼
	▼
	▼
	▼
	▼
	▼
	▼
	▼
	▼

Personal Umbrella

ISO Fast Track BI - 4Q22

Data Aggregation Method for Loss & DCCE Development

Accident Year Data

Months of Development for Annual Loss & DCCE Development

(Select 12 or 15 Months.)

12

Most Recent Fiscal Period in Loss and Premium Trend Data (Enter in YYYYQ format.)

Most Recent Fiscal Period in Loss Development Data (Enter in YYYYQ format.)

Most Recent Fiscal Period in Complement Loss Trend Data (Enter in YYYYQ format.)

20224

20224

20224

Is the Company-Specific Premium Trend Data on a written or earned basis?

Earned

Does the Company-Specific Loss Trend Data include or exclude DCCE?

Includes DCCE

Does the Complement Loss Trend Data include or exclude DCCE?

Excludes DCCE

Confirm that Exhibit 7 - Reported Claim Counts include Closed without Payments.

Yes

Confirm that Exhibit 7 - Paid Claim Counts include both open and closed paid claims.

Yes

Does Exhibit 7 - Paid Claim Counts include Closed without Payments?

No

Does Exhibit 8 - Closed Claim Counts include Closed without Payments?

No

Confirm that Exhibit 8 - Reported Claim Counts include Closed without Payments.

Yes

Does the Company track DCCE Development Data on an incurred basis?

Yes

Is the current NAIC categorical split of LAE (DCCE/A&OE) used in this application?

Yes

(If no, provide explanation in Filing Memorandum. Include a time line as to when compliance with CCR §2644.8 will be achieved.)

What is the average policy term of your book in months (taken from Exhibit 3 - Policy Term Distribution)?

12

Select Exhibits to Print

All Exhibits

**Pacific Specialty Insurance Company**  
**Other Liability (Occurrence)**

**Premium Trend**

*California Company-Specific Premium Trend Data*  
*Personal Umbrella*

Calendar YYYYQ	Quarterly Data				Rolling 4-Quarter Data			
	Earned Exposures	Earned Premium	On-Level Earned Premium	On-Level Earned Premium per Exposure	Earned Exposures	Earned Premium	On-Level Earned Premium	On-Level Earned Premium per Exposure
20162	2,827	964,096	1,589,712	562				
20163	2,841	991,221	1,545,588	544				
20164	2,836	1,009,741	1,493,287	527				
20171	2,788	1,003,538	1,435,789	515	11,291	3,968,596	6,064,377	537
20172	2,910	1,046,200	1,486,246	511	11,374	4,050,699	5,960,910	524
20173	3,006	1,078,683	1,491,930	496	11,539	4,138,162	5,907,252	512
20174	3,025	1,083,893	1,458,362	482	11,729	4,212,313	5,872,327	501
20181	2,923	1,042,097	1,365,002	467	11,864	4,250,872	5,801,539	489
20182	2,848	1,012,632	1,299,643	456	11,802	4,217,305	5,614,937	476
20183	2,801	991,104	1,270,183	453	11,598	4,129,726	5,393,190	465
20184	2,718	959,982	1,230,297	453	11,291	4,005,815	5,165,125	457
20191	2,621	924,287	1,184,551	452	10,988	3,888,006	4,984,674	454
20192	2,671	940,220	1,204,970	451	10,812	3,815,594	4,890,002	452
20193	2,705	950,314	1,217,907	450	10,715	3,774,804	4,837,726	452
20194	2,787	983,528	1,260,473	452	10,783	3,798,349	4,867,901	451
20201	2,772	991,558	1,259,257	454	10,934	3,865,620	4,942,608	452
20202	2,645	949,517	1,184,418	448	10,908	3,874,917	4,922,055	451
20203	2,527	908,950	1,113,999	441	10,731	3,833,553	4,818,147	449
20204	2,343	841,146	1,007,026	430	10,288	3,691,171	4,564,700	444
20211	2,135	782,308	891,018	417	9,650	3,481,921	4,196,461	435
20212	2,053	783,358	852,717	415	9,059	3,315,762	3,864,760	427
20213	1,992	798,669	832,527	418	8,523	3,205,482	3,583,288	420
20214	1,911	805,841	809,959	424	8,090	3,170,176	3,386,221	419
20221	1,813	772,306	772,306	426	7,769	3,160,174	3,267,508	421
20222	1,787	763,810	763,810	427	7,502	3,140,625	3,178,601	424
20223	1,766	757,087	757,087	429	7,277	3,099,044	3,103,161	426
20224	1,732	743,573	743,573	429	7,098	3,036,776	3,036,776	428

(Justify Selection and Trend Period in Filing Memorandum)

Selected: 8 pt Trend  
-0.4%

Trend Period (Years) for Most Recent Year in Experience Period: 2.755

Rolling 4-Qtr	Annual Trend
8 pt	-0.4%
12 pt	-2.6%
16 pt	-2.4%
20 pt	-2.7%
24 pt	-3.7%

**Trend Factors:**

6 <sup>th</sup> Prior Year	0.968
5 <sup>th</sup> Prior Year	0.972
4 <sup>th</sup> Prior Year	0.976
3 <sup>rd</sup> Prior Year	0.980
2 <sup>nd</sup> Prior Year	0.984
Most Recent Year	0.988

**Pacific Specialty Insurance Company  
Other Liability (Occurrence)**

**Non-Catastrophe Loss & DCCE Development**

*Personal Umbrella*

Selected Ultimate Loss & DCCE:

Incurred - Loss & DCCE

Selected Ultimate DCCE (not applicable):

Please scroll down for important reminder(s).

Fiscal Accident Year Data Ending										
Ultimate \$	20134	20144	20154	20164	20174	20184	20194	20204	20214	20224
<a href="#">Paid - Loss &amp; DCCE</a>	1,457,176	1,436,349	2,760,985	1,279,935	2,132,017	1,577,741	1,693,835	3,441,274	0	0
<a href="#">Paid - Pure Loss</a>	1,185,278	1,290,000	2,675,000	1,100,000	1,963,569	1,450,662	1,515,192	3,193,072	0	0
<a href="#">Incurred - Loss &amp; DCCE</a>	1,468,829	1,435,746	2,734,101	1,259,092	2,108,267	1,559,744	1,661,772	2,478,407	388,683	18,446
<a href="#">Incurred - Pure Loss</a>	1,195,278	1,290,000	2,653,644	1,093,202	1,950,151	1,410,831	1,445,946	2,273,894	367,965	11,251
<b>Selected</b>	<b>1,468,829</b>	<b>1,435,746</b>	<b>2,734,101</b>	<b>1,259,092</b>	<b>2,108,267</b>	<b>1,559,744</b>	<b>1,661,772</b>	<b>2,478,407</b>	<b>388,683</b>	<b>18,446</b>
<a href="#">Paid - DCCE Dollar</a>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<a href="#">Paid - DCCE (by Ratio)</a>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<a href="#">Incurred - DCCE Dollar</a>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<a href="#">Incurred - DCCE (by Ratio)</a>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Selected</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
Fiscal Accident Year Data Ending										
Selected LDFs	20134	20144	20154	20164	20174	20184	20194	20204	20214	20224
Loss & DCCE	1.000	1.014	1.015	1.028	1.045	1.059	1.118	1.158	2.170	3.688

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**Pacific Specialty Insurance Company  
Other Liability (Occurrence)**

**Non-Catastrophe Paid Loss & DCCE Development - Annual Triangles**

*Personal Umbrella*

Fiscal Accident Year Data Ending	Months of Development									
	12	24	36	48	60	72	84	96	108	120
20134	0	60,818	187,079	187,079	1,217,507	1,246,221	1,345,605	1,411,564	1,436,238	1,457,176
20144	25,135	40,640	1,044,630	1,343,992	1,357,568	1,357,996	1,358,307	1,411,127	1,415,710	
20154	25,000	2,535,118	2,542,033	2,543,395	2,693,395	2,693,395	2,693,395	2,693,395		
20164	15,000	65,220	1,065,220	1,116,935	1,136,360	1,178,944	1,221,716			
20174	0	499	713,789	1,798,928	1,813,954	2,018,413				
20184	32	1,040,032	1,065,230	1,180,122	1,431,030					
20194	1,000,143	1,058,472	1,433,399	1,436,268						
20204	0	101,191	2,123,018							
20214	0	0								
20224	0									

Reminder: If more than ten years of development is deemed to be required, insurers can provide this data in a supplemental exhibit.

Fiscal Accident Year Data Ending	Age to Age Factors									
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20134		3.076	1.000	6.508	1.024	1.080	1.049	1.017	1.015	
20144	1.617	25.704	1.287	1.010	1.000	1.000	1.039	1.003		
20154	101.405	1.003	1.001	1.059	1.000	1.000	1.000			
20164	4.348	16.333	1.049	1.017	1.037	1.036				
20174		1,431.873	2.520	1.008	1.113					
20184	33,016.873	1.024	1.108	1.213						
20194	1.058	1.354	1.002							
20204		20.980								
20214										
Tail										
3 Yr Wtd Avg	1.159	2.101	1.374	1.070	1.044	1.008	1.022	1.010	1.015	1.000
Selected	1.159	2.101	1.374	1.070	1.044	1.008	1.022	1.010	1.015	1.000
Age-Ult	3.949	3.406	1.621	1.179	1.103	1.056	1.048	1.025	1.015	1.000
Ultimate \$	0	0	3,441,274	1,693,835	1,577,741	2,132,017	1,279,935	2,760,985	1,436,349	1,457,176

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**Pacific Specialty Insurance Company**  
**Other Liability (Occurrence)**

**Non-Catastrophe Paid Loss Development - Annual Triangles**

*Personal Umbrella*

Fiscal Accident Year Data Ending	Months of Development									
	12	24	36	48	60	72	84	96	108	120
20134	0	60,278	185,278	185,278	1,185,278	1,185,278	1,185,278	1,185,278	1,185,278	1,185,278
20144	25,000	40,000	1,040,000	1,290,000	1,290,000	1,290,000	1,290,000	1,290,000	1,290,000	
20154	25,000	2,525,000	2,525,000	2,525,000	2,675,000	2,675,000	2,675,000	2,675,000		
20164	15,000	65,000	1,065,000	1,065,000	1,065,000	1,065,000	1,100,000			
20174	0	0	700,000	1,750,000	1,750,000	1,950,000				
20184	0	1,040,000	1,040,000	1,140,000	1,390,000					
20194	1,000,000	1,009,206	1,365,516	1,365,516						
20204	0	100,000	2,100,000							
20214	0	0								
20224	0									

  

Fiscal Accident Year Data Ending	Age to Age Factors									
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20134		3.074	1.000	6.397	1.000	1.000	1.000	1.000	1.000	
20144	1.600	26.000	1.240	1.000	1.000	1.000	1.000	1.000		
20154	101.000	1.000	1.000	1.059	1.000	1.000	1.000			
20164	4.333	16.385	1.000	1.000	1.000	1.033				
20174			2.500	1.000	1.114					
20184		1.000	1.096	1.219						
20194	1.009	1.353	1.000							
20204		21.000								
20214										
										Tail
3 Yr Wtd Avg	1.109	2.096	1.370	1.063	1.036	1.007	1.000	1.000	1.000	1.000
Selected	1.109	2.096	1.370	1.063	1.036	1.007	1.000	1.000	1.000	1.000
Age-Ult	3.536	3.188	1.521	1.110	1.044	1.007	1.000	1.000	1.000	1.000
Ultimate \$	0	0	3,193,072	1,515,192	1,450,662	1,963,569	1,100,000	2,675,000	1,290,000	1,185,278

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**Pacific Specialty Insurance Company**  
**Other Liability (Occurrence)**

**Non-Catastrophe Paid DCCE Development - Annual Triangles**

*Personal Umbrella*

Fiscal Accident Year Data Ending	Months of Development									
	12	24	36	48	60	72	84	96	108	120
20134	0	540	1,802	1,802	32,230	60,943	160,327	226,287	250,960	271,899
20144	135	640	4,630	53,992	67,568	67,996	68,307	121,127	125,710	
20154	0	10,118	17,033	18,395	18,395	18,395	18,395	18,395		
20164	0	220	220	51,935	71,360	113,944	121,716			
20174	0	499	13,789	48,928	63,954	68,413				
20184	32	32	25,230	40,122	41,030					
20194	143	49,266	67,883	70,752						
20204	0	1,191	23,018							
20214	0	0								
20224	0									

Reminder: If more than ten years of development is deemed to be required, insurers can provide this data in a supplemental exhibit.

Fiscal Accident Year Data Ending	Age to Age Factors									
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20134		3.336	1.000	17.890	1.891	2.631	1.411	1.109	1.083	
20144	4.741	7.234	11.661	1.251	1.006	1.005	1.773	1.038		
20154		1.684	1.080	1.000	1.000	1.000	1.000			
20164		1.000	236.067	1.374	1.597	1.068				
20174		27.660	3.548	1.307	1.070					
20184	1.000	800.962	1.590	1.023						
20194	343.582	1.378	1.042							
20204		19.330								
20214										
										Tail
3 Yr Wtd Avg	351.887	2.300	1.495	1.251	1.306	1.040	1.481	1.084	1.083	1.000
Selected	351.887	2.300	1.495	1.251	1.306	1.040	1.481	1.084	1.083	1.000
Age-Ult	3,576.877	10.165	4.419	2.956	2.364	1.810	1.739	1.175	1.083	1.000
Ultimate \$	0	0	101,720	209,165	96,977	123,806	211,723	21,608	136,198	271,899

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**Pacific Specialty Insurance Company**  
**Other Liability (Occurrence)**

**Non-Catastrophe Paid DCCE to Paid Loss Ratio Development - Annual Triangles**

*Personal Umbrella*

Fiscal Accident Year Data Ending	Months of Development									
	12	24	36	48	60	72	84	96	108	120
20134		0.90%	0.97%	0.97%	2.72%	5.14%	13.53%	19.09%	21.17%	22.94%
20144	0.54%	1.60%	0.45%	4.19%	5.24%	5.27%	5.30%	9.39%	9.74%	
20154	0.00%	0.40%	0.67%	0.73%	0.69%	0.69%	0.69%	0.69%		
20164	0.00%	0.34%	0.02%	4.88%	6.70%	10.70%	11.07%			
20174			1.97%	2.80%	3.65%	3.51%				
20184		0.00%	2.43%	3.52%	2.95%					
20194	0.01%	4.88%	4.97%	5.18%						
20204		1.19%	1.10%							
20214										
20224										

  

Fiscal Accident Year Data Ending	Age to Age Factors									
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20134		1.085	1.000	2.797	1.891	2.631	1.411	1.109	1.083	
20144	2.963	0.278	9.401	1.251	1.006	1.005	1.773	1.038		
20154		1.684	1.080	0.944	1.000	1.000	1.000			
20164		0.061	236.067	1.374	1.597	1.034				
20174			1.419	1.307	0.960					
20184		800.962	1.451	0.839						
20194	340.448	1.018	1.042							
20204		0.920								
20214										

  

										Tail
3 Yr Avg	340.448	267.634	1.304	1.173	1.186	1.013	1.395	1.073	1.083	1.000
Selected	340.448	267.634	1.304	1.173	1.186	1.013	1.395	1.073	1.083	1.000
Age-Ult	271,607.074	797.794	2.981	2.286	1.948	1.643	1.622	1.163	1.083	1.000
Ultimate DCCE Ratio			3.3%	11.8%	5.8%	5.8%	18.0%	0.8%	10.6%	22.9%
Selected Ult Loss	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ultimate DCCE	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
DCCE Age-Ult	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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**Pacific Specialty Insurance Company  
Other Liability (Occurrence)**

**Non-Catastrophe Incurred Loss & DCCE Development - Annual Triangles**

*Personal Umbrella*

Fiscal Accident Year Data Ending	Months of Development									
	12	24	36	48	60	72	84	96	108	120
20134	3,000	73,703	228,079	1,212,581	1,233,578	1,267,577	1,363,335	1,428,334	1,448,332	1,468,829
20144	42,135	72,644	1,089,098	1,395,012	1,377,466	1,357,996	1,427,998	1,432,997	1,415,710	
20154	80,012	2,558,164	2,592,197	2,593,557	2,693,395	2,693,395	2,693,395	2,693,395		
20164	91,158	192,156	1,108,720	1,175,718	1,157,037	1,210,536	1,224,716			
20174	12,500	789,000	1,800,448	1,882,141	1,992,010	2,018,415				
20184	1,059,200	1,059,032	1,258,230	1,317,722	1,473,122					
20194	1,001,584	1,381,350	1,465,829	1,485,754						
20204	0	155,600	2,139,699							
20214	8,104	179,104								
20224	5,001									

Reminder: If more than ten years of development is deemed to be required, insurers can provide this data in a supplemental exhibit.

Fiscal Accident Year Data Ending	Age to Age Factors									
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20134	24.568	3.095	5.316	1.017	1.028	1.076	1.048	1.014	1.014	
20144	1.724	14.992	1.281	0.987	0.986	1.052	1.004	0.988		
20154	31.972	1.013	1.001	1.038	1.000	1.000	1.000			
20164	2.108	5.770	1.060	0.984	1.046	1.012				
20174	63.120	2.282	1.045	1.058	1.013					
20184	1.000	1.188	1.047	1.118						
20194	1.379	1.061	1.014							
20204		13.751								
20214	22.101									
										Tail
3 Yr Wtd Avg	1.700	1.874	1.036	1.056	1.014	1.016	1.013	1.001	1.014	1.000
Selected	1.700	1.874	1.036	1.056	1.014	1.016	1.013	1.001	1.014	1.000
Age-Ult	3.688	2.170	1.158	1.118	1.059	1.045	1.028	1.015	1.014	1.000
Ultimate \$	18,446	388,683	2,478,407	1,661,772	1,559,744	2,108,267	1,259,092	2,734,101	1,435,746	1,468,829

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**Pacific Specialty Insurance Company**  
**Other Liability (Occurrence)**

**Non-Catastrophe Incurred Loss Development - Annual Triangles**

*Personal Umbrella*

Fiscal Accident Year Data Ending	Months of Development									
	12	24	36	48	60	72	84	96	108	120
20134	1,000	70,278	220,278	1,195,279	1,195,778	1,195,278	1,195,278	1,195,278	1,195,278	1,195,278
20144	40,000	70,002	1,065,004	1,310,503	1,305,003	1,290,000	1,310,001	1,310,001	1,290,000	
20154	70,001	2,542,502	2,575,002	2,575,001	2,675,000	2,675,000	2,675,000	2,675,000		
20164	91,004	191,003	1,105,000	1,107,500	1,082,000	1,081,000	1,102,000			
20174	10,000	775,000	1,750,500	1,793,500	1,893,500	1,950,001				
20184	1,036,000	1,057,000	1,216,500	1,271,000	1,397,001					
20194	1,001,000	1,264,207	1,368,017	1,366,117						
20204	0	117,500	2,102,000							
20214	7,002	177,002								
20224	3,500									

  

Fiscal Accident Year Data Ending	Age to Age Factors									
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20134	70.278	3.134	5.426	1.000	1.000	1.000	1.000	1.000	1.000	
20144	1.750	15.214	1.231	0.996	0.989	1.016	1.000	0.985		
20154	36.321	1.013	1.000	1.039	1.000	1.000	1.000			
20164	2.099	5.785	1.002	0.977	0.999	1.019				
20174	77.500	2.259	1.025	1.056	1.030					
20184	1.020	1.151	1.045	1.099						
20194	1.263	1.082	0.999							
20204		17.889								
20214	25.279									
Tail										
3 Yr Wtd Avg	1.546	1.922	1.022	1.048	1.010	1.008	1.000	0.992	1.000	1.000
Selected	1.546	1.922	1.022	1.048	1.010	1.008	1.000	0.992	1.000	1.000
Age-Ult	3.215	2.079	1.082	1.058	1.010	1.000	0.992	0.992	1.000	1.000
Ultimate \$	11,251	367,965	2,273,894	1,445,946	1,410,831	1,950,151	1,093,202	2,653,644	1,290,000	1,195,278

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**Pacific Specialty Insurance Company**  
**Other Liability (Occurrence)**

**Non-Catastrophe Incurred DCCE Development - Annual Triangles**

*Personal Umbrella*

Fiscal Accident Year Data Ending	Months of Development									
	12	24	36	48	60	72	84	96	108	120
20134	2,000	3,425	7,802	17,303	37,801	72,299	168,057	233,057	253,054	273,552
20144	2,135	2,642	24,094	84,509	72,463	67,996	117,997	122,996	125,710	
20154	10,011	15,662	17,195	18,556	18,395	18,395	18,395	18,395		
20164	154	1,153	3,720	68,218	75,037	129,536	122,716			
20174	2,500	14,000	49,948	88,641	98,510	68,414				
20184	23,200	2,032	41,730	46,722	76,121					
20194	584	117,143	97,812	119,637						
20204	0	38,100	37,699							
20214	1,102	2,102								
20224	1,501									

Reminder: If more than ten years of development is deemed to be required, insurers can provide this data in a supplemental exhibit.

Fiscal Accident Year Data Ending	Age to Age Factors									
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20134	1.713	2.278	2.218	2.185	1.913	2.324	1.387	1.086	1.081	
20144	1.237	9.120	3.507	0.857	0.938	1.735	1.042	1.022		
20154	1.564	1.098	1.079	0.991	1.000	1.000	1.000			
20164	7.487	3.226	18.338	1.100	1.726	0.947				
20174	5.600	3.568	1.775	1.111	0.694					
20184	0.088	20.542	1.120	1.629						
20194	200.454	0.835	1.223							
20204		0.989								
20214	1.907									
Tail										
3 Yr Wtd Avg	93.303	1.127	1.346	1.226	1.127	1.200	1.230	1.064	1.081	1.000
Selected	93.303	1.127	1.346	1.226	1.127	1.200	1.230	1.064	1.081	1.000
Age-Ult	331.962	3.558	3.157	2.346	1.913	1.697	1.414	1.150	1.081	1.000
Ultimate \$	498,275	7,479	119,018	280,672	145,618	116,112	173,563	21,153	135,893	273,552

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**Pacific Specialty Insurance Company**  
**Other Liability (Occurrence)**

**Non-Catastrophe Incurred DCCE to Incurred Loss Ratio Development - Annual Triangles**

*Personal Umbrella*

Fiscal Accident Year Data Ending	Months of Development									
	12	24	36	48	60	72	84	96	108	120
20134	200.00%	4.87%	3.54%	1.45%	3.16%	6.05%	14.06%	19.50%	21.17%	22.89%
20144	5.34%	3.77%	2.26%	6.45%	5.55%	5.27%	9.01%	9.39%	9.74%	
20154	14.30%	0.62%	0.67%	0.72%	0.69%	0.69%	0.69%	0.69%		
20164	0.17%	0.60%	0.34%	6.16%	6.93%	11.98%	11.14%			
20174	25.00%	1.81%	2.85%	4.94%	5.20%	3.51%				
20184	2.24%	0.19%	3.43%	3.68%	5.45%					
20194	0.06%	9.27%	7.15%	8.76%						
20204		32.43%	1.79%							
20214	15.74%	1.19%								
20224	42.89%									
Fiscal Accident Year Data Ending	Age to Age Factors									
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20134	0.024	0.727	0.409	2.184	1.913	2.324	1.387	1.086	1.081	
20144	0.707	0.599	2.850	0.861	0.949	1.709	1.042	1.038		
20154	0.043	1.084	1.079	0.954	1.000	1.000	1.000			
20164	3.567	0.558	18.297	1.126	1.728	0.929				
20174	0.072	1.580	1.732	1.053	0.674					
20184	0.086	17.848	1.072	1.482						
20194	158.719	0.772	1.225							
20204		0.055								
20214	0.075									
										Tail
3 Yr Avg	79.397	6.225	1.343	1.220	1.134	1.213	1.143	1.062	1.081	1.000
Selected	79.397	6.225	1.343	1.220	1.134	1.213	1.143	1.062	1.081	1.000
Age-Ult	1,461.504	18.407	2.957	2.202	1.805	1.591	1.312	1.148	1.081	1.000
Ultimate DCCE Ratio	62677.6%	21.9%	5.3%	19.3%	9.8%	5.6%	14.6%	0.8%	10.5%	22.9%
Selected Ult Loss	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Ultimate DCCE	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
DCCE Age-Ult	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

**Pacific Specialty Insurance Company  
Other Liability (Occurrence)**

**Non-Catastrophe Reported Claim Count Development - Annual Triangles**

*Personal Umbrella*

Fiscal Accident Year Data Ending	Months of Development									
	12	24	36	48	60	72	84	96	108	120
20134	2	7	11	13	14	14	14	14	14	14
20144	4	12	17	21	22	22	22	23	23	
20154	7	17	17	18	18	19	20	20		
20164	7	13	17	22	24	24	25			
20174	8	16	20	22	24	24				
20184	15	22	28	32	32					
20194	15	23	25	29						
20204	2	10	16							
20214	17	18								
20224	13									

  

Fiscal Accident Year Data Ending	Age to Age Factors									
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20134	3.500	1.571	1.182	1.077	1.000	1.000	1.000	1.000	1.000	
20144	3.000	1.417	1.235	1.048	1.000	1.000	1.045	1.000		
20154	2.429	1.000	1.059	1.000	1.056	1.053	1.000			
20164	1.857	1.308	1.294	1.091	1.000	1.042				
20174	2.000	1.250	1.100	1.091	1.000					
20184	1.467	1.273	1.143	1.000						
20194	1.533	1.087	1.160							
20204	5.000	1.600								
20214	1.059									
										Tail
3 Yr Wtd Avg	1.500	1.255	1.137	1.053	1.015	1.031	1.018	1.000	1.000	1.000
Selected	1.500	1.255	1.137	1.053	1.015	1.031	1.018	1.000	1.000	1.000
Age-Ult	2.399	1.599	1.275	1.121	1.065	1.049	1.018	1.000	1.000	1.000
Ultimate #	31	29	20	33	34	25	25	20	23	14

**Pacific Specialty Insurance Company  
Other Liability (Occurrence)**

**Non-Catastrophe Paid Claim Count Development - Annual Triangles**

*Personal Umbrella*

Fiscal Accident Year Data Ending		Months of Development									
		12	24	36	48	60	72	84	96	108	120
20134		1	2	4	4	4	4	4	4	4	4
20144		2	4	5	6	7	7	7	7	7	
20154		4	5	5	5	5	5	5	5		
20164		2	5	6	6	6	6	6			
20174		0	3	6	6	6	6				
20184		3	5	5	6	6					
20194		2	5	6	7						
20204		0	3	3							
20214		0	0								
20224		0									

  

Fiscal Accident Year Data Ending		Age to Age Factors									
		12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20134		2.000	2.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20144		2.000	1.250	1.200	1.167	1.000	1.000	1.000	1.000		
20154		1.250	1.000	1.000	1.000	1.000	1.000	1.000			
20164		2.500	1.200	1.000	1.000	1.000	1.000				
20174			2.000	1.000	1.000	1.000					
20184		1.667	1.000	1.200	1.000						
20194		2.500	1.200	1.167							
20204			1.000								
20214											
Tail											
3 Yr Wtd Avg		4.000	1.077	1.118	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected		4.000	1.077	1.118	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Age-Ult		4.814	1.204	1.118	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ultimate #		0	0	3	7	6	6	6	5	7	4

**Pacific Specialty Insurance Company  
Other Liability (Occurrence)**

**Non-Catastrophe Closed With Payment Claim Count Development - Annual Triangles**

*Personal Umbrella*

Fiscal Accident Year Data Ending	Months of Development									
	12	24	36	48	60	72	84	96	108	120
20134	0	1	3	3	3	3	3	3	3	3
20144	1	2	2	4	5	6	6	6	7	
20154	1	2	3	4	5	5	5	5		
20164	1	3	4	4	5	5	6			
20174	0	0	1	3	4	6				
20184	0	3	3	4	5					
20194	1	2	4	6						
20204	0	1	1							
20214	0	0								
20224	0									

  

Fiscal Accident Year Data Ending	Age to Age Factors									
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20134		3.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
20144	2.000	1.000	2.000	1.250	1.200	1.000	1.000	1.167		
20154	2.000	1.500	1.333	1.250	1.000	1.000	1.000			
20164	3.000	1.333	1.000	1.250	1.000	1.200				
20174			3.000	1.333	1.500					
20184		1.000	1.333	1.250						
20194	2.000	2.000	1.500							
20204		1.000								
20214										
Tail										
3 Yr Wtd Avg	3.000	1.333	1.625	1.273	1.143	1.063	1.000	1.111	1.000	1.000
Selected	3.000	1.333	1.625	1.273	1.143	1.063	1.000	1.111	1.000	1.000
Age-Ult	11.162	3.721	2.790	1.717	1.349	1.181	1.111	1.111	1.000	1.000
Ultimate #	0	0	3	10	7	7	7	6	7	3

**Pacific Specialty Insurance Company  
Other Liability (Occurrence)**

**Non-Catastrophe Closed Without Payment Claim Count Development - Annual Triangles**

*Personal Umbrella*

Fiscal Accident Year Data Ending	Months of Development									
	12	24	36	48	60	72	84	96	108	120
20134	1	5	6	8	9	10	10	10	10	10
20144	2	7	10	13	14	15	15	16	16	
20154	2	12	12	13	13	14	15	15		
20164	4	7	9	12	16	17	17			
20174	6	12	13	15	16	17				
20184	9	15	17	22	23					
20194	12	16	19	20						
20204	2	5	11							
20214	14	15								
20224	9									

  

Fiscal Accident Year Data Ending	Age to Age Factors									
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20134	5.000	1.200	1.333	1.125	1.111	1.000	1.000	1.000	1.000	
20144	3.500	1.429	1.300	1.077	1.071	1.000	1.067	1.000		
20154	6.000	1.000	1.083	1.000	1.077	1.071	1.000			
20164	1.750	1.286	1.333	1.333	1.063	1.000				
20174	2.000	1.083	1.154	1.067	1.063					
20184	1.667	1.133	1.294	1.045						
20194	1.333	1.188	1.053							
20204	2.500	2.200								
20214	1.071									
										Tail
3 Yr Wtd Avg	1.286	1.306	1.163	1.122	1.067	1.022	1.025	1.000	1.000	1.000
Selected	1.286	1.306	1.163	1.122	1.067	1.022	1.025	1.000	1.000	1.000
Age-Ult	2.448	1.904	1.459	1.254	1.117	1.047	1.025	1.000	1.000	1.000
Ultimate #	22	29	16	25	26	18	17	15	16	10

**Pacific Specialty Insurance Company  
Other Liability (Occurrence)**

**Non-Catastrophe Loss and DCCE Trend**

*Personal Umbrella*

**California Company-Specific Loss and DCCE Trend Data  
Quarterly Data**

Calendar YYYYQ	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims
20162	2,827	2	8	16,260	16,260
20163	2,841	0	7	0	0
20164	2,836	1	3	3,512,908	1,000,000
20171	2,788	1	5	1,034,467	1,517,033
20172	2,910	1	7	276,577	1,000,000
20173	3,006	2	5	43,346	285,919
20174	3,025	1	3	32,536	25,000
20181	2,923	0	9	1,012,852	0
20182	2,848	2	7	14,209	1,001,582
20183	2,801	1	9	2,093	1,586
20184	2,718	0	5	15,027	0
20191	2,621	0	9	39,094	0
20192	2,671	1	4	1,210,939	25,000
20193	2,705	3	11	728,104	1,713,250
20194	2,787	3	7	1,076,824	1,165,084
20201	2,772	2	3	1,051,366	1,058,256
20202	2,645	1	6	85,664	9,206
20203	2,527	1	6	40,668	61,853
20204	2,343	0	6	76,663	0
20211	2,135	1	7	288,077	306,362
20212	2,053	1	11	37,345	6,872
20213	1,992	2	7	326,219	212,678
20214	1,911	1	10	74,471	140,090
20221	1,813	1	8	211,030	820
20222	1,787	1	5	305,582	250,000
20223	1,766	2	8	1,012,848	113,885
20224	1,732	3	4	1,018,897	339,194

(Justify All Selections and Trend Period in Filing Memorandum)

Selected:	<b>8 pt</b>	Trend	Credibility (Justify in Exh 10)	Complement Trend	Credibility- Weighted Loss Trend
Frequency:	Reported	19.6%			
Severity:	Paid	56.4%			
Pure Premium:		87.0%	11.4%	11.7%	20.3%

Trend Period (Years) for Most Recent

Year in Experience Period: 2.755

Trend Factors:

6 <sup>th</sup> Prior Year	4.189
5 <sup>th</sup> Prior Year	3.482
4 <sup>th</sup> Prior Year	2.895
3 <sup>rd</sup> Prior Year	2.407
2 <sup>nd</sup> Prior Year	2.001
Most Recent Year	1.663

**Rolling 4-Quarter Data**

Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims	Closed Frequency per 100 Exposures	Reported Frequency per 100 Exposures	Paid Loss & DCCE Severity	Total Paid Loss & DCCE Severity including Partial Payments on Prior Calendar Years, on Closed Claims
11,291	4	23	4,563,634	2,533,293	0.04	0.20	1,140,909	633,323
11,374	3	22	4,823,951	3,517,033	0.03	0.19	1,607,984	1,172,344
11,539	5	20	4,867,297	3,802,952	0.04	0.17	973,459	760,590
11,729	5	20	1,386,925	2,827,952	0.04	0.17	277,385	565,590
11,864	4	24	1,365,311	1,310,919	0.03	0.20	341,328	327,730
11,802	5	24	1,102,944	1,312,500	0.04	0.20	220,589	262,500
11,598	4	28	1,061,690	1,028,167	0.03	0.24	265,423	257,042
11,291	3	30	1,044,181	1,003,167	0.03	0.27	348,060	334,389
10,988	3	30	70,423	1,003,167	0.03	0.27	23,474	334,389
10,812	2	27	1,267,153	26,586	0.02	0.25	633,576	13,293
10,715	4	29	1,993,164	1,738,250	0.04	0.27	498,291	434,563
10,783	7	31	3,054,961	2,903,335	0.06	0.29	436,423	414,762
10,934	9	25	4,067,233	3,961,591	0.08	0.23	451,915	440,177
10,908	9	27	2,941,959	3,945,797	0.08	0.25	326,884	438,422
10,731	7	22	2,254,523	2,294,399	0.07	0.21	322,075	327,771
10,288	4	21	1,254,362	1,129,315	0.04	0.20	313,590	282,329
9,650	3	25	491,072	377,420	0.03	0.26	163,691	125,807
9,059	3	30	442,753	375,086	0.03	0.33	147,584	125,029
8,523	4	31	728,303	525,911	0.05	0.36	182,076	131,478
8,090	5	35	726,112	666,001	0.06	0.43	145,222	133,200
7,769	5	36	649,065	360,459	0.06	0.46	129,813	72,092
7,502	5	30	917,302	603,588	0.07	0.40	183,460	120,718
7,277	5	31	1,603,932	504,795	0.07	0.43	320,786	100,959
7,098	7	25	2,548,358	703,899	0.10	0.35	364,051	100,557

Rolling 4-Quarter Annual Trends				
	Closed Frequency	Reported Frequency	Paid Severity	Total Paid (w/Partial) Severity
8 pt	84.2%	19.6%	56.4%	-15.4%
12 pt	7.9%	32.4%	-14.3%	-45.2%
16 pt	23.2%	17.5%	-2.0%	-20.8%
20 pt	19.9%	15.1%	-4.8%	-20.4%
24 pt	15.3%	15.1%	-18.8%	-27.9%

Pacific Specialty Insurance Company  
Other Liability (Occurrence)

Complement Loss and DCCE Trend

Personal Umbrella, Source: ISO Fast Track BI - 4Q22

Complement Loss Trend Data						Rolling 4-Quarter Data					Rolling 4-Quarter Data				
Calendar YYYYQ	Quarterly Data				Total Paid Losses including Partial Payments on Prior Calendar Years, on Closed Claims	Rolling 4-Quarter Data				Total Paid Losses including Partial Payments on Prior Calendar Years, on Closed Claims	Rolling 4-Quarter Data				Total Paid Loss Severity including Partial Payments on Prior Calendar Years, on Closed Claims
	Earned Exposures	Closed Claims	Reported Claims	Paid Losses		Earned Exposures	Closed Claims	Reported Claims	Paid Losses		Closed Frequency per 100 Exposures	Reported Frequency per 100 Exposures	Paid Loss Severity		
20162	4,329,077	42,667		659,598,586											
20163	4,383,697	39,949		624,953,128											
20164	4,422,618	41,054		642,131,201											
20171	4,430,742	41,764		650,704,329		17,566,134	165,434	0	2,577,387,244	0	0.94	0.00	15,580	0	
20172	4,487,109	41,387		670,771,914		17,724,166	164,154	0	2,588,560,572	0	0.93	0.00	15,769	0	
20173	4,513,575	39,913		670,180,872		17,854,044	164,118	0	2,633,788,316	0	0.92	0.00	16,048	0	
20174	4,521,907	42,493		734,478,461		17,953,333	165,557	0	2,726,135,576	0	0.92	0.00	16,466	0	
20181	4,491,310	42,405		687,762,497		18,013,901	166,198	0	2,763,193,744	0	0.92	0.00	16,626	0	
20182	4,521,379	42,824		708,080,702		18,048,171	167,635	0	2,800,502,532	0	0.93	0.00	16,706	0	
20183	4,541,817	41,412		710,921,907		18,076,413	169,134	0	2,841,243,567	0	0.94	0.00	16,799	0	
20184	4,545,334	42,318		749,092,434		18,099,840	168,959	0	2,855,857,540	0	0.93	0.00	16,903	0	
20191	4,502,582	42,220		761,119,434		18,111,112	168,774	0	2,929,214,477	0	0.93	0.00	17,356	0	
20192	4,540,013	42,604		790,730,647		18,129,746	168,554	0	3,011,864,422	0	0.93	0.00	17,869	0	
20193	4,567,001	41,357		774,862,191		18,154,930	168,499	0	3,075,804,706	0	0.93	0.00	18,254	0	
20194	4,580,060	43,893		788,453,105		18,189,656	170,074	0	3,115,165,377	0	0.94	0.00	18,317	0	
20201	4,569,996	43,866		830,468,111		18,257,070	171,720	0	3,184,514,054	0	0.94	0.00	18,545	0	
20202	4,588,111	37,188		754,653,158		18,305,168	166,304	0	3,148,436,565	0	0.91	0.00	18,932	0	
20203	4,624,245	32,660		718,117,137		18,362,412	157,607	0	3,091,691,511	0	0.86	0.00	19,616	0	
20204	4,630,921	31,146		716,397,053		18,413,273	144,860	0	3,019,635,459	0	0.79	0.00	20,845	0	
20211	4,595,793	29,365		668,543,594		18,439,070	130,359	0	2,857,710,942	0	0.71	0.00	21,922	0	
20212	4,651,330	30,378		716,045,582		18,502,289	123,549	0	2,819,103,366	0	0.67	0.00	22,818	0	
20213	4,679,976	30,684		744,092,606		18,558,020	121,573	0	2,845,078,835	0	0.66	0.00	23,402	0	
20214	4,680,999	31,759		774,590,800		18,608,098	122,186	0	2,903,272,582	0	0.66	0.00	23,761	0	
20221	4,631,862	32,492		799,210,336		18,644,167	125,313	0	3,033,939,324	0	0.67	0.00	24,211	0	
20222	4,667,541	33,694		878,434,363		18,660,378	128,629	0	3,196,328,105	0	0.69	0.00	24,849	0	
20223	4,688,615	34,200		845,569,992		18,669,017	132,145	0	3,297,805,491	0	0.71	0.00	24,956	0	
20224	4,676,282	35,171		914,505,710		18,664,300	135,557	0	3,437,720,401	0	0.73	0.00	25,360	0	

Selected: 

8 pt

Complement

Frequency: 

Closed

Trend

Severity: 

Paid

Pure Premium: 3.2%

11.7%

Alternate Pure Premium : (Justify in Filing Memorandum)

Rolling 4-Quarter Annual Trends				
	Closed Frequency	Reported Frequency	Paid Severity	Total Paid (w/Partials) Severity
8 pt	3.2%	#NUM!	8.3%	#NUM!
12 pt	-10.2%	#NUM!	12.8%	#NUM!
16 pt	-10.3%	#NUM!	12.0%	#NUM!
20 pt	-8.4%	#NUM!	10.8%	#NUM!
24 pt	-6.7%	#NUM!	9.7%	#NUM!

**Pacific Specialty Insurance Company  
Other Liability (Occurrence)**

**Non-Catastrophe Loss & DCCE Development**

*Personal Umbrella*

Selected Ultimate Loss & DCCE:

Incurred - Loss & DCCE

Selected Ultimate DCCE (not applicable):

Ultimate \$	20134	20144	20154	20164	20174	20184	20194	20204	20214	20224
<a href="#">Incurred - Loss &amp; DCCE</a>	1,468,829	1,435,746	2,734,101	1,259,092	2,132,254	1,573,591	1,645,066	2,746,472	427,546	32,760
Selected	1,468,829	1,435,746	2,734,101	1,259,092	2,132,254	1,573,591	1,645,066	2,746,472	427,546	32,760
Selected LDFs	20134	20144	20154	20164	20174	20184	20194	20204	20214	20224
Loss & DCCE	1.000	1.014	1.015	1.028	1.056	1.068	1.107	1.284	2.387	6.551

**Non-Catastrophe Incurred Loss & DCCE Development - Annual Triangles**

*Personal Umbrella*

Fiscal Accident Year Data Ending		Months of Development									
		12	24	36	48	60	72	84	96	108	120
20134		3,000	73,703	228,079	1,212,581	1,233,578	1,267,577	1,363,335	1,428,334	1,448,332	1,468,829
20144		42,135	72,644	1,089,098	1,395,012	1,377,466	1,357,996	1,427,998	1,432,997	1,415,710	
20154		80,012	2,558,164	2,592,197	2,593,557	2,693,395	2,693,395	2,693,395	2,693,395		
20164		91,158	192,156	1,108,720	1,175,718	1,157,037	1,210,536	1,224,716			
20174		12,500	789,000	1,800,448	1,882,141	1,992,010	2,018,415				
20184		1,059,200	1,059,032	1,258,230	1,317,722	1,473,122					
20194		1,001,584	1,381,350	1,465,829	1,485,754						
20204		0	155,600	2,139,699							
20214		8,104	179,104								
20224		5,001									
Fiscal Accident Year Data Ending		Age to Age Factors									
		12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult
20134		24.568	3.095	5.316	1.017	1.028	1.076	1.048	1.014	1.014	
20144		1.724	14.992	1.281	0.987	0.986	1.052	1.004	0.988		
20154		31.972	1.013	1.001	1.038	1.000	1.000	1.000			
20164		2.108	5.770	1.060	0.984	1.046	1.012				
20174		63.120	2.282	1.045	1.058	1.013					
20184		1.000	1.188	1.047	1.118						
20194		1.379	1.061	1.014							
20204			13.751								
20214		22.101									
3 Yr Wtd Avg		2.744	1.860	1.159	1.037	1.011	1.028	1.013	1.001	1.014	1.000
Selected		2.744	1.860	1.159	1.037	1.011	1.028	1.013	1.001	1.014	1.000
Age-Ult		6.551	2.387	1.284	1.107	1.068	1.056	1.028	1.015	1.014	1.000
Ultimate \$		32,760	427,546	2,746,472	1,645,066	1,573,591	2,132,254	1,259,092	2,734,101	1,435,746	1,468,829

Pacific Specialty Insurance Company  
Other Liability (Occurrence)

Non-Catastrophe Loss and DCCE Trend  
*Personal Umbrella*

California Company-Specific Loss and DCCE Trend Data					
Calendar YYYYQ	Quarterly Data				
	Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims
20162	2,827	2	8	16,260	16,260
20163	2,841	0	7	0	0
20164	2,836	1	3	3,512,908	1,000,000
20171	2,788	1	5	1,034,467	1,517,033
20172	2,910	1	7	276,577	1,000,000
20173	3,006	2	5	43,346	285,919
20174	3,025	1	3	32,536	25,000
20181	2,923	0	9	1,012,852	0
20182	2,848	2	7	14,209	1,001,582
20183	2,801	1	9	2,093	1,586
20184	2,718	0	5	15,027	0
20191	2,621	0	9	39,094	0
20192	2,671	1	4	1,210,939	25,000
20193	2,705	3	11	728,104	1,713,250
20194	2,787	3	7	1,076,824	1,165,084
20201	2,772	2	3	1,051,366	1,058,256
20202	2,645	1	6	85,664	9,206
20203	2,527	1	6	40,668	61,853
20204	2,343	0	6	76,663	0
20211	2,135	1	7	288,077	306,362
20212	2,053	1	11	37,345	6,872
20213	1,992	2	7	326,219	212,678
20214	1,911	1	10	74,471	140,090
20221	1,813	1	8	211,030	820
20222	1,787	1	5	305,582	250,000
20223	1,766	2	8	1,012,848	113,885
20224	1,732	3	4	1,018,897	339,194

(Justify All Selections and Trend Period in Filing Memorandum)

Selected:	8 pt	Trend	Credibility (Justify in Exh 10)	Complement Trend	Credibility- Weighted Loss Trend
	Reported				
Frequency:	Paid	19.6%			
Severity:		56.4%			
Pure Premium:		87.0%	0.0%	9.7%	9.7%

Trend Period (Years) for Most Recent

Year in Experience Period: 2.755

Trend Factors:

6 <sup>th</sup> Prior Year	2.044	5
5 <sup>th</sup> Prior Year	1.864	4
4 <sup>th</sup> Prior Year	1.700	3
3 <sup>rd</sup> Prior Year	1.550	2
2 <sup>nd</sup> Prior Year	1.414	1
Most Recent Year	1.289	0

Rolling 4-Quarter Data						Rolling 4-Quarter Data			
Earned Exposures	Closed Claims	Reported Claims	Paid Losses & DCCE	Total Paid Losses & DCCE including Partial Payments on Prior Calendar Years, on Closed Claims		Closed Frequency per 100 Exposures	Reported Frequency per 100 Exposures	Paid Loss & DCCE Severity	Total Paid Loss & DCCE Severity including Partial Payments on Prior Calendar Years, on Closed Claims
11,291	4	23	4,563,634	2,533,293		0.04	0.20	1,140,909	633,323
11,374	3	22	4,823,951	3,517,033		0.03	0.19	1,607,984	1,172,344
11,539	5	20	4,867,297	3,802,952		0.04	0.17	973,459	760,590
11,729	5	20	1,386,925	2,827,952		0.04	0.17	277,385	565,590
11,864	4	24	1,365,311	1,310,919		0.03	0.20	341,328	327,730
11,802	5	24	1,102,944	1,312,500		0.04	0.20	220,589	262,500
11,598	4	28	1,061,690	1,028,167		0.03	0.24	265,423	257,042
11,291	3	30	1,044,181	1,003,167		0.03	0.27	348,060	334,389
10,988	3	30	70,423	1,003,167		0.03	0.27	23,474	334,389
10,812	2	27	1,267,153	26,586		0.02	0.25	633,576	13,293
10,715	4	29	1,993,164	1,738,250		0.04	0.27	498,291	434,563
10,783	7	31	3,054,961	2,903,335		0.06	0.29	436,423	414,762
10,934	9	25	4,067,233	3,961,591		0.08	0.23	451,915	440,177
10,908	9	27	2,941,959	3,945,797		0.08	0.25	326,884	438,422
10,731	7	22	2,254,523	2,294,399		0.07	0.21	322,075	327,771
10,288	4	21	1,254,362	1,129,315		0.04	0.20	313,590	282,329
9,650	3	25	491,072	377,420		0.03	0.26	163,691	125,807
9,059	3	30	442,753	375,086		0.03	0.33	147,584	125,029
8,523	4	31	728,303	525,911		0.05	0.36	182,076	131,478
8,090	5	35	726,112	666,001		0.06	0.43	145,222	133,200
7,769	5	36	649,065	360,459		0.06	0.46	129,813	72,092
7,502	5	30	917,302	603,588		0.07	0.40	183,460	120,718
7,277	5	31	1,603,932	504,795		0.07	0.43	320,786	100,959
7,098	7	25	2,548,358	703,899		0.10	0.35	364,051	100,557

Rolling 4-Quarter Annual Trends				
	Closed Frequency	Reported Frequency	Paid Severity	Total Paid (w/Partials) Severity
8 pt	84.2%	19.6%	56.4%	-15.4%
12 pt	7.9%	32.4%	-14.3%	-45.2%
16 pt	23.2%	17.5%	-2.0%	-20.8%
20 pt	19.9%	15.1%	-4.8%	-20.4%
24 pt	15.3%	15.1%	-18.8%	-27.9%

Pacific Specialty Insurance Company  
Other Liability (Occurrence)

Complement Loss and DCCE Trend

Personal Umbrella, Source: ISO Fast Track BI - 4Q22

Complement Loss Trend Data					Rolling 4-Quarter Data					Rolling 4-Quarter Data				
Calendar YYYYQ	Quarterly Data				Total Paid Losses including Partial Payments on Prior Calendar Years, on Closed Claims	Earned Exposures	Closed Claims	Reported Claims	Paid Losses	Total Paid Losses including Partial Payments on Prior Calendar Years, on Closed Claims	Closed Frequency per 100 Exposures	Reported Frequency per 100 Exposures	Paid Loss Severity	Total Paid Loss Severity including Partial Payments on Prior Calendar Years, on Closed Claims
	Earned Exposures	Closed Claims	Reported Claims	Paid Losses										
20162	4,329,077	42,667		659,598,586										
20163	4,383,697	39,949		624,953,128										
20164	4,422,618	41,054		642,131,201										
20171	4,430,742	41,764		650,704,329										
20172	4,487,109	41,387		670,771,914										
20173	4,513,575	39,913		670,180,872										
20174	4,521,907	42,493		734,478,461										
20181	4,491,310	42,405		687,762,497										
20182	4,521,379	42,824		708,080,702										
20183	4,541,817	41,412		710,921,907										
20184	4,545,334	42,318		749,092,434										
20191	4,502,582	42,220		761,119,434										
20192	4,540,013	42,604		790,730,647										
20193	4,567,001	41,357		774,862,191										
20194	4,580,060	43,893		788,453,105										
20201	4,569,996	43,866		830,468,111										
20202	4,588,111	37,188		754,653,158										
20203	4,624,245	32,660		718,117,137										
20204	4,630,921	31,146		716,397,053										
20211	4,595,793	29,365		668,543,594										
20212	4,651,330	30,378		716,045,582										
20213	4,679,976	30,684		744,092,606										
20214	4,680,999	31,759		774,590,800										
20221	4,631,862	32,492		799,210,336										
20222	4,667,541	33,694		878,434,363										
20223	4,688,615	34,200		845,569,992										
20224	4,676,282	35,171		914,505,710										

Rolling 4-Quarter Annual Trends				
	Closed Frequency	Reported Frequency	Paid Severity	Total Paid (w/Partial) Severity
8 pt	3.2%	#NUM!	8.3%	#NUM!
12 pt	-10.2%	#NUM!	12.8%	#NUM!
16 pt	-10.3%	#NUM!	12.0%	#NUM!
20 pt	-8.4%	#NUM!	10.8%	#NUM!
24 pt	-6.7%	#NUM!	9.7%	#NUM!

Selected: 

Alternate

 Complement Trend

Frequency:

Severity:

Pure Premium: 

9.7%

Alternate Pure Premium : 

9.7%

 (Justify in Filing Memorandum)

## PRIOR APPROVAL RATE APPLICATION FOR PROPERTY & LIABILITY LINES GENERAL INFORMATION

Completed by:  Date:

Your File #:   
(15 Character Maximum)

### Filing Characteristics

Does this filing include a variance request?

If yes,

Is this a variance request submitted after the prior  
approval application to which it applies?

Provide the applicable CDI File #:

Is this a group filing? If yes, complete Page 2.   (Page 2 hidden)

Is this a specialty filing as per CIC §2642.7?

Line Type:

General Line :

Subline:

Program:

Provide the most recent applicable CDI file # in this line,  
subline and/or program:

Identify the number of models used in the development of this program.

### Company Information

Company Name:

Group Name:

NAIC Company Code:

NAIC Group Code:

Organized under the laws of the State of:

Home Office:

Contact Name/Title:

Toll Free Phone #:  Fax #:

Email Address:

Mailing Address:

### DEPARTMENT USE ONLY

CDI File #:

SERFF #:

Filed Date:

Compliance Date:

Public Notice Date:

Deemer Date:

Intake Analyst:

Bureau/Senior:

Group Filing?: ☐ Yes ☒ No

X-Reference #:

Filing Type: ☒ Rate ☒ Rule

☐ Form ☒ Variance

☐ New Program

☐ Transferred Program

% Change:

Refer to CDI website below for the most current rate template and prior approval factors:

<http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/>

## FILING TYPE

Complete the following questions in order to generate the filing checklist:

- |                                                                      |   |
|----------------------------------------------------------------------|---|
| 1. Is this a New Program filing?                                     | N |
| 2. Is this a Transferred Program filing?                             | N |
| 3. Is this a Rate filing?                                            | Y |
| 4. Does this filing propose new Rule(s) or any changes to Rule(s)?   | Y |
| 4.a. Do the Rule change(s) have a rate impact?                       | N |
| 5. Does this filing propose new Form(s) or any changes to Form(s)?   | N |
| 5.a. Do the Form change(s) have a rate impact?                       | N |
| 6. Does this filing include a variance request? (as per '1.General') | Y |

Question 4: Rule change(s) include new rule(s) and changes to existing rule(s).

Question 5: Form change(s) include new, withdrawn or replacement form(s).

## FILING CHECKLIST

Use this checklist to indicate submission of ALL items listed in the format(s) required (either PDF, or Excel and PDF).

PDF	Excel	Prior Approval Rate Application
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	General Information, Page 1
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Filing Type and Checklist, Page 3
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Proposed Impact, Page 4
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Reconciliation of Direct Earned Premium to Statutory Data, Page 5
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Program Detail, Page 6
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Additional Calendar Year Data Required by Statute, Page 7
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Miscellaneous Fees and Other Charges, Page 8
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Rating Rules and Underwriting Guidelines, Page 10
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Variance Request, Page 11
<input checked="" type="checkbox"/>		<b>Affidavit</b>
		<b>Supporting Exhibits</b>
<input checked="" type="checkbox"/>		Exhibit 1 - Filing History
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Exhibit 2 - Rate Level History
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Exhibit 3 - Policy Term Distribution
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Exhibit 4 - Premium Adjustment Factor
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Exhibit 5 - Premium Trend Factor
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Exhibit 6 - Miscellaneous Fees and Other Charges
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Exhibit 7 - Loss and Defense & Cost Containment Expense (DCCE) Development Factors
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Exhibit 8 - Loss and DCCE Trend
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Exhibit 9 - Catastrophe Adjustment
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Exhibit 10 - Credibility Adjustment
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Exhibit 11 - Ancillary Income
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Exhibit 12 - Reinsurance Premium and Recoverables <sup>1</sup>
<input checked="" type="checkbox"/>		Exhibit 13 - Variance Request
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Exhibit 14 - Rate Distribution
<input type="checkbox"/>	<input type="checkbox"/>	Exhibit 15 - Rate Classification Relativities
<input checked="" type="checkbox"/>		Exhibit 18 - Rating Rules and Underwriting Guidelines
<input type="checkbox"/>	<input type="checkbox"/>	Exhibit 19 - Supplemental Information
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Exhibit 20 - Customer Dislocation
<input checked="" type="checkbox"/>		<b>Filing Memorandum</b>
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<b>Prior Approval Rate Template</b>
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<b>Standard Exhibits Template</b>
<input checked="" type="checkbox"/>		<b>Complete Current, Marked-up and Proposed Underwriting Guidelines</b>
<input checked="" type="checkbox"/>		<b>Complete Current, Marked-up and Proposed Printed Rate and Rule Manual Pages</b>
<input type="checkbox"/>		<b>Copies of Reinsurance Agreements<sup>1</sup></b>

<sup>1</sup> See Prior Approval Rate Filing Instructions.

## IMPACT OF PROPOSED CHANGES

Proposed Overall Rate Change:

12.3%

Proposed Earned Premium Per Exposure:

\$517.85

Proposed Effective Date:

04/01/24

	Coverage/Form/Program <sup>1</sup>	Indicated % Change	Proposed % Change <sup>2</sup>	Adjusted Earned Premium <sup>3,4</sup>	Projected Earned Premium <sup>4</sup>
(1)	Personal Umbrella	33.0%	12.3%	\$3,274,726	\$3,675,884
(2)					\$0
(3)					\$0
(4)					\$0
(5)					\$0
(6)					\$0
(7)					\$0
(8)					\$0
(9)					\$0
(10)					\$0
<b>Total</b>		<b>33.0%</b>	<b>12.3%</b>	<b>\$3,274,726</b>	<b>\$3,675,884</b>

<sup>1</sup> Every Coverage/Form/ Program listed on Prior Approval Template Page 1 should be listed on this page, and reflect the same order in terms of Coverage/Form/Program. The figures on this page should reconcile to the Prior Approval Rate Template.

<sup>2</sup> Commercial Auto Liability and Physical Damage must be combined in one application, with separate Rate Calculation pages in the Prior Approval Rate Template for liability and physical damage coverages.

<sup>3</sup> If this filing contains group data, fill in the proposed impact for each individual company on Prior Approval Rate Application Page 2. The total rate impact shown on this page will not necessarily be equal to any of the individual company premium impacts shown on Prior Approval Rate Application Page 2.

<sup>4</sup> Adjusted earned premium is the historical earned premium for the most recent year adjusted to the current rate level and trended to the average earned date of the proposed rating period.

<sup>5</sup> Total earned premium must include all income derived from miscellaneous fees and other charges.

## RECONCILIATION OF DIRECT EARNED PREMIUM DATA

### Annual Statement Statutory Page 14 Calendar Year Data

	Coverage/Form/Program <sup>1</sup>	Latest CDI Filing # <sup>2</sup>	2nd Prior Calendar Year	1st Prior Calendar Year	Most Recent Calendar Year
			2020	2021	2022
(1)	Personal Umbrella	20-1584	4,058,818	3,474,533	3,309,684
(2)	Comprehensive Personal Liability	21-2050	2,753,904	2,648,628	2,730,589
(3)					
(4)					
(5)					
(6)					
(7)					
(8)					
(9)					
(10)					
<b>Total</b>			<b>6,812,722</b>	<b>6,123,161</b>	<b>6,040,273</b>
<b>Statutory Page 14</b>			<b>6,812,722</b>	<b>6,123,161</b>	<b>6,040,273</b>
<b>Difference</b>			<b>0</b>	<b>0</b>	<b>0</b>

Explain any differences:

<sup>1</sup> This page requires insurers to itemize each coverage/form/program until **all** data is reconciled to the corresponding annual statement line of insurance. Every Coverage/Form/ Program listed on Prior Approval Template Page 1 should be listed on this page along with and any other coverages/forms/programs that roll up to the annual statement line of insurance, once aggregated.

<sup>2</sup> For residual market data, a filing number is not required.

## ANNUAL STATEMENT LINE - Other Liability

	Year	Written Premium	Earned Premium	Incurred Loss	IL%	DCCE	DCCE%	IL+DCCE	IL+DCCE %
(1)	2022	5,979,497	6,040,273	3,687,114	61.04%	396,878	6.57%	4,083,992	67.61%
(2)	2021	6,143,664	6,123,161	3,906,029	63.79%	186,030	3.04%	4,092,059	66.83%
(3)	2020	6,381,211	6,812,722	(1,881,180)	-27.61%	674,696	9.90%	(1,206,484)	-17.71%
(4)	3 Yr Avg	6,168,124	6,325,385	1,903,988	30.10%	419,201	6.63%	2,323,189	36.73%

Source: Annual Statement for 2020, 2021 & 2022

Note: Programs with less than \$25M in premium each can be combined into one entry.

Note: Ratios are weighted averages. Dollars are arithmetic averages.

### Total - All Programs

	Year	Written Premium	Earned Premium	Incurred Loss	IL%	DCCE	DCCE%	IL+DCCE	IL+DCCE %
(5)	2022	5,979,497	6,040,273	3,687,114	61.04%	396,878	6.57%	4,083,992	67.61%
(6)	2021	6,143,664	6,123,161	3,906,029	63.79%	186,030	3.04%	4,092,059	66.83%
(7)	2020	6,381,211	6,812,722	(1,881,180)	-27.61%	674,696	9.90%	(1,206,484)	-17.71%
(8)	3 Yr Avg	6,168,124	6,325,385	1,903,988	30.10%	419,201	6.63%	2,323,189	36.73%

Difference	-	-	-	-	-	-	-	-	-
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### All Programs

	Year	Written Premium	Earned Premium	Incurred Loss	IL%	DCCE	DCCE%	IL+DCCE	IL+DCCE %
	2022	5,979,497	6,040,273	3,687,114	61.04%	396,878	6.57%	4,083,992	67.61%
	2021	6,143,664	6,123,161	3,906,029	63.79%	186,030	3.04%	4,092,059	66.83%
	2020	6,381,211	6,812,722	(1,881,180)	-27.61%	674,696	9.90%	(1,206,484)	-17.71%
	3 Yr Avg	6,168,124	6,325,385	1,903,988	30.10%	419,201	6.63%	2,323,189	36.73%

### (specify program)

	Year	Written Premium	Earned Premium	Incurred Loss	IL%	DCCE	DCCE%	IL+DCCE	IL+DCCE %
	2022	0	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
	2021	0	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
	2020	0	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
	3 Yr Avg	0	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!

### (specify program)

	Year	Written Premium	Earned Premium	Incurred Loss	IL%	DCCE	DCCE%	IL+DCCE	IL+DCCE %
	2022	0	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
	2021	0	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
	2020	0	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
	3 Yr Avg	0	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!

### (specify program)

	Year	Written Premium	Earned Premium	Incurred Loss	IL%	DCCE	DCCE%	IL+DCCE	IL+DCCE %
	2022	0	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
	2021	0	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
	2020	0	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
	3 Yr Avg	0	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!

### (specify program)

	Year	Written Premium	Earned Premium	Incurred Loss	IL%	DCCE	DCCE%	IL+DCCE	IL+DCCE %
	2022	0	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
	2021	0	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
	2020	0	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
	3 Yr Avg	0	0	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!

## ADDITIONAL CALENDAR YEAR DATA REQUIRED BY STATUTE

Refer to CIC §1857.7, CIC §1857.9 and CIC §1864 for more information.

Line	Type of Data	Most Recent Calendar Year
(0)	Calendar Year	2022
(1)	Number of claims outstanding at beginning of year	23
(2)	Number of claims during the year	25
(3)	Number of claims closed during the year	26
(4)	Number of claims outstanding at year's end [ (1) + (2) - (3) ]	22
(5)	Unearned Premiums	(\$113,620)
(6)	Dollar amount of claims paid	\$2,548,358
(7)	Net loss reserves for outstanding claims excluding claims incurred but not reported (case reserves)	(\$169,136)
(8)	Net loss reserves for claims incurred but not reported (IBNR)	(\$1,112,650)
(9)	Losses incurred as a percentage of premiums earned, including IBNR	41.7%
(10)	Net investment gain or loss and other income or gain or loss allocated to the line	\$110,069
(11)	Net income before federal and foreign income taxes [ (10) + (15) ]	\$106,585
(12)	Total number of policies in force on the last day of the reporting period	6,819
(13)	Total number of policies canceled	627
(14)	Total number of policies non-renewed	450
(15)	Net underwriting gain or loss ( = CY earned premiums less CY incurred loss less CY incurred expense )	(\$3,484)
(16)	Separate allocations of expenses for:	
(17)	(a) commissions and brokerage expense	\$1,447,625
(18)	(b) other acquisition costs	\$51,786
(19)	(c) general office expenses	\$185,525
(20)	(d) taxes, licenses and fees	\$71,557
(21)	(e) loss adjustment expense (DCCE & AOE)	\$316,247
(22)	(f) other expenses	(\$26,144)

## MISCELLANEOUS FEES AND OTHER CHARGES

Check all fees that apply and identify the current amount charged for each transaction.

If no fees apply to this program, check here: ☐

If changes to fees are being proposed in this application, check here: ☐

Note: All fees applicable to this program must be identified in the insurer's rating rule pages.

### Miscellaneous Fees

		New Business		Renewal Business
Fixed Expense Fee/Constant/Premium	<input type="checkbox"/>		<input type="checkbox"/>	
Policy Fee	<input checked="" type="checkbox"/>	\$37.00	<input checked="" type="checkbox"/>	\$37.00
Installment Fee (Fixed \$)	<input checked="" type="checkbox"/>	\$10.00	<input checked="" type="checkbox"/>	\$10.00
Endorsement Fee	<input type="checkbox"/>		<input type="checkbox"/>	
Inspection Fee	<input type="checkbox"/>		<input type="checkbox"/>	
Cancellation Fee	<input type="checkbox"/>		<input type="checkbox"/>	
Reinstatement Fee	<input type="checkbox"/>		<input type="checkbox"/>	
Late Fee	<input type="checkbox"/>		<input type="checkbox"/>	
SR-22	<input type="checkbox"/>		<input type="checkbox"/>	
Other Fees (specify below)				
<i>Installment Fee - EFT</i>	<input checked="" type="checkbox"/>	\$3.00	<input checked="" type="checkbox"/>	\$3.00
<i>Fee 2</i>	<input type="checkbox"/>		<input type="checkbox"/>	
<i>Fee 3</i>	<input type="checkbox"/>		<input type="checkbox"/>	
<i>Fee 4</i>	<input type="checkbox"/>		<input type="checkbox"/>	

### Ancillary Income

		New Business		Renewal Business
Installment Finance Charge (APR %)	<input type="checkbox"/>		<input type="checkbox"/>	
Non-Sufficient Funds (NSF) Fee	<input checked="" type="checkbox"/>	\$25.00	<input checked="" type="checkbox"/>	\$25.00
Membership Dues	<input type="checkbox"/>		<input type="checkbox"/>	
Premium Finance Revenues	<input type="checkbox"/>		<input type="checkbox"/>	
Other Fees (specify below)				
<i>Fee 1</i>	<input type="checkbox"/>		<input type="checkbox"/>	
<i>Fee 2</i>	<input type="checkbox"/>		<input type="checkbox"/>	
<i>Fee 3</i>	<input type="checkbox"/>		<input type="checkbox"/>	
<i>Fee 4</i>	<input type="checkbox"/>		<input type="checkbox"/>	

Use Exhibit 6 if additional space is needed to explain fees not listed above.

FORMS

Legend of Response Codes

Type Code	Source Code	Category Code			
(1) Application	(1) Insurance Services Office (ISO)	(1) New, mandatory	(4) Replacement, mandatory	(7) Withdrawn, mandatory	
(2) Endorsement	(2) Other Advisory Organization	(2) New, optional (required)	(5) Replacement, optional (required)	(8) Withdrawn, optional (required)	
(3) Policy	(3) Company	(3) New, optional (elective)	(6) Replacement, optional (elective)	(9) Withdrawn, optional (elective)	
(4) Other (Describe in box below)	(4) Other (Describe in box below)	(10) Other (Describe in box below)			
		Mandatory - refers to forms that the <u>insurer</u> attaches to all policies.			
		Optional (required) - refers to forms that the <u>insurer</u> requires be attached to some policies.			
		Optional (elective) - refers to forms that the <u>insured</u> requests be added to their policy.			

		Applicable Form			Source of Form			Coverage Change Reflects		Coverage Change Includes	
		#	Title	Type	Source	CDI File # <sup>1</sup>		Category <sup>3</sup>	Restriction? <sup>2</sup>	Broadening?	Rate Impact?
(1)	Proposed										
	Current										
	Explain Revision/New Form Provide a summary - when does it attach, how does it broaden or restrict coverage, and why are you seeking to revise or adopt it.										
	Premium Determination (Factor or Charge - \$, %, or description) - Any changes or introduction of rates/premium charge must be justified and supported. If additional space is needed submit a supplemental exhibit.										
	Rate Impact Explain why there is or isn't a rate impact.										
	Rule If applicable, specify the applicable rule(s) and manual page number(s).										

(2)	Proposed										
	Current										
	<b>Explain Revision/New Form</b> Provide a summary - when does it attach, how does it broaden or restrict coverage, and why are you seeking to revise or adopt it.										
	<b>Premium Determination</b> (Factor or Charge - \$, %, or description) - <b>Any changes or introduction of rates/premium charge must be justified and supported.</b> If additional space is needed submit a supplemental exhibit.										
	<b>Rate Impact</b> Explain why there is or isn't a rate impact.										
<b>Rule</b> If applicable, specify the applicable rule(s) and manual page number(s).											
(3)	Proposed										
	Current										
	<b>Explain Revision/New Form</b> Provide a summary - when does it attach, how does it broaden or restrict coverage, and why are you seeking to revise or adopt it.										
	<b>Premium Determination</b> (Factor or Charge - \$, %, or description) - <b>Any changes or introduction of rates/premium charge must be justified and supported.</b> If additional space is needed submit a supplemental exhibit.										
	<b>Rate Impact</b> Explain why there is or isn't a rate impact.										
<b>Rule</b> If applicable, specify the applicable rule(s) and manual page number(s).											

(4)	Proposed										
	Current										
	<b>Explain Revision/New Form</b> Provide a summary - when does it attach, how does it broaden or restrict coverage, and why are you seeking to revise or adopt it.										
	<b>Premium Determination</b> (Factor or Charge - \$, %, or description) - <b>Any changes or introduction of rates/premium charge must be justified and supported.</b> If additional space is needed submit a supplemental exhibit.										
	<b>Rate Impact</b> Explain why there is or isn't a rate impact.										
<b>Rule</b> If applicable, specify the applicable rule(s) and manual page number(s).											

<sup>1</sup> If Source selected is ISO or Other Advisory Organization, provide the CDI File # of the applicable filing from which the form is being adopted. If Source selected is Company and Category is Replacement, provide the CDI File # under which the current form is approved.

<sup>2</sup> Forms that restrict, exclude or delete coverage require consideration of a rate offset/credit. Provide the amount of prior losses incurred associated with the impacted coverage, if any.

<sup>3</sup> If the Category Code is withdrawn, provide the CDI file # under which the withdrawn form was last submitted.

**Other (Please provide additional information below for forms indicated as "Other" under Type Code, Source Code, and/or Category Code.)**

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## RATING RULES AND UNDERWRITING GUIDELINES

Insurers submitting a rule change filing must provide the information identified below.  
Complete Exhibit 18 as necessary to fulfill this requirement.

Check all that apply:

- ☒ (1) Introducing a new rule(s)
- ☒ (2) Revising an existing rule(s)
- ☐ (3) Adopting an approved Advisory Organization (AO) rule(s)
- ☐ (4) Withdrawing an approved rule(s)
- ☐ (5) Introducing or revising an underwriting guideline(s)<sup>1</sup>

If (1), (2) or (5) above is checked, provide the following:

- (a) The purpose for the rule or underwriting guideline or an explanation for revising an existing rule  
or underwriting guideline (Exhibit 18)
- (b) A copy of the current and proposed manual page corresponding to the rule or underwriting guideline
- (c) The proposed charge for the rule, and justification of the charge including  
the rate or premium development method (Exhibit 18)
- (d) The rate impact of the rule or underwriting guideline on the current book of business, with  
corresponding calculation of that impact (Exhibit 18)
- (e) Advise if the rule is:
  - ☐ (i) Optional
  - ☒ (ii) Mandatory

If (3) above is checked, specify the approved CDI File #(s) of the AO rule:

If (4) above is checked, provide the following:

- (a) An explanation for the withdrawal of the rule (Exhibit 18)
- (b) A copy of the current and proposed manual page corresponding to the withdrawn rule
- (c) The rate impact of withdrawing the rule on the current book of business, with  
corresponding calculation of that impact (Exhibit 18)

For all rule and underwriting guideline changes, provide any additional comments necessary to adequately explain the rule change (Exhibit 18).

<sup>1</sup> Underwriting guidelines included in this filing are reviewed only insofar as they relate to rates contained in this filing or currently on file with the California Department of Insurance.

## VARIANCE REQUEST

Select the basis for each variance requested and enter the minimum and maximum permitted rate change percentages resulting from that variance.

Provide full documentation of and justification for each variance request in Exhibit 13. Refer to the Prior Approval Rate Filing Instructions and CCR §2644.27 (f) for comprehensive information on required documentation.

			Minimum Permitted Rate Change % (CHANGE_AT_MIN)	Impact of Variance on Minimum Permitted Rate Change %	Maximum Permitted Rate Change % (CHANGE_AT_MAX)	Impact of Variance on Maximum Permitted Rate Change %
No Variance (Default Scenario)			-1.0%		84.9%	
Request #1:	Variance #	7A ▼	-0.7%	0.3%	85.5%	0.6%
CCR §2644.27(f)(7)(A): The loss development formula in CCR §2644.6 does not produce an actuarially sound result because there is not enough data to be credible.						
Request #2	Variance #	n/a ▼	-29.0%	-28.0%	32.6%	-52.3%
Request #3	Variance #	n/a ▼				
Request #4	Variance #	n/a ▼				
Request #5	Variance #	n/a ▼				
Request #6	Variance #	n/a ▼				
Request #7	Variance #	n/a ▼				
Request #8	Variance #	n/a ▼				
Request #9	Variance #	n/a ▼				
Request #10	Variance #	n/a ▼				
All Variances Combined			-28.8%	-27.8%	33.0%	-51.9%

PRIOR APPROVAL RATE TEMPLATE FOR PROPERTY & LIABILITY LINES  
GENERAL INFORMATION

Completed by: Mitchell Paden

Completed Date: 3/1/2024

CDI File # (Department Use Only):

Initial SERFF Filing Date: 7/13/2023

Company Name: Pacific Specialty Insurance Company

Marketing System Distribution:

%Captive	%Direct	%Independent
		100.0%

Line Type: Personal

General Line : Other Liability

Proposed Effective Date (new rates): 4/1/2024

New Program: ☐

LCM Calculation(s) Included: ☐

(LCM Calculation(s) is(are) hidden unless this box is checked.)

Most Recent Year of Experience Data Ending: 20224

(Enter in YYYYQ format.)

Enter name of each coverage/form/program for which a rate change is being requested in the cells below. Otherwise, leave blank.

Detailed Line Description(s)	Coverage/Form/Program	Proposed % Impact	Prior Effective Date (current rates)
Other Liability	Personal Umbrella	12.3%	11/23/2020

Variance Request:

Does the Ratemaking Data include a Request(s) for Variance?

If yes, is Variance #3 requested for any coverage?

Y

N

Variance #: 7A, 8A

## PRIOR APPROVAL RATE TEMPLATE FOR PROPERTY & LIABILITY LINES SUMMARY

Coverage/Form/Program	Latest Year Adjusted Annual Premium (\$)	Minimum Permitted Earned Premium (\$)	Maximum Permitted Earned Premium (\$)	Change at Minimum %	Change at Maximum %	Proposed %
Personal Umbrella	3,274,726	2,332,190	4,354,547	-28.8%	33.0%	12.3%
<b>Combined</b>	<b>3,274,726</b>	<b>2,332,190</b>	<b>4,354,547</b>	<b>-28.8%</b>	<b>33.0%</b>	<b>12.3%</b>

Combined Total Earned Exposures for Latest Year:

7,098

Coverage/Form/Program	Average Earned Premium \$ per Exposure				Latest Year Earned Exposures
	Latest Year Adjusted	Minimum Permitted	Maximum Permitted	Proposed	
Personal Umbrella	461.34	343.15	640.72	517.85	7,098
<b>Combined</b>	<b>461.34</b>	<b>328.55</b>	<b>613.46</b>	<b>517.85</b>	<b>7,098</b>

Coverage/Form/Program	Latest Year Adjusted Annual Premium (\$)	Latest Year Projected Ultimate Loss & DCCE (\$)	Latest Year Projected Ultimate Loss & DCCE Ratio
Personal Umbrella	3,274,726	42,235	1.3%
<b>Combined</b>	<b>3,274,726</b>	<b>42,235</b>	<b>1.3%</b>

## PROJECTED YIELD AND FEDERAL INCOME TAX RATE ON INVESTMENT INCOME

		Short-Term Assets	Intermediate-Term Assets		Long-Term Assets		No Maturity
Line	Description	1 Year or Less	Over 1 Year thru 5 Years	Over 5 Years thru 10 Years	Over 10 Years thru 20 Years	Over 20 Years	Date
1.7	U.S. Governments	233,025	1,228,897	2,078,496	69,579	1,912,054	
2.7	All Other Governments	0	0	0	0	0	
3.7	States, Territories and Possessions	0	0	869,833	756,679	0	
4.7	Political Subdivisions	1,676,333	3,592,922	732,588	1,560,875	295,717	
5.7	Special Revenue and Assessment Obligations	3,121,264	27,693,245	14,784,962	37,385,449	38,522,325	
6.7	Industrial and Miscellaneous	0	5,033,153	23,954,559	35,582,606	42,854,439	
7.7	Hybrid Securities	0	0	0	0	0	
8.7	Parent, Subsidiaries and Affiliates	0	0	0	0	0	
9.7	SVO Identified Funds						0

Source:

Schedule D, Part 1A, Section 1 of the insurer **group's** most recent consolidated (combined) statutory Annual Statement.

		Short-Term Assets	Intermediate-Term Assets	Long-Term Assets
		1 Year or Less	Over 1 Year thru 10 Years	Over 10 Years
(1)	Government Bonds (Sum of Lines 1.7 & 2.7)	233,025	3,307,393	1,981,633
(2)	Other Taxable Bonds (Sum of Lines 6.7, 7.7, 8.7 and one-half of Line 5.7) <sup>1</sup>	1,560,632	50,226,816	116,390,932
(3)	Tax-Exempt Bonds (Sum of Lines 3.7, 4.7 and one-half of Line 5.7)	3,236,965	26,434,447	40,567,158

(Note: CCR §2644.20 refers to bond asset classes of "Credit Tenant Loans" and "Public Utilities" that are no longer recorded in the NAIC Annual Statement Schedule D, Part 1A, Section 1. Assets included in "Other Taxable Bonds" conform to the current NAIC Annual Statement Blank.)

<sup>1</sup> SVO Identified Funds are treated as Other Taxable Long-Term Bonds.

**PROJECTED YIELD AND FEDERAL INCOME TAX RATE ON INVESTMENT INCOME**  
(continued)

		Invested Assets <sup>1</sup>	Currently Available Yield <sup>2</sup>	Return on Invested Assets	Federal Income Tax Rate	Federal Income Taxes
		[1]	[2]	[3] = [1] * [2]	[4]	[5] = [3] * [4]
(1)	U.S. Government Bonds					
	(i) Short-Term	233,025	5.3%	12,273	21.00%	2,577
	(ii) Intermediate-Term	3,307,393	3.6%	118,846	21.00%	24,958
	(iii) Long-Term	1,981,633	3.9%	77,944	21.00%	16,368
(2)	Other Taxable Bonds					
	(i) Short-Term	1,560,632	5.1%	80,112	21.00%	16,824
	(ii) Intermediate-Term	50,226,816	4.6%	2,325,949	21.00%	488,449
	(iii) Long-Term	116,390,932	4.9%	5,731,647	21.00%	1,203,646
(3)	Tax-Exempt Bonds					
	(i) Short-Term	3,236,965	4.1%	131,270	5.25%	6,892
	(ii) Intermediate-Term	26,434,447	2.8%	746,752	5.25%	39,204
	(iii) Long-Term	40,567,158	3.8%	1,546,708	5.25%	81,202
(4)	Common Stock	10,686,381				
	(i) Dividends		2.0%	217,575	13.13%	28,557
	(ii) Capital Gains		10.2%	1,085,451	21.00%	227,945
(5)	Preferred Stock Dividends	0	6.9%	0	13.13%	0
(6)	Mortgage Loans	0	4.9%	0	21.00%	0
(7)	Real Estate	13,221,299	6.2%	818,839	21.00%	171,956
(8)	Cash	(379,473)	5.3%	(19,986)	21.00%	(4,197)
(9)	Other	10,374,275				
	(i) Dividends		2.0%	211,220	13.13%	27,723
	(ii) Capital Gains		10.2%	1,053,750	21.00%	221,287
(10)	Total Gross Invested Assets	277,841,482		14,138,350		2,553,391
(11)	Investment Expense <sup>3</sup>			1,269,171	21.00%	266,526
(12)	Total Net Invested Assets	277,841,482		12,869,179		2,286,865
(13)	Federal Income Tax: Line (12); column [5]/column [3]				<b>17.8%</b>	
(14)	Projected Yield on Invested Assets: Line (12), column [3]/column [1]		4.6%			
		Most Recent Calendar Year				
(15)	Loss Reserves <sup>4</sup>	36,543,552				
(16)	Loss Adjustment Expense Reserves <sup>4</sup>	23,174,988				
(17)	Unearned Premium Reserves <sup>4</sup>	125,932,899				
(18)	Surplus as Regards to Policyholders <sup>4</sup>	145,284,502				
(19)	Total Reserves and Surplus	330,935,941				
(20)	Projected Yield adjusted to Reserve and Surplus Base: Line (14), column [2]*Line (12), column [1]/Line (19), column [1]		<b>3.9%</b>			

<sup>1</sup> Source for Column [1], Lines (4) through (9): Page 2 (Assets) of the insurer group's most recent consolidated (combined) statutory Annual Statement.

- Line (8) Cash: Page 2 (Assets) Line 5, cash only; cash equivalents and short-term investments are included in Schedule D.

- Line (9) Other: Page 2 (Assets) Sum of Lines 6, 8, 9 and 11.

<sup>2</sup> Currently available yields are defined in CCR §2644.20. Latest values are posted at:

<http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>

Month/Year (Yield): **June 2023**

<sup>3</sup> Source: Page 11, Line 25 of the insurer group's most recent consolidated statutory Annual Statement. Entered as a positive expense.

<sup>4</sup> Source for Column [1], Lines (15) through (18):

Page 3 (Liabilities, Surplus and Other Funds) of the insurer group's most recent consolidated statutory Annual Statement, Lines 1, 3, 9 and 37, respectively.

## EXCLUDED EXPENSE RATIO Countrywide Insurer Group Data

Countrywide direct earned premium for lines of business subject to Proposition 103 (\$):

Countrywide direct earned premium for lines of business **not** subject to Proposition 103 (\$):

Total countrywide direct earned premium (\$):

2nd Prior Calendar Year	1st Prior Calendar Year	Most Recent Calendar Year
2020	2021	2022
248,346,000	234,319,000	245,920,000
0	0	0
248,346,000	234,319,000	245,920,000

(Note: Total must reconcile to the countrywide direct earned premium in the Insurance Expense Exhibit, Part 3 for the **insurer group**.)

☐ Check box if the excluded expenses entered in this page are derived on a countrywide, group basis

### CCR §2644.10 (b): Executive Compensation

	2nd Prior Calendar Year		1st Prior Calendar Year		Most Recent Calendar Year	
	2020		2021		2022	
	Cash & Salary	Bonus	Cash & Salary	Bonus	Cash & Salary	Bonus
1st Highest Paid	1,051,247	100,000	1,075,335		1,175,057	15,661
2nd Highest Paid	515,774	50,000	527,949	75,000	547,083	15,670
3rd Highest Paid	510,774		531,111		541,367	98,881
4th Highest Paid	395,995	25,000	417,541		424,171	8,824
5th Highest Paid	357,014	35,000	409,162		412,747	6,875

  

	2nd Prior Calendar Year		1st Prior Calendar Year		Most Recent Calendar Year	
	2020		2021		2022	
	Maximum Permissible	Excessive Amount	Maximum Permissible	Excessive Amount	Maximum Permissible	Excessive Amount
1st Highest Paid	291,480	859,767	284,680	790,655	290,321	900,397
2nd Highest Paid	191,466	374,308	187,620	415,329	190,811	371,942
3rd Highest Paid	150,705	360,069	147,395	383,717	150,141	490,107
4th Highest Paid	136,977	284,019	134,155	283,386	136,496	296,499
5th Highest Paid	125,120	266,895	122,656	286,506	124,700	294,922
Total Excessive		2,145,058		2,159,593		2,353,867

### CCR §2644.10 (f): Institutional Advertising

	2nd Prior Calendar Year		1st Prior Calendar Year		Most Recent Calendar Year	
	2020		2021		2022	
	Institutional	Non-Institutional	Institutional	Non-Institutional	Institutional	Non-Institutional
Total Advertising <sup>1</sup>	0	24,000	0	10,005	0	10,000

<sup>1</sup> Note: For each calendar year, the sum of Institutional and Non-Institutional advertising expenses must reconcile to the total advertising expenses reported in the Insurance Expense Exhibit, Part 1, Line 4 for the **insurer group**.

## EXCLUDED EXPENSE RATIO (continued)

### Countrywide Insurer Group Data

☐ Check box if the excluded expenses entered in this page are derived on a countrywide, group basis

	2nd Prior Calendar Year	1st Prior Calendar Year	Most Recent Calendar Year
	2020	2021	2022
CCR §2644.10 (a): Political contribution and lobbying	0	0	0
CCR §2644.10 (b): Excessive Executive Compensation (Page 4.1)	2,145,058	2,159,593	2,353,867
CCR §2644.10 (c): Bad faith judgments and associated DCCE	0	0	0
CCR §2644.10 (d): All costs for unsuccessful defense of discrimination claims	0	0	0
CCR §2644.10 (e): Fines and penalties	65,513	12,396	50,038
CCR §2644.10 (f): Institutional advertising expenses (Page 4.1)	0	0	0
CCR §2644.10 (g): Excessive payments to affiliates	0	0	0
<b>Total Excluded Expenses</b>	<b>2,210,572</b>	<b>2,171,989</b>	<b>2,403,906</b>
<b>Excluded Expense Ratio</b>	<b>0.9%</b>	<b>0.9%</b>	<b>1.0%</b>
<b>Three-Year Average Excluded Expense Ratio</b>			<b>0.9%</b>

FINAL ADJUSTED CDI PARAMETERS

Efficiency Standard									
Detailed Line Description			Marketing System Distribution						
			0.0%	0.0%	100.0%				
			Captive	Direct	Independent	Weighted Average	Variance Adjustment	Excluded Expense Ratio	Final Adjusted Efficiency Standard
Other Liability	17	Personal Umbrella	32.0%	32.6%	33.1%	33.1%	0.0%	0.9%	32.2%

			Reserves Ratio		Leverage Factor  (Variance 3 not applied)			Yields, Rate of Return & Premium Tax Values as of June 2023	
Detailed Line Description	Line Code	Coverage/Form	Unearned Premium Reserves	Loss Reserves	Raw Factor	Variance Adjustment	Final Adjusted Leverage Factor	Yield	3.9%
Other Liability	17	Personal Umbrella	0.5853	2.9112	0.4628	1.0000	0.4628	FIT	17.8%
								Premium Tax Rate	2.4%
								Risk Free Rate of Return	4.2%

## RATEMAKING DATA

Completed by:  
Date Completed:

Mitchell Paden  
3/1/2024

Variance #(s): **7A, 8A**

Detailed Line Description:  
Coverage:

Other Liability  
Personal Umbrella

Line	Description	Source	5th Prior Year Ending	4th Prior Year Ending	3rd Prior Year Ending	2nd Prior Year Ending	1st Prior Year Ending	Most Recent Year Ending	Projected <sup>1</sup>	New Program <sup>2</sup>
(0)	Year		20174	20184	20194	20204	20214	20224		
(1)	California Direct Written Premium		4,293,848	3,723,143	3,988,058	3,224,769	3,184,212	2,923,155		
(2)	California Direct Earned Premium		4,212,313	4,005,815	3,798,349	3,691,171	3,170,176	3,036,776		
(3)	Premium Adjustment Factor	Exh 4	1.394	1.289	1.282	1.237	1.068	1.000		
(4)	Premium Trend Factor <sup>1</sup>	Exh 5	0.968	0.972	0.976	0.980	0.984	0.988	-0.4%	
(5)	Miscellaneous Fees and Flat Charges	Exh 6	475,454	424,397	452,232	367,647	304,357	272,908		
(6)	Earned Exposure Units		11,729	11,291	10,783	10,288	8,090	7,098		
(7)	Historic Losses		2,018,415	1,473,122	1,485,754	2,139,699	179,104	5,001		
(8)	Historic Defense and Cost Containment Expense (DCCE)		0	0	0	0	0	0		
(9)	Loss Development Factor	Exh 7	1.056	1.068	1.107	1.284	2.387	6.551		
(10)	DCCE Development Factor	Exh 7	1.056	1.068	1.107	1.284	2.387	6.551		
(11)	Loss Trend Factor <sup>1</sup>	Exh 8	2.044	1.864	1.700	1.550	1.414	1.289	9.7%	
(12)	DCCE Trend Factor <sup>1</sup>	Exh 8	2.044	1.864	1.700	1.550	1.414	1.289	9.7%	
(13)	Catastrophe Adjustment Factor	Exh 9	1.000	1.000	1.000	1.000	1.000	1.000		
(14)	Experience Credibility	Exh 10							11.0%	
(15)	Ancillary Income	Exh 11	0	0	0	0	0	0		

Lines 16-18 link directly to pages 3 and 4 of the rate template.

(16)	Excluded Expense Ratio	Pg 4.2							0.9%	
(17)	Projected Federal Income Tax Rate on Investment Income	Pg 3.2							17.8%	
(18)	Projected Yield	Pg 3.2							3.9%	

<sup>1</sup> The Projected column should reflect the annual trend expressed as a percentage for premium, loss and DCCE trends, and credibility.

<sup>2</sup> Refer to Section III.C. of the Prior Approval Rate Filing Instructions for New Program requirements.

**VARIANCE 7A, 8A**

**RATE CHANGE CALCULATION**

Completed by: Mitchell Paden  
Date Completed: 3/1/2024  
Prior Effective Date: 11/23/2020  
Proposed Effective Date: 4/1/2024  
Detailed Line Description: Other Liability  
Coverage: Personal Umbrella

Data Provided by Filer	20174	20184	20194	20204	20214	20224	Projected
Prem_Written	4,293,848	3,723,143	3,988,058	3,224,769	3,184,212	2,923,155	21,337,186
Prem_Earned	4,212,313	4,005,815	3,798,349	3,691,171	3,170,176	3,036,776	21,914,601
Prem_Adj	1.394	1.289	1.282	1.237	1.068	1.000	
Prem_Trend	0.968	0.972	0.976	0.980	0.984	0.988	-0.4%
Misc_Fees	475,454	424,397	452,232	367,647	304,357	272,908	2,296,995
Exposures_Earned	11,729	11,291	10,783	10,288	8,090	7,098	59,279
Losses	2,018,415	1,473,122	1,485,754	2,139,699	179,104	5,001	7,301,095
DCCE	0	0	0	0	0	0	0
Loss_Devt	1.056	1.068	1.107	1.284	2.387	6.551	
DCCE_Devt	1.056	1.068	1.107	1.284	2.387	6.551	
Loss_Trend	2.044	1.864	1.700	1.550	1.414	1.289	9.7%
DCCE_Trend	2.044	1.864	1.700	1.550	1.414	1.289	9.7%
CAT_Adj	1.000	1.000	1.000	1.000	1.000	1.000	
Anc_Income	0	0	0	0	0	0	0
Credibility							11.0%
ExpRatio_Excluded							0.9%
FIT_Inv							17.8%
Yield							3.9%

**CDI Parameters**

FIT_UW							21.0%
EffStd_Final							32.2%
LevFact_Final							0.46
PremTaxRate							2.4%
SurplusRatio							2.16
ResRatio_UPR							0.59
ResRatio_Loss							2.91
ROR_RiskFree							4.2%
ROR_Min							-6.0%
ROR_Max							10.2%

Calculations	20174	20184	20194	20204	20214	20224	
Prem_Adjusted	6,159,475	5,444,949	5,203,808	4,842,032	3,637,559	3,274,726	28,562,548
Losses_Adjusted	4,359,298	2,933,732	2,796,812	4,258,004	604,456	42,235	14,994,536
DCCE_Adjusted	0	0	0	0	0	0	0
LossDCCERatio_Adjusted	70.8%	53.9%	53.7%	87.9%	16.6%	1.3%	52.5%
TCRLP_perExp	525.16	482.25	482.59	470.67	449.62	461.34	481.83
LossDCCE_perExp	371.68	259.84	259.37	413.90	74.71	5.95	252.95
CompLossDCCE_perExp	420.14	385.81	386.08	376.54	359.70	369.08	385.48
CredLoss_perExp	414.83	372.01	372.20	380.64	328.48	329.30	370.96
Anc_Inc_perExp	0.00	0.00	0.00	0.00	0.00	0.00	0.00
InvInc_Fixed							11.8%
InvInc_Variable							11.1%
Net_AnnualTrend							10.1%
Comp_Trend							38.2%
Max_Profit							27.9%
Min_Profit							-16.4%
UW_Profit							9.9%
Min_Denom							0.95
Max_Denom							0.51
Min_Premium							\$343.15
Max_Premium							\$640.72
CHANGE_AT_MIN							-28.8%
CHANGE_AT_MAX							33.0%

PRIOR APPROVAL RATE TEMPLATE FOR PROPERTY & LIABILITY LINES  
GENERAL INFORMATION

Completed by: Mitchell Paden

Completed Date: 3/1/2024

CDI File # (Department Use Only):

Initial SERFF Filing Date: 7/13/2023

Company Name: Pacific Specialty Insurance Company

Marketing System Distribution:

%Captive	%Direct	%Independent
		100.0%

Line Type: Personal

General Line : Other Liability

Proposed Effective Date (new rates): 4/1/2024

New Program: ☐

LCM Calculation(s) Included: ☐

(LCM Calculation(s) is(are) hidden unless this box is checked.)

Most Recent Year of Experience Data Ending: 20224

(Enter in YYYYQ format.)

Enter name of each coverage/form/program for which a rate change is being requested in the cells below. Otherwise, leave blank.

Detailed Line Description(s)	Coverage/Form/Program	Proposed % Impact	Prior Effective Date (current rates)
Other Liability	Personal Umbrella	12.3%	11/23/2020

Variance Request:

Does the Ratemaking Data include a Request(s) for Variance?

If yes, is Variance #3 requested for any coverage?

N

N

Variance #:

## PRIOR APPROVAL RATE TEMPLATE FOR PROPERTY & LIABILITY LINES SUMMARY

Coverage/Form/Program	Latest Year Adjusted Annual Premium (\$)	Minimum Permitted Earned Premium (\$)	Maximum Permitted Earned Premium (\$)	Change at Minimum %	Change at Maximum %	Proposed %
Personal Umbrella	3,274,726	3,243,126	6,055,399	-1.0%	84.9%	12.3%
<b>Combined</b>	<b>3,274,726</b>	<b>3,243,126</b>	<b>6,055,399</b>	<b>-1.0%</b>	<b>84.9%</b>	<b>12.3%</b>

Combined Total Earned Exposures for Latest Year:

7,098

Coverage/Form/Program	Average Earned Premium \$ per Exposure				Latest Year Earned Exposures
	Latest Year Adjusted	Minimum Permitted	Maximum Permitted	Proposed	
Personal Umbrella	461.34	477.18	890.97	517.85	7,098
<b>Combined</b>	<b>461.34</b>	<b>456.88</b>	<b>853.07</b>	<b>517.85</b>	<b>7,098</b>

Coverage/Form/Program	Latest Year Adjusted Annual Premium (\$)	Latest Year Projected Ultimate Loss & DCCE (\$)	Latest Year Projected Ultimate Loss & DCCE Ratio
Personal Umbrella	3,274,726	30,682	0.9%
<b>Combined</b>	<b>3,274,726</b>	<b>30,682</b>	<b>0.9%</b>

## PROJECTED YIELD AND FEDERAL INCOME TAX RATE ON INVESTMENT INCOME

		Short-Term Assets	Intermediate-Term Assets		Long-Term Assets		No Maturity
Line	Description	1 Year or Less	Over 1 Year thru 5 Years	Over 5 Years thru 10 Years	Over 10 Years thru 20 Years	Over 20 Years	Date
1.7	U.S. Governments	233,025	1,228,897	2,078,496	69,579	1,912,054	
2.7	All Other Governments	0	0	0	0	0	
3.7	States, Territories and Possessions	0	0	869,833	756,679	0	
4.7	Political Subdivisions	1,676,333	3,592,922	732,588	1,560,875	295,717	
5.7	Special Revenue and Assessment Obligations	3,121,264	27,693,245	14,784,962	37,385,449	38,522,325	
6.7	Industrial and Miscellaneous	0	5,033,153	23,954,559	35,582,606	42,854,439	
7.7	Hybrid Securities	0	0	0	0	0	
8.7	Parent, Subsidiaries and Affiliates	0	0	0	0	0	
9.7	SVO Identified Funds						0

Source:

Schedule D, Part 1A, Section 1 of the insurer **group's** most recent consolidated (combined) statutory Annual Statement.

		Short-Term Assets	Intermediate-Term Assets	Long-Term Assets
		1 Year or Less	Over 1 Year thru 10 Years	Over 10 Years
(1)	Government Bonds (Sum of Lines 1.7 & 2.7)	233,025	3,307,393	1,981,633
(2)	Other Taxable Bonds (Sum of Lines 6.7, 7.7, 8.7 and one-half of Line 5.7) <sup>1</sup>	1,560,632	50,226,816	116,390,932
(3)	Tax-Exempt Bonds (Sum of Lines 3.7, 4.7 and one-half of Line 5.7)	3,236,965	26,434,447	40,567,158

(Note: CCR §2644.20 refers to bond asset classes of "Credit Tenant Loans" and "Public Utilities" that are no longer recorded in the NAIC Annual Statement Schedule D, Part 1A, Section 1. Assets included in "Other Taxable Bonds" conform to the current NAIC Annual Statement Blank.)

<sup>1</sup> SVO Identified Funds are treated as Other Taxable Long-Term Bonds.

**PROJECTED YIELD AND FEDERAL INCOME TAX RATE ON INVESTMENT INCOME**  
(continued)

		Invested Assets <sup>1</sup>	Currently Available Yield <sup>2</sup>	Return on Invested Assets	Federal Income Tax Rate	Federal Income Taxes
		[1]	[2]	[3] = [1] * [2]	[4]	[5] = [3] * [4]
(1)	U.S. Government Bonds					
	(i) Short-Term	233,025	5.3%	12,273	21.00%	2,577
	(ii) Intermediate-Term	3,307,393	3.6%	118,846	21.00%	24,958
	(iii) Long-Term	1,981,633	3.9%	77,944	21.00%	16,368
(2)	Other Taxable Bonds					
	(i) Short-Term	1,560,632	5.1%	80,112	21.00%	16,824
	(ii) Intermediate-Term	50,226,816	4.6%	2,325,949	21.00%	488,449
	(iii) Long-Term	116,390,932	4.9%	5,731,647	21.00%	1,203,646
(3)	Tax-Exempt Bonds					
	(i) Short-Term	3,236,965	4.1%	131,270	5.25%	6,892
	(ii) Intermediate-Term	26,434,447	2.8%	746,752	5.25%	39,204
	(iii) Long-Term	40,567,158	3.8%	1,546,708	5.25%	81,202
(4)	Common Stock	10,686,381				
	(i) Dividends		2.0%	217,575	13.13%	28,557
	(ii) Capital Gains		10.2%	1,085,451	21.00%	227,945
(5)	Preferred Stock Dividends	0	6.9%	0	13.13%	0
(6)	Mortgage Loans	0	4.9%	0	21.00%	0
(7)	Real Estate	13,221,299	6.2%	818,839	21.00%	171,956
(8)	Cash	(379,473)	5.3%	(19,986)	21.00%	(4,197)
(9)	Other	10,374,275				
	(i) Dividends		2.0%	211,220	13.13%	27,723
	(ii) Capital Gains		10.2%	1,053,750	21.00%	221,287
(10)	Total Gross Invested Assets	277,841,482		14,138,350		2,553,391
(11)	Investment Expense <sup>3</sup>			1,269,171	21.00%	266,526
(12)	Total Net Invested Assets	277,841,482		12,869,179		2,286,865
(13)	Federal Income Tax: Line (12); column [5]/column [3]				<b>17.8%</b>	
(14)	Projected Yield on Invested Assets: Line (12), column [3]/column [1]		4.6%			
		Most Recent Calendar Year				
(15)	Loss Reserves <sup>4</sup>	36,543,552				
(16)	Loss Adjustment Expense Reserves <sup>4</sup>	23,174,988				
(17)	Unearned Premium Reserves <sup>4</sup>	125,932,899				
(18)	Surplus as Regards to Policyholders <sup>4</sup>	145,284,502				
(19)	Total Reserves and Surplus	330,935,941				
(20)	Projected Yield adjusted to Reserve and Surplus Base: Line (14), column [2]*Line (12), column [1]/Line (19), column [1]		<b>3.9%</b>			

<sup>1</sup> Source for Column [1], Lines (4) through (9): Page 2 (Assets) of the insurer group's most recent consolidated (combined) statutory Annual Statement.

- Line (8) Cash: Page 2 (Assets) Line 5, cash only; cash equivalents and short-term investments are included in Schedule D.

- Line (9) Other: Page 2 (Assets) Sum of Lines 6, 8, 9 and 11.

<sup>2</sup> Currently available yields are defined in CCR §2644.20. Latest values are posted at:

<http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>

Month/Year (Yield): **June 2023**

<sup>3</sup> Source: Page 11, Line 25 of the insurer group's most recent consolidated statutory Annual Statement. Entered as a positive expense.

<sup>4</sup> Source for Column [1], Lines (15) through (18):

Page 3 (Liabilities, Surplus and Other Funds) of the insurer group's most recent consolidated statutory Annual Statement, Lines 1, 3, 9 and 37, respectively.

## EXCLUDED EXPENSE RATIO Countrywide Insurer Group Data

Countrywide direct earned premium for lines of business subject to Proposition 103 (\$):

Countrywide direct earned premium for lines of business **not** subject to Proposition 103 (\$):

Total countrywide direct earned premium (\$):

2nd Prior Calendar Year	1st Prior Calendar Year	Most Recent Calendar Year
2020	2021	<b>2022</b>
248,346,000	234,319,000	245,920,000
0	0	0
248,346,000	234,319,000	245,920,000

(Note: Total must reconcile to the countrywide direct earned premium in the Insurance Expense Exhibit, Part 3 for the **insurer group**.)

☐ **Check box if the excluded expenses entered in this page are derived on a countrywide, group basis**

### CCR §2644.10 (b): Executive Compensation

	2nd Prior Calendar Year		1st Prior Calendar Year		Most Recent Calendar Year	
	2020		2021		2022	
	Cash & Salary	Bonus	Cash & Salary	Bonus	Cash & Salary	Bonus
1st Highest Paid	1,051,247	100,000	1,075,335		1,175,057	15,661
2nd Highest Paid	515,774	50,000	527,949	75,000	547,083	15,670
3rd Highest Paid	510,774		531,111		541,367	98,881
4th Highest Paid	395,995	25,000	417,541		424,171	8,824
5th Highest Paid	357,014	35,000	409,162		412,747	6,875

  

	2nd Prior Calendar Year		1st Prior Calendar Year		Most Recent Calendar Year	
	2020		2021		2022	
	Maximum Permissible	Excessive Amount	Maximum Permissible	Excessive Amount	Maximum Permissible	Excessive Amount
1st Highest Paid	291,480	859,767	284,680	790,655	290,321	900,397
2nd Highest Paid	191,466	374,308	187,620	415,329	190,811	371,942
3rd Highest Paid	150,705	360,069	147,395	383,717	150,141	490,107
4th Highest Paid	136,977	284,019	134,155	283,386	136,496	296,499
5th Highest Paid	125,120	266,895	122,656	286,506	124,700	294,922
Total Excessive		2,145,058		2,159,593		2,353,867

### CCR §2644.10 (f): Institutional Advertising

	2nd Prior Calendar Year		1st Prior Calendar Year		Most Recent Calendar Year	
	2020		2021		2022	
	Institutional	Non-Institutional	Institutional	Non-Institutional	Institutional	Non-Institutional
Total Advertising <sup>1</sup>	0	24,000	0	10,005	0	10,000

<sup>1</sup> Note: For each calendar year, the sum of Institutional and Non-Institutional advertising expenses must reconcile to the total advertising expenses reported in the Insurance Expense Exhibit, Part 1, Line 4 for the **insurer group**.

## EXCLUDED EXPENSE RATIO (continued)

### Countrywide Insurer Group Data

☐ Check box if the excluded expenses entered in this page are derived on a countrywide, group basis

	2nd Prior Calendar Year	1st Prior Calendar Year	Most Recent Calendar Year
	2020	2021	2022
CCR §2644.10 (a): Political contribution and lobbying	0	0	0
CCR §2644.10 (b): Excessive Executive Compensation (Page 4.1)	2,145,058	2,159,593	2,353,867
CCR §2644.10 (c): Bad faith judgments and associated DCCE	0	0	0
CCR §2644.10 (d): All costs for unsuccessful defense of discrimination claims	0	0	0
CCR §2644.10 (e): Fines and penalties	65,513	12,396	50,038
CCR §2644.10 (f): Institutional advertising expenses (Page 4.1)	0	0	0
CCR §2644.10 (g): Excessive payments to affiliates	0	0	0
<b>Total Excluded Expenses</b>	<b>2,210,572</b>	<b>2,171,989</b>	<b>2,403,906</b>
<b>Excluded Expense Ratio</b>	<b>0.9%</b>	<b>0.9%</b>	<b>1.0%</b>
<b>Three-Year Average Excluded Expense Ratio</b>			<b>0.9%</b>

FINAL ADJUSTED CDI PARAMETERS

Efficiency Standard									
Detailed Line Description			Marketing System Distribution						
			0.0%	0.0%	100.0%				
			Captive	Direct	Independent	Weighted Average	Variance Adjustment	Excluded Expense Ratio	Final Adjusted Efficiency Standard
Other Liability	17	Personal Umbrella	32.0%	32.6%	33.1%	33.1%	0.0%	0.9%	32.2%

			Reserves Ratio		Leverage Factor  (Variance 3 not applied)			Yields, Rate of Return & Premium Tax Values as of June 2023	
Detailed Line Description	Line Code	Coverage/Form	Unearned Premium Reserves	Loss Reserves	Raw Factor	Variance Adjustment	Final Adjusted Leverage Factor	Yield	3.9%
Other Liability	17	Personal Umbrella	0.5853	2.9112	0.4628	1.0000	0.4628	FIT	17.8%
								Premium Tax Rate	2.4%
								Risk Free Rate of Return	4.2%

## RATEMAKING DATA

Completed by:  
Date Completed:

Mitchell Paden  
3/1/2024

Variance #(s):

Detailed Line Description:  
Coverage:

Other Liability  
Personal Umbrella

Line	Description	Source	5th Prior Year Ending	4th Prior Year Ending	3rd Prior Year Ending	2nd Prior Year Ending	1st Prior Year Ending	Most Recent Year Ending	Projected <sup>1</sup>	New Program <sup>2</sup>
(0)	Year		20174	20184	20194	20204	20214	20224		
(1)	California Direct Written Premium		4,293,848	3,723,143	3,988,058	3,224,769	3,184,212	2,923,155		
(2)	California Direct Earned Premium		4,212,313	4,005,815	3,798,349	3,691,171	3,170,176	3,036,776		
(3)	Premium Adjustment Factor	Exh 4	1.394	1.289	1.282	1.237	1.068	1.000		
(4)	Premium Trend Factor <sup>1</sup>	Exh 5	0.968	0.972	0.976	0.980	0.984	0.988	-0.4%	
(5)	Miscellaneous Fees and Flat Charges	Exh 6	475,454	424,397	452,232	367,647	304,357	272,908		
(6)	Earned Exposure Units		11,729	11,291	10,783	10,288	8,090	7,098		
(7)	Historic Losses		2,018,415	1,473,122	1,485,754	2,139,699	179,104	5,001		
(8)	Historic Defense and Cost Containment Expense (DCCE)		0	0	0	0	0	0		
(9)	Loss Development Factor	Exh 7	1.045	1.059	1.118	1.158	2.170	3.688		
(10)	DCCE Development Factor	Exh 7	1.045	1.059	1.118	1.158	2.170	3.688		
(11)	Loss Trend Factor <sup>1</sup>	Exh 8	4.189	3.482	2.895	2.407	2.001	1.663	20.3%	
(12)	DCCE Trend Factor <sup>1</sup>	Exh 8	4.189	3.482	2.895	2.407	2.001	1.663	20.3%	
(13)	Catastrophe Adjustment Factor	Exh 9	1.000	1.000	1.000	1.000	1.000	1.000		
(14)	Experience Credibility	Exh 10							11.0%	
(15)	Ancillary Income	Exh 11	0	0	0	0	0	0		

Lines 16-18 link directly to pages 3 and 4 of the rate template.

(16)	Excluded Expense Ratio	Pg 4.2							0.9%	
(17)	Projected Federal Income Tax Rate on Investment Income	Pg 3.2							17.8%	
(18)	Projected Yield	Pg 3.2							3.9%	

<sup>1</sup> The Projected column should reflect the annual trend expressed as a percentage for premium, loss and DCCE trends, and credibility.

<sup>2</sup> Refer to Section III.C. of the Prior Approval Rate Filing Instructions for New Program requirements.

**VARIANCE - NONE**

## RATE CHANGE CALCULATION

Completed by: Mitchell Paden  
Date Completed: 3/1/2024  
Prior Effective Date: 11/23/2020  
Proposed Effective Date: 4/1/2024  
Detailed Line Description: Other Liability  
Coverage: Personal Umbrella

Data Provided by Filer	20174	20184	20194	20204	20214	20224	Projected
Prem_Written	4,293,848	3,723,143	3,988,058	3,224,769	3,184,212	2,923,155	21,337,186
Prem_Earned	4,212,313	4,005,815	3,798,349	3,691,171	3,170,176	3,036,776	21,914,601
Prem_Adj	1.394	1.289	1.282	1.237	1.068	1.000	
Prem_Trend	0.968	0.972	0.976	0.980	0.984	0.988	-0.4%
Misc_Fees	475,454	424,397	452,232	367,647	304,357	272,908	2,296,995
Exposures_Earned	11,729	11,291	10,783	10,288	8,090	7,098	59,279
Losses	2,018,415	1,473,122	1,485,754	2,139,699	179,104	5,001	7,301,095
DCCE	0	0	0	0	0	0	0
Loss_Devt	1.045	1.059	1.118	1.158	2.170	3.688	
DCCE_Devt	1.045	1.059	1.118	1.158	2.170	3.688	
Loss_Trend	4.189	3.482	2.895	2.407	2.001	1.663	20.3%
DCCE_Trend	4.189	3.482	2.895	2.407	2.001	1.663	20.3%
CAT_Adj	1.000	1.000	1.000	1.000	1.000	1.000	
Anc_Income	0	0	0	0	0	0	0
Credibility							11.0%
ExpRatio_Excluded							0.9%
FIT_Inv							17.8%
Yield							3.9%

### CDI Parameters

FIT_UW							21.0%
EffStd_Final							32.2%
LevFact_Final							0.46
PremTaxRate							2.4%
SurplusRatio							2.16
ResRatio_UPR							0.59
ResRatio_Loss							2.91
ROR_RiskFree							4.2%
ROR_Min							-6.0%
ROR_Max							10.2%

Calculations	20174	20184	20194	20204	20214	20224	
Prem_Adjusted	6,159,475	5,444,949	5,203,808	4,842,032	3,637,559	3,274,726	28,562,548
Losses_Adjusted	8,830,918	5,431,458	4,810,803	5,964,880	777,692	30,682	25,846,434
DCCE_Adjusted	0	0	0	0	0	0	0
LossDCCERatio_Adjusted	143.4%	99.8%	92.4%	123.2%	21.4%	0.9%	90.5%
TCRLP_perExp	525.16	482.25	482.59	470.67	449.62	461.34	481.83
LossDCCE_perExp	752.93	481.06	446.14	579.82	96.13	4.32	436.01
CompLossDCCE_perExp	572.94	526.13	526.49	513.49	490.52	503.31	525.67
CredLoss_perExp	592.66	521.19	517.69	520.76	447.32	448.65	515.85
Anc_Inc_perExp	0.00	0.00	0.00	0.00	0.00	0.00	0.00
InvInc_Fixed							11.8%
InvInc_Variable							11.1%
Net_AnnualTrend							20.8%
Comp_Trend							88.4%
Max_Profit							27.9%
Min_Profit							-16.4%
UW_Profit							9.9%
Min_Denom							0.95
Max_Denom							0.51
Min_Premium							\$477.18
Max_Premium							\$890.97
CHANGE_AT_MIN							-1.0%
CHANGE_AT_MAX							84.9%

PRIOR APPROVAL RATE TEMPLATE FOR PROPERTY & LIABILITY LINES  
GENERAL INFORMATION

Completed by: Mitchell Paden

Completed Date: 3/1/2024

CDI File # (Department Use Only):

Initial SERFF Filing Date: 7/13/2023

Company Name: Pacific Specialty Insurance Company

Marketing System Distribution:

%Captive	%Direct	%Independent
		100.0%

Line Type: Personal

General Line : Other Liability

Proposed Effective Date (new rates): 4/1/2024

New Program: ☐

LCM Calculation(s) Included: ☐

(LCM Calculation(s) is(are) hidden unless this box is checked.)

Most Recent Year of Experience Data Ending: 20224

(Enter in YYYYQ format.)

Enter name of each coverage/form/program for which a rate change is being requested in the cells below. Otherwise, leave blank.

Detailed Line Description(s)	Coverage/Form/Program	Proposed % Impact	Prior Effective Date (current rates)
Other Liability	Personal Umbrella	12.3%	11/23/2020

Variance Request:

Does the Ratemaking Data include a Request(s) for Variance?

If yes, is Variance #3 requested for any coverage?

Y

N

Variance #: 7A

## PRIOR APPROVAL RATE TEMPLATE FOR PROPERTY & LIABILITY LINES SUMMARY

Coverage/Form/Program	Latest Year Adjusted Annual Premium (\$)	Minimum Permitted Earned Premium (\$)	Maximum Permitted Earned Premium (\$)	Change at Minimum %	Change at Maximum %	Proposed %
Personal Umbrella	3,274,726	3,252,967	6,073,774	-0.7%	85.5%	12.3%
<b>Combined</b>	<b>3,274,726</b>	<b>3,252,967</b>	<b>6,073,774</b>	<b>-0.7%</b>	<b>85.5%</b>	<b>12.3%</b>

Combined Total Earned Exposures for Latest Year:

7,098

Coverage/Form/Program	Average Earned Premium \$ per Exposure				Latest Year Earned Exposures
	Latest Year Adjusted	Minimum Permitted	Maximum Permitted	Proposed	
Personal Umbrella	461.34	478.63	893.68	517.85	7,098
<b>Combined</b>	<b>461.34</b>	<b>458.27</b>	<b>855.66</b>	<b>517.85</b>	<b>7,098</b>

Coverage/Form/Program	Latest Year Adjusted Annual Premium (\$)	Latest Year Projected Ultimate Loss & DCCE (\$)	Latest Year Projected Ultimate Loss & DCCE Ratio
Personal Umbrella	3,274,726	54,492	1.7%
<b>Combined</b>	<b>3,274,726</b>	<b>54,492</b>	<b>1.7%</b>

## PROJECTED YIELD AND FEDERAL INCOME TAX RATE ON INVESTMENT INCOME

		Short-Term Assets	Intermediate-Term Assets		Long-Term Assets		No Maturity
Line	Description	1 Year or Less	Over 1 Year thru 5 Years	Over 5 Years thru 10 Years	Over 10 Years thru 20 Years	Over 20 Years	Date
1.7	U.S. Governments	233,025	1,228,897	2,078,496	69,579	1,912,054	
2.7	All Other Governments	0	0	0	0	0	
3.7	States, Territories and Possessions	0	0	869,833	756,679	0	
4.7	Political Subdivisions	1,676,333	3,592,922	732,588	1,560,875	295,717	
5.7	Special Revenue and Assessment Obligations	3,121,264	27,693,245	14,784,962	37,385,449	38,522,325	
6.7	Industrial and Miscellaneous	0	5,033,153	23,954,559	35,582,606	42,854,439	
7.7	Hybrid Securities	0	0	0	0	0	
8.7	Parent, Subsidiaries and Affiliates	0	0	0	0	0	
9.7	SVO Identified Funds						0

Source:

Schedule D, Part 1A, Section 1 of the insurer **group's** most recent consolidated (combined) statutory Annual Statement.

		Short-Term Assets	Intermediate-Term Assets	Long-Term Assets
		1 Year or Less	Over 1 Year thru 10 Years	Over 10 Years
(1)	Government Bonds (Sum of Lines 1.7 & 2.7)	233,025	3,307,393	1,981,633
(2)	Other Taxable Bonds (Sum of Lines 6.7, 7.7, 8.7 and one-half of Line 5.7) <sup>1</sup>	1,560,632	50,226,816	116,390,932
(3)	Tax-Exempt Bonds (Sum of Lines 3.7, 4.7 and one-half of Line 5.7)	3,236,965	26,434,447	40,567,158

(Note: CCR §2644.20 refers to bond asset classes of "Credit Tenant Loans" and "Public Utilities" that are no longer recorded in the NAIC Annual Statement Schedule D, Part 1A, Section 1. Assets included in "Other Taxable Bonds" conform to the current NAIC Annual Statement Blank.)

<sup>1</sup> SVO Identified Funds are treated as Other Taxable Long-Term Bonds.

**PROJECTED YIELD AND FEDERAL INCOME TAX RATE ON INVESTMENT INCOME**  
(continued)

		Invested Assets <sup>1</sup>	Currently Available Yield <sup>2</sup>	Return on Invested Assets	Federal Income Tax Rate	Federal Income Taxes
		[1]	[2]	[3] = [1] * [2]	[4]	[5] = [3] * [4]
(1)	U.S. Government Bonds					
	(i) Short-Term	233,025	5.3%	12,273	21.00%	2,577
	(ii) Intermediate-Term	3,307,393	3.6%	118,846	21.00%	24,958
	(iii) Long-Term	1,981,633	3.9%	77,944	21.00%	16,368
(2)	Other Taxable Bonds					
	(i) Short-Term	1,560,632	5.1%	80,112	21.00%	16,824
	(ii) Intermediate-Term	50,226,816	4.6%	2,325,949	21.00%	488,449
	(iii) Long-Term	116,390,932	4.9%	5,731,647	21.00%	1,203,646
(3)	Tax-Exempt Bonds					
	(i) Short-Term	3,236,965	4.1%	131,270	5.25%	6,892
	(ii) Intermediate-Term	26,434,447	2.8%	746,752	5.25%	39,204
	(iii) Long-Term	40,567,158	3.8%	1,546,708	5.25%	81,202
(4)	Common Stock	10,686,381				
	(i) Dividends		2.0%	217,575	13.13%	28,557
	(ii) Capital Gains		10.2%	1,085,451	21.00%	227,945
(5)	Preferred Stock Dividends	0	6.9%	0	13.13%	0
(6)	Mortgage Loans	0	4.9%	0	21.00%	0
(7)	Real Estate	13,221,299	6.2%	818,839	21.00%	171,956
(8)	Cash	(379,473)	5.3%	(19,986)	21.00%	(4,197)
(9)	Other	10,374,275				
	(i) Dividends		2.0%	211,220	13.13%	27,723
	(ii) Capital Gains		10.2%	1,053,750	21.00%	221,287
(10)	Total Gross Invested Assets	277,841,482		14,138,350		2,553,391
(11)	Investment Expense <sup>3</sup>			1,269,171	21.00%	266,526
(12)	Total Net Invested Assets	277,841,482		12,869,179		2,286,865
(13)	Federal Income Tax: Line (12); column [5]/column [3]				<b>17.8%</b>	
(14)	Projected Yield on Invested Assets: Line (12), column [3]/column [1]		4.6%			
		Most Recent Calendar Year				
(15)	Loss Reserves <sup>4</sup>	36,543,552				
(16)	Loss Adjustment Expense Reserves <sup>4</sup>	23,174,988				
(17)	Unearned Premium Reserves <sup>4</sup>	125,932,899				
(18)	Surplus as Regards to Policyholders <sup>4</sup>	145,284,502				
(19)	Total Reserves and Surplus	330,935,941				
(20)	Projected Yield adjusted to Reserve and Surplus Base: Line (14), column [2]*Line (12), column [1]/Line (19), column [1]		<b>3.9%</b>			

<sup>1</sup> Source for Column [1], Lines (4) through (9): Page 2 (Assets) of the insurer group's most recent consolidated (combined) statutory Annual Statement.

- Line (8) Cash: Page 2 (Assets) Line 5, cash only; cash equivalents and short-term investments are included in Schedule D.

- Line (9) Other: Page 2 (Assets) Sum of Lines 6, 8, 9 and 11.

<sup>2</sup> Currently available yields are defined in CCR §2644.20. Latest values are posted at:

<http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>

Month/Year (Yield): **June 2023**

<sup>3</sup> Source: Page 11, Line 25 of the insurer group's most recent consolidated statutory Annual Statement. Entered as a positive expense.

<sup>4</sup> Source for Column [1], Lines (15) through (18):

Page 3 (Liabilities, Surplus and Other Funds) of the insurer group's most recent consolidated statutory Annual Statement, Lines 1, 3, 9 and 37, respectively.

## EXCLUDED EXPENSE RATIO Countrywide Insurer Group Data

Countrywide direct earned premium for lines of business subject to Proposition 103 (\$):

Countrywide direct earned premium for lines of business **not** subject to Proposition 103 (\$):

Total countrywide direct earned premium (\$):

2nd Prior Calendar Year	1st Prior Calendar Year	Most Recent Calendar Year
2020	2021	2022
248,346,000	234,319,000	245,920,000
0	0	0
248,346,000	234,319,000	245,920,000

(Note: Total must reconcile to the countrywide direct earned premium in the Insurance Expense Exhibit, Part 3 for the **insurer group**.)

☐ Check box if the excluded expenses entered in this page are derived on a countrywide, group basis

### CCR §2644.10 (b): Executive Compensation

	2nd Prior Calendar Year		1st Prior Calendar Year		Most Recent Calendar Year	
	2020		2021		2022	
	Cash & Salary	Bonus	Cash & Salary	Bonus	Cash & Salary	Bonus
1st Highest Paid	1,051,247	100,000	1,075,335		1,175,057	15,661
2nd Highest Paid	515,774	50,000	527,949	75,000	547,083	15,670
3rd Highest Paid	510,774		531,111		541,367	98,881
4th Highest Paid	395,995	25,000	417,541		424,171	8,824
5th Highest Paid	357,014	35,000	409,162		412,747	6,875

  

	2nd Prior Calendar Year		1st Prior Calendar Year		Most Recent Calendar Year	
	2020		2021		2022	
	Maximum Permissible	Excessive Amount	Maximum Permissible	Excessive Amount	Maximum Permissible	Excessive Amount
1st Highest Paid	291,480	859,767	284,680	790,655	290,321	900,397
2nd Highest Paid	191,466	374,308	187,620	415,329	190,811	371,942
3rd Highest Paid	150,705	360,069	147,395	383,717	150,141	490,107
4th Highest Paid	136,977	284,019	134,155	283,386	136,496	296,499
5th Highest Paid	125,120	266,895	122,656	286,506	124,700	294,922
Total Excessive		2,145,058		2,159,593		2,353,867

### CCR §2644.10 (f): Institutional Advertising

	2nd Prior Calendar Year		1st Prior Calendar Year		Most Recent Calendar Year	
	2020		2021		2022	
	Institutional	Non-Institutional	Institutional	Non-Institutional	Institutional	Non-Institutional
Total Advertising <sup>1</sup>	0	24,000	0	10,005	0	10,000

<sup>1</sup> Note: For each calendar year, the sum of Institutional and Non-Institutional advertising expenses must reconcile to the total advertising expenses reported in the Insurance Expense Exhibit, Part 1, Line 4 for the **insurer group**.

## EXCLUDED EXPENSE RATIO (continued)

### Countrywide Insurer Group Data

☐ Check box if the excluded expenses entered in this page are derived on a countrywide, group basis

	2nd Prior Calendar Year	1st Prior Calendar Year	Most Recent Calendar Year
	2020	2021	2022
CCR §2644.10 (a): Political contribution and lobbying	0	0	0
CCR §2644.10 (b): Excessive Executive Compensation (Page 4.1)	2,145,058	2,159,593	2,353,867
CCR §2644.10 (c): Bad faith judgments and associated DCCE	0	0	0
CCR §2644.10 (d): All costs for unsuccessful defense of discrimination claims	0	0	0
CCR §2644.10 (e): Fines and penalties	65,513	12,396	50,038
CCR §2644.10 (f): Institutional advertising expenses (Page 4.1)	0	0	0
CCR §2644.10 (g): Excessive payments to affiliates	0	0	0
<b>Total Excluded Expenses</b>	<b>2,210,572</b>	<b>2,171,989</b>	<b>2,403,906</b>
<b>Excluded Expense Ratio</b>	<b>0.9%</b>	<b>0.9%</b>	<b>1.0%</b>
<b>Three-Year Average Excluded Expense Ratio</b>			<b>0.9%</b>

FINAL ADJUSTED CDI PARAMETERS

Efficiency Standard									
Detailed Line Description			Marketing System Distribution						
			0.0%	0.0%	100.0%				
			Captive	Direct	Independent	Weighted Average	Variance Adjustment	Excluded Expense Ratio	Final Adjusted Efficiency Standard
Other Liability	17	Personal Umbrella	32.0%	32.6%	33.1%	33.1%	0.0%	0.9%	32.2%

			Reserves Ratio		Leverage Factor  (Variance 3 not applied)			Yields, Rate of Return & Premium Tax Values as of June 2023	
Detailed Line Description	Line Code	Coverage/Form	Unearned Premium Reserves	Loss Reserves	Raw Factor	Variance Adjustment	Final Adjusted Leverage Factor	Yield	3.9%
Other Liability	17	Personal Umbrella	0.5853	2.9112	0.4628	1.0000	0.4628	FIT	17.8%
								Premium Tax Rate	2.4%
								Risk Free Rate of Return	4.2%

## RATEMAKING DATA

Completed by:  
Date Completed:

Mitchell Paden  
3/1/2024

Variance #(s):

7A

Detailed Line Description:  
Coverage:

Other Liability  
Personal Umbrella

Line	Description	Source	5th Prior Year Ending	4th Prior Year Ending	3rd Prior Year Ending	2nd Prior Year Ending	1st Prior Year Ending	Most Recent Year Ending	Projected <sup>1</sup>	New Program <sup>2</sup>
(0)	Year		20174	20184	20194	20204	20214	20224		
(1)	California Direct Written Premium		4,293,848	3,723,143	3,988,058	3,224,769	3,184,212	2,923,155		
(2)	California Direct Earned Premium		4,212,313	4,005,815	3,798,349	3,691,171	3,170,176	3,036,776		
(3)	Premium Adjustment Factor	Exh 4	1.394	1.289	1.282	1.237	1.068	1.000		
(4)	Premium Trend Factor <sup>1</sup>	Exh 5	0.968	0.972	0.976	0.980	0.984	0.988	-0.4%	
(5)	Miscellaneous Fees and Flat Charges	Exh 6	475,454	424,397	452,232	367,647	304,357	272,908		
(6)	Earned Exposure Units		11,729	11,291	10,783	10,288	8,090	7,098		
(7)	Historic Losses		2,018,415	1,473,122	1,485,754	2,139,699	179,104	5,001		
(8)	Historic Defense and Cost Containment Expense (DCCE)		0	0	0	0	0	0		
(9)	Loss Development Factor	Exh 7	1.056	1.068	1.107	1.284	2.387	6.551		
(10)	DCCE Development Factor	Exh 7	1.056	1.068	1.107	1.284	2.387	6.551		
(11)	Loss Trend Factor <sup>1</sup>	Exh 8	4.189	3.482	2.895	2.407	2.001	1.663	20.3%	
(12)	DCCE Trend Factor <sup>1</sup>	Exh 8	4.189	3.482	2.895	2.407	2.001	1.663	20.3%	
(13)	Catastrophe Adjustment Factor	Exh 9	1.000	1.000	1.000	1.000	1.000	1.000		
(14)	Experience Credibility	Exh 10							11.0%	
(15)	Ancillary Income	Exh 11	0	0	0	0	0	0		

Lines 16-18 link directly to pages 3 and 4 of the rate template.

(16)	Excluded Expense Ratio	Pg 4.2							0.9%	
(17)	Projected Federal Income Tax Rate on Investment Income	Pg 3.2							17.8%	
(18)	Projected Yield	Pg 3.2							3.9%	

<sup>1</sup> The Projected column should reflect the annual trend expressed as a percentage for premium, loss and DCCE trends, and credibility.

<sup>2</sup> Refer to Section III.C. of the Prior Approval Rate Filing Instructions for New Program requirements.

**VARIANCE 7A**

**RATE CHANGE CALCULATION**

Completed by: Mitchell Paden  
Date Completed: 3/1/2024  
Prior Effective Date: 11/23/2020  
Proposed Effective Date: 4/1/2024  
Detailed Line Description: Other Liability  
Coverage: Personal Umbrella

Data Provided by Filer	20174	20184	20194	20204	20214	20224	Projected
Prem_Written	4,293,848	3,723,143	3,988,058	3,224,769	3,184,212	2,923,155	21,337,186
Prem_Earned	4,212,313	4,005,815	3,798,349	3,691,171	3,170,176	3,036,776	21,914,601
Prem_Adj	1.394	1.289	1.282	1.237	1.068	1.000	
Prem_Trend	0.968	0.972	0.976	0.980	0.984	0.988	-0.4%
Misc_Fees	475,454	424,397	452,232	367,647	304,357	272,908	2,296,995
Exposures_Earned	11,729	11,291	10,783	10,288	8,090	7,098	59,279
Losses	2,018,415	1,473,122	1,485,754	2,139,699	179,104	5,001	7,301,095
DCCE	0	0	0	0	0	0	0
Loss_Devt	1.056	1.068	1.107	1.284	2.387	6.551	
DCCE_Devt	1.056	1.068	1.107	1.284	2.387	6.551	
Loss_Trend	4.189	3.482	2.895	2.407	2.001	1.663	20.3%
DCCE_Trend	4.189	3.482	2.895	2.407	2.001	1.663	20.3%
CAT_Adj	1.000	1.000	1.000	1.000	1.000	1.000	
Anc_Income	0	0	0	0	0	0	0
Credibility							11.0%
ExpRatio_Excluded							0.9%
FIT_Inv							17.8%
Yield							3.9%

**CDI Parameters**

FIT_UW							21.0%
EffStd_Final							32.2%
LevFact_Final							0.46
PremTaxRate							2.4%
SurplusRatio							2.16
ResRatio_UPR							0.59
ResRatio_Loss							2.91
ROR_RiskFree							4.2%
ROR_Min							-6.0%
ROR_Max							10.2%

Calculations	20174	20184	20194	20204	20214	20224	
Prem_Adjusted	6,159,475	5,444,949	5,203,808	4,842,032	3,637,559	3,274,726	28,562,548
Losses_Adjusted	8,931,393	5,479,677	4,762,441	6,610,042	855,450	54,492	26,693,495
DCCE_Adjusted	0	0	0	0	0	0	0
LossDCCERatio_Adjusted	145.0%	100.6%	91.5%	136.5%	23.5%	1.7%	93.5%
TCRLP_perExp	525.16	482.25	482.59	470.67	449.62	461.34	481.83
LossDCCE_perExp	761.50	485.33	441.66	642.53	105.74	7.68	450.30
CompLossDCCE_perExp	572.94	526.13	526.49	513.49	490.52	503.31	525.67
CredLoss_perExp	593.60	521.66	517.20	527.63	448.37	449.02	517.42
Anc_Inc_perExp	0.00	0.00	0.00	0.00	0.00	0.00	0.00
InvInc_Fixed							11.8%
InvInc_Variable							11.1%
Net_AnnualTrend							20.8%
Comp_Trend							88.4%
Max_Profit							27.9%
Min_Profit							-16.4%
UW_Profit							9.9%
Min_Denom							0.95
Max_Denom							0.51
Min_Premium							\$478.63
Max_Premium							\$893.68
CHANGE_AT_MIN							-0.7%
CHANGE_AT_MAX							85.5%

PRIOR APPROVAL RATE TEMPLATE FOR PROPERTY & LIABILITY LINES  
GENERAL INFORMATION

Completed by: Mitchell Paden

Completed Date: 3/1/2024

CDI File # (Department Use Only):

Initial SERFF Filing Date: 7/13/2023

Company Name: Pacific Specialty Insurance Company

Marketing System Distribution:

%Captive	%Direct	%Independent
		100.0%

Line Type: Personal

General Line : Other Liability

Proposed Effective Date (new rates): 4/1/2024

New Program: ☐

LCM Calculation(s) Included: ☐

(LCM Calculation(s) is(are) hidden unless this box is checked.)

Most Recent Year of Experience Data Ending: 20224

(Enter in YYYYQ format.)

Enter name of each coverage/form/program for which a rate change is being requested in the cells below. Otherwise, leave blank.

Detailed Line Description(s)	Coverage/Form/Program	Proposed % Impact	Prior Effective Date (current rates)
Other Liability	Personal Umbrella	12.3%	11/23/2020

Variance Request:

Does the Ratemaking Data include a Request(s) for Variance?

If yes, is Variance #3 requested for any coverage?

Y

N

Variance #: 8A

## PRIOR APPROVAL RATE TEMPLATE FOR PROPERTY & LIABILITY LINES SUMMARY

Coverage/Form/Program	Latest Year Adjusted Annual Premium (\$)	Minimum Permitted Earned Premium (\$)	Maximum Permitted Earned Premium (\$)	Change at Minimum %	Change at Maximum %	Proposed %
Personal Umbrella	3,274,726	2,325,970	4,342,932	-29.0%	32.6%	12.3%
<b>Combined</b>	<b>3,274,726</b>	<b>2,325,970</b>	<b>4,342,932</b>	<b>-29.0%</b>	<b>32.6%</b>	<b>12.3%</b>

Combined Total Earned Exposures for Latest Year:

7,098

Coverage/Form/Program	Average Earned Premium \$ per Exposure				Latest Year Earned Exposures
	Latest Year Adjusted	Minimum Permitted	Maximum Permitted	Proposed	
Personal Umbrella	461.34	342.24	639.01	517.85	7,098
<b>Combined</b>	<b>461.34</b>	<b>327.68</b>	<b>611.82</b>	<b>517.85</b>	<b>7,098</b>

Coverage/Form/Program	Latest Year Adjusted Annual Premium (\$)	Latest Year Projected Ultimate Loss & DCCE (\$)	Latest Year Projected Ultimate Loss & DCCE Ratio
Personal Umbrella	3,274,726	23,781	0.7%
<b>Combined</b>	<b>3,274,726</b>	<b>23,781</b>	<b>0.7%</b>

## PROJECTED YIELD AND FEDERAL INCOME TAX RATE ON INVESTMENT INCOME

		Short-Term Assets	Intermediate-Term Assets		Long-Term Assets		No Maturity
Line	Description	1 Year or Less	Over 1 Year thru 5 Years	Over 5 Years thru 10 Years	Over 10 Years thru 20 Years	Over 20 Years	Date
1.7	U.S. Governments	233,025	1,228,897	2,078,496	69,579	1,912,054	
2.7	All Other Governments	0	0	0	0	0	
3.7	States, Territories and Possessions	0	0	869,833	756,679	0	
4.7	Political Subdivisions	1,676,333	3,592,922	732,588	1,560,875	295,717	
5.7	Special Revenue and Assessment Obligations	3,121,264	27,693,245	14,784,962	37,385,449	38,522,325	
6.7	Industrial and Miscellaneous	0	5,033,153	23,954,559	35,582,606	42,854,439	
7.7	Hybrid Securities	0	0	0	0	0	
8.7	Parent, Subsidiaries and Affiliates	0	0	0	0	0	
9.7	SVO Identified Funds						0

Source:

Schedule D, Part 1A, Section 1 of the insurer **group's** most recent consolidated (combined) statutory Annual Statement.

		Short-Term Assets	Intermediate-Term Assets	Long-Term Assets
		1 Year or Less	Over 1 Year thru 10 Years	Over 10 Years
(1)	Government Bonds (Sum of Lines 1.7 & 2.7)	233,025	3,307,393	1,981,633
(2)	Other Taxable Bonds (Sum of Lines 6.7, 7.7, 8.7 and one-half of Line 5.7) <sup>1</sup>	1,560,632	50,226,816	116,390,932
(3)	Tax-Exempt Bonds (Sum of Lines 3.7, 4.7 and one-half of Line 5.7)	3,236,965	26,434,447	40,567,158

(Note: CCR §2644.20 refers to bond asset classes of "Credit Tenant Loans" and "Public Utilities" that are no longer recorded in the NAIC Annual Statement Schedule D, Part 1A, Section 1. Assets included in "Other Taxable Bonds" conform to the current NAIC Annual Statement Blank.)

<sup>1</sup> SVO Identified Funds are treated as Other Taxable Long-Term Bonds.

**PROJECTED YIELD AND FEDERAL INCOME TAX RATE ON INVESTMENT INCOME**  
(continued)

		Invested Assets <sup>1</sup>	Currently Available Yield <sup>2</sup>	Return on Invested Assets	Federal Income Tax Rate	Federal Income Taxes
		[1]	[2]	[3] = [1] * [2]	[4]	[5] = [3] * [4]
(1)	U.S. Government Bonds					
	(i) Short-Term	233,025	5.3%	12,273	21.00%	2,577
	(ii) Intermediate-Term	3,307,393	3.6%	118,846	21.00%	24,958
	(iii) Long-Term	1,981,633	3.9%	77,944	21.00%	16,368
(2)	Other Taxable Bonds					
	(i) Short-Term	1,560,632	5.1%	80,112	21.00%	16,824
	(ii) Intermediate-Term	50,226,816	4.6%	2,325,949	21.00%	488,449
	(iii) Long-Term	116,390,932	4.9%	5,731,647	21.00%	1,203,646
(3)	Tax-Exempt Bonds					
	(i) Short-Term	3,236,965	4.1%	131,270	5.25%	6,892
	(ii) Intermediate-Term	26,434,447	2.8%	746,752	5.25%	39,204
	(iii) Long-Term	40,567,158	3.8%	1,546,708	5.25%	81,202
(4)	Common Stock	10,686,381				
	(i) Dividends		2.0%	217,575	13.13%	28,557
	(ii) Capital Gains		10.2%	1,085,451	21.00%	227,945
(5)	Preferred Stock Dividends	0	6.9%	0	13.13%	0
(6)	Mortgage Loans	0	4.9%	0	21.00%	0
(7)	Real Estate	13,221,299	6.2%	818,839	21.00%	171,956
(8)	Cash	(379,473)	5.3%	(19,986)	21.00%	(4,197)
(9)	Other	10,374,275				
	(i) Dividends		2.0%	211,220	13.13%	27,723
	(ii) Capital Gains		10.2%	1,053,750	21.00%	221,287
(10)	Total Gross Invested Assets	277,841,482		14,138,350		2,553,391
(11)	Investment Expense <sup>3</sup>			1,269,171	21.00%	266,526
(12)	Total Net Invested Assets	277,841,482		12,869,179		2,286,865
(13)	Federal Income Tax: Line (12); column [5]/column [3]				<b>17.8%</b>	
(14)	Projected Yield on Invested Assets: Line (12), column [3]/column [1]		4.6%			
		Most Recent Calendar Year				
(15)	Loss Reserves <sup>4</sup>	36,543,552				
(16)	Loss Adjustment Expense Reserves <sup>4</sup>	23,174,988				
(17)	Unearned Premium Reserves <sup>4</sup>	125,932,899				
(18)	Surplus as Regards to Policyholders <sup>4</sup>	145,284,502				
(19)	Total Reserves and Surplus	330,935,941				
(20)	Projected Yield adjusted to Reserve and Surplus Base: Line (14), column [2]*Line (12), column [1]/Line (19), column [1]		<b>3.9%</b>			

<sup>1</sup> Source for Column [1], Lines (4) through (9): Page 2 (Assets) of the insurer group's most recent consolidated (combined) statutory Annual Statement.

- Line (8) Cash: Page 2 (Assets) Line 5, cash only; cash equivalents and short-term investments are included in Schedule D.

- Line (9) Other: Page 2 (Assets) Sum of Lines 6, 8, 9 and 11.

<sup>2</sup> Currently available yields are defined in CCR §2644.20. Latest values are posted at:

<http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>

Month/Year (Yield): **June 2023**

<sup>3</sup> Source: Page 11, Line 25 of the insurer group's most recent consolidated statutory Annual Statement. Entered as a positive expense.

<sup>4</sup> Source for Column [1], Lines (15) through (18):

Page 3 (Liabilities, Surplus and Other Funds) of the insurer group's most recent consolidated statutory Annual Statement, Lines 1, 3, 9 and 37, respectively.

## EXCLUDED EXPENSE RATIO Countrywide Insurer Group Data

Countrywide direct earned premium for lines of business subject to Proposition 103 (\$):

Countrywide direct earned premium for lines of business **not** subject to Proposition 103 (\$):

Total countrywide direct earned premium (\$):

2nd Prior Calendar Year	1st Prior Calendar Year	Most Recent Calendar Year
2020	2021	2022
248,346,000	234,319,000	245,920,000
0	0	0
248,346,000	234,319,000	245,920,000

(Note: Total must reconcile to the countrywide direct earned premium in the Insurance Expense Exhibit, Part 3 for the **insurer group**.)

☐ Check box if the excluded expenses entered in this page are derived on a countrywide, group basis

### CCR §2644.10 (b): Executive Compensation

	2nd Prior Calendar Year		1st Prior Calendar Year		Most Recent Calendar Year	
	2020		2021		2022	
	Cash & Salary	Bonus	Cash & Salary	Bonus	Cash & Salary	Bonus
1st Highest Paid	1,051,247	100,000	1,075,335		1,175,057	15,661
2nd Highest Paid	515,774	50,000	527,949	75,000	547,083	15,670
3rd Highest Paid	510,774		531,111		541,367	98,881
4th Highest Paid	395,995	25,000	417,541		424,171	8,824
5th Highest Paid	357,014	35,000	409,162		412,747	6,875

  

	2nd Prior Calendar Year		1st Prior Calendar Year		Most Recent Calendar Year	
	2020		2021		2022	
	Maximum Permissible	Excessive Amount	Maximum Permissible	Excessive Amount	Maximum Permissible	Excessive Amount
1st Highest Paid	291,480	859,767	284,680	790,655	290,321	900,397
2nd Highest Paid	191,466	374,308	187,620	415,329	190,811	371,942
3rd Highest Paid	150,705	360,069	147,395	383,717	150,141	490,107
4th Highest Paid	136,977	284,019	134,155	283,386	136,496	296,499
5th Highest Paid	125,120	266,895	122,656	286,506	124,700	294,922
Total Excessive		2,145,058		2,159,593		2,353,867

### CCR §2644.10 (f): Institutional Advertising

	2nd Prior Calendar Year		1st Prior Calendar Year		Most Recent Calendar Year	
	2020		2021		2022	
	Institutional	Non-Institutional	Institutional	Non-Institutional	Institutional	Non-Institutional
Total Advertising <sup>1</sup>	0	24,000	0	10,005	0	10,000

<sup>1</sup> Note: For each calendar year, the sum of Institutional and Non-Institutional advertising expenses must reconcile to the total advertising expenses reported in the Insurance Expense Exhibit, Part 1, Line 4 for the **insurer group**.

## EXCLUDED EXPENSE RATIO (continued)

### Countrywide Insurer Group Data

☐ Check box if the excluded expenses entered in this page are derived on a countrywide, group basis

	2nd Prior Calendar Year	1st Prior Calendar Year	Most Recent Calendar Year
	2020	2021	2022
CCR §2644.10 (a): Political contribution and lobbying	0	0	0
CCR §2644.10 (b): Excessive Executive Compensation (Page 4.1)	2,145,058	2,159,593	2,353,867
CCR §2644.10 (c): Bad faith judgments and associated DCCE	0	0	0
CCR §2644.10 (d): All costs for unsuccessful defense of discrimination claims	0	0	0
CCR §2644.10 (e): Fines and penalties	65,513	12,396	50,038
CCR §2644.10 (f): Institutional advertising expenses (Page 4.1)	0	0	0
CCR §2644.10 (g): Excessive payments to affiliates	0	0	0
<b>Total Excluded Expenses</b>	<b>2,210,572</b>	<b>2,171,989</b>	<b>2,403,906</b>
<b>Excluded Expense Ratio</b>	<b>0.9%</b>	<b>0.9%</b>	<b>1.0%</b>
<b>Three-Year Average Excluded Expense Ratio</b>			<b>0.9%</b>

FINAL ADJUSTED CDI PARAMETERS

Efficiency Standard									
Detailed Line Description			Marketing System Distribution						
			0.0%	0.0%	100.0%				
			Captive	Direct	Independent	Weighted Average	Variance Adjustment	Excluded Expense Ratio	Final Adjusted Efficiency Standard
Other Liability	17	Personal Umbrella	32.0%	32.6%	33.1%	33.1%	0.0%	0.9%	32.2%

			Reserves Ratio		Leverage Factor  (Variance 3 not applied)			Yields, Rate of Return & Premium Tax Values as of June 2023	
Detailed Line Description	Line Code	Coverage/Form	Unearned Premium Reserves	Loss Reserves	Raw Factor	Variance Adjustment	Final Adjusted Leverage Factor	Yield	3.9%
Other Liability	17	Personal Umbrella	0.5853	2.9112	0.4628	1.0000	0.4628	FIT	17.8%
								Premium Tax Rate	2.4%
								Risk Free Rate of Return	4.2%

## RATEMAKING DATA

Completed by:  
Date Completed:

Mitchell Paden  
3/1/2024

Variance #(s): 8A

Detailed Line Description:  
Coverage:

Other Liability  
Personal Umbrella

Line	Description	Source	5th Prior Year Ending	4th Prior Year Ending	3rd Prior Year Ending	2nd Prior Year Ending	1st Prior Year Ending	Most Recent Year Ending	Projected <sup>1</sup>	New Program <sup>2</sup>
(0)	Year		20174	20184	20194	20204	20214	20224		
(1)	California Direct Written Premium		4,293,848	3,723,143	3,988,058	3,224,769	3,184,212	2,923,155		
(2)	California Direct Earned Premium		4,212,313	4,005,815	3,798,349	3,691,171	3,170,176	3,036,776		
(3)	Premium Adjustment Factor	Exh 4	1.394	1.289	1.282	1.237	1.068	1.000		
(4)	Premium Trend Factor <sup>1</sup>	Exh 5	0.968	0.972	0.976	0.980	0.984	0.988	-0.4%	
(5)	Miscellaneous Fees and Flat Charges	Exh 6	475,454	424,397	452,232	367,647	304,357	272,908		
(6)	Earned Exposure Units		11,729	11,291	10,783	10,288	8,090	7,098		
(7)	Historic Losses		2,018,415	1,473,122	1,485,754	2,139,699	179,104	5,001		
(8)	Historic Defense and Cost Containment Expense (DCCE)		0	0	0	0	0	0		
(9)	Loss Development Factor	Exh 7	1.045	1.059	1.118	1.158	2.170	3.688		
(10)	DCCE Development Factor	Exh 7	1.045	1.059	1.118	1.158	2.170	3.688		
(11)	Loss Trend Factor <sup>1</sup>	Exh 8	2.044	1.864	1.700	1.550	1.414	1.289	9.7%	
(12)	DCCE Trend Factor <sup>1</sup>	Exh 8	2.044	1.864	1.700	1.550	1.414	1.289	9.7%	
(13)	Catastrophe Adjustment Factor	Exh 9	1.000	1.000	1.000	1.000	1.000	1.000		
(14)	Experience Credibility	Exh 10							11.0%	
(15)	Ancillary Income	Exh 11	0	0	0	0	0	0		

Lines 16-18 link directly to pages 3 and 4 of the rate template.

(16)	Excluded Expense Ratio	Pg 4.2							0.9%	
(17)	Projected Federal Income Tax Rate on Investment Income	Pg 3.2							17.8%	
(18)	Projected Yield	Pg 3.2							3.9%	

<sup>1</sup> The Projected column should reflect the annual trend expressed as a percentage for premium, loss and DCCE trends, and credibility.

<sup>2</sup> Refer to Section III.C. of the Prior Approval Rate Filing Instructions for New Program requirements.

**VARIANCE 8A**

**RATE CHANGE CALCULATION**

Completed by: Mitchell Paden  
Date Completed: 3/1/2024  
Prior Effective Date: 11/23/2020  
Proposed Effective Date: 4/1/2024  
Detailed Line Description: Other Liability  
Coverage: Personal Umbrella

Data Provided by Filer	20174	20184	20194	20204	20214	20224	Projected
Prem_Written	4,293,848	3,723,143	3,988,058	3,224,769	3,184,212	2,923,155	21,337,186
Prem_Earned	4,212,313	4,005,815	3,798,349	3,691,171	3,170,176	3,036,776	21,914,601
Prem_Adj	1.394	1.289	1.282	1.237	1.068	1.000	
Prem_Trend	0.968	0.972	0.976	0.980	0.984	0.988	-0.4%
Misc_Fees	475,454	424,397	452,232	367,647	304,357	272,908	2,296,995
Exposures_Earned	11,729	11,291	10,783	10,288	8,090	7,098	59,279
Losses	2,018,415	1,473,122	1,485,754	2,139,699	179,104	5,001	7,301,095
DCCE	0	0	0	0	0	0	0
Loss_Devt	1.045	1.059	1.118	1.158	2.170	3.688	
DCCE_Devt	1.045	1.059	1.118	1.158	2.170	3.688	
Loss_Trend	2.044	1.864	1.700	1.550	1.414	1.289	9.7%
DCCE_Trend	2.044	1.864	1.700	1.550	1.414	1.289	9.7%
CAT_Adj	1.000	1.000	1.000	1.000	1.000	1.000	
Anc_Income	0	0	0	0	0	0	0
Credibility							11.0%
ExpRatio_Excluded							0.9%
FIT_Inv							17.8%
Yield							3.9%

**CDI Parameters**

FIT_UW							21.0%
EffStd_Final							32.2%
LevFact_Final							0.46
PremTaxRate							2.4%
SurplusRatio							2.16
ResRatio_UPR							0.59
ResRatio_Loss							2.91
ROR_RiskFree							4.2%
ROR_Min							-6.0%
ROR_Max							10.2%

Calculations	20174	20184	20194	20204	20214	20224	
Prem_Adjusted	6,159,475	5,444,949	5,203,808	4,842,032	3,637,559	3,274,726	28,562,548
Losses_Adjusted	4,310,257	2,907,917	2,825,213	3,842,409	549,513	23,781	14,459,089
DCCE_Adjusted	0	0	0	0	0	0	0
LossDCCERatio_Adjusted	70.0%	53.4%	54.3%	79.4%	15.1%	0.7%	50.6%
TCRLP_perExp	525.16	482.25	482.59	470.67	449.62	461.34	481.83
LossDCCE_perExp	367.50	257.55	262.00	373.50	67.92	3.35	243.92
CompLossDCCE_perExp	420.14	385.81	386.08	376.54	359.70	369.08	385.48
CredLoss_perExp	414.37	371.76	372.49	376.21	327.74	329.01	369.97
Anc_Inc_perExp	0.00	0.00	0.00	0.00	0.00	0.00	0.00
InvInc_Fixed							11.8%
InvInc_Variable							11.1%
Net_AnnualTrend							10.1%
Comp_Trend							38.2%
Max_Profit							27.9%
Min_Profit							-16.4%
UW_Profit							9.9%
Min_Denom							0.95
Max_Denom							0.51
Min_Premium							\$342.24
Max_Premium							\$639.01
CHANGE_AT_MIN							-29.0%
CHANGE_AT_MAX							32.6%

**Pacific Specialty Insurance Company**  
Personal Umbrella Program

Filing Memorandum

On behalf of Pacific Specialty Insurance Company (the “Company”), we have prepared this filing memorandum for the Company’s proposed filing for its Personal Umbrella Program.

The Company would like to propose the following changes:

- Modify base rates
- Added language regarding ineligible limits for drivers with major violations
- Clarify language regarding high profile or social media risks
- Clarify language regarding 4 units in one parcel
- Clarify language regarding application procedures
- Remove the minimum premium

The Company is estimating that the above changes will result in an overall rate impact of 12.3%.

Claim counts in this program are thin, and severity is very volatile. As such, the Company is filing for variance 7A and 8A. The Company utilized the following assumptions and selections to calculate the indicated change for the program:

- Loss and DCCE Development Factors: For loss development factors, the Company relied on the all-year weighted average factors for this program. This program has very low frequency and high severity, so one large claim can greatly skew the development factors. We decided to choose the all-year weighted average instead of the usual three-year weighted because this allowed us to rely on actual data from this program while simultaneously including more years to temper the leveraging that occurs with the large claims this program sees. The incurred method was chosen because the paid method leads to unreasonable results due to an extremely low paid loss amount (despite a very high incurred amount).
- Loss and DCCE Trend Factors: For the loss and DCCE trend factors, we relied on the 4Q22 ISO Fast Track – PPA Bodily Injury data. This was used because the majority of claims in this program are auto bodily injury claims, and thus represents a good proxy for the underlying trends which are unreliable due to the extreme volatility of the small number of claims in this program. We are only using the severity factor since frequency in this program is so low, which means we are assuming an underlying frequency trend of 0%.



**PACIFIC SPECIALTY INSURANCE COMPANY  
STATE OF CALIFORNIA**

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**Underwriting and Rate Guide  
California Personal Umbrella Policy**

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Edition – 04-20

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**Pacific Specialty Insurance Company**  
**Umbrella Underwriting Guidelines**

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**1. GENERAL RULES**

<b>POLICY TERM &amp; FEES:</b>	<p>12 months, unless written to have the policy expiration match the underlying insurance expiration date. If the initial term is less than 12 months, the premium (not the fees) will be prorated.</p> <p>The new and renewal policy fee is \$37 per policy. Policy fees are fully earned. Minimum earned premium is \$50</p>
<b>LIMIT:</b>	<p><b>Coverage A Limits:</b> of \$500,000 to \$5,000,000 are available, subject to eligibility rules listed in this manual. *Maximum limit for drivers aged 16-24 and 80+ is \$1,000,000.</p> <p><b>UM/UM for Private Passenger Motor Vehicles:</b> For an additional premium, optional Uninsured and Underinsured Motorists (UM/UM) coverage is available for your private passenger motor vehicle. We will match the UM/UM limits listed on underlying insurance. The maximum limit available for this coverage is \$500,000.</p>
<b>RETAINED LIMIT:</b>	<p>\$1,000 per occurrence</p>
<b>APPLICATION</b>	<p>The umbrella policy must be written in the name of the primary insured and/or spouse listed: in the underlying policy. All application questions must be fully completed by the producer. All application questions must be fully completed by the producer and applicant. After the policy has been bound and a policy number has been issued, the application must be signed by both the producer and the applicant.</p>
<b>BINDING:</b>	<p>For policies not bound online, you must submit a completed application that has been signed by both the Insured and Producer to PSIC; and</p> <ul style="list-style-type: none"><li>•</li><li>• The full premium or minimum down payment must be postmarked within 5 days from the requested effective date.</li><li>• A copy of all current underlying policy declaration(s) for all Properties, Autos, Motorcycles, Recreational Vehicles and Watercraft must be provided. Copy of registration(s) for all listed Autos, Motorcycles, Recreational Vehicles and Watercraft must be provided as well. These must be provided within 5 days of the requested effective date.</li></ul>
<b>BILLING:</b>	<p>Direct bill premium is available, unless the initial term is shorter than 6 months. A service fee is added to all installment payments and not the initial down payment. Service fees are as follows:</p> <ul style="list-style-type: none"><li>• \$10 for installments invoiced and non EFT recurring payments</li><li>• \$3 for installments paid electronically using EFT</li><li>• We charge a \$25 fee for all NSF payments</li></ul>

**2. UNDERWRITING ELIGIBILITY GUIDELINES**

**A. Eligibility Rules**

**Auto/Recreational Vehicle**

1. All drivers must have a valid United States state issued driver's license.
2. All licensed drivers who are resident family members must be listed on the application. If a licensed driver who resides in the household does not qualify for coverage under the eligibility requirements, the driver

**Pacific Specialty Insurance Company**  
**Umbrella Underwriting Guidelines**

must be excluded from the policy. The insured must complete and sign the Named Driver Exclusion for each licensed driver who does not meet the program's eligibility requirements.

3. The maximum combined number of owned private passenger motor vehicle(s), motorcycle(s) and recreational vehicle(s) allowed to be listed on the policy is 7.
4. Drivers aged 16-24 and 80+ are ineligible for limits higher than \$1,000,000.

**Properties**

1. Underlying insurance must be written separately on its own Homeowners or Comprehensive Personal Liability Policy (CPL).
2. The maximum number of individual rental units allowed under this policy is 8.
3. A maximum of 1 building is allowed on 1 insured parcel with a maximum of 4 rental units (i.e. a fourplex).
4. We will only accept Townhouse or Row House units within a building containing a maximum of 8 individual family units.

**Watercraft**

1. Maximum of 2 personal watercraft and 1 sailboat 36 feet or less in length or powerboat 26 feet or less in length with up 300 horsepower.
2. Personal Watercraft with horsepower up to 300.
3. Sailboat 36 feet or less in length.
4. Power boat 26 feet or less in length with a total horsepower 0-300.

**B. Required Limits of Underlying Insurance**

**Minimum Underlying Limit**

The following underlying limits are factored into the base rate.

Risk Type	Umbrella Policy Limit					
	\$500,000	\$1 Million	\$2 Million	\$3 Million	\$4 Million	\$5 Million
<b>Autos+</b>	300 CSL *	300 CSL *	500 CSL **	500 CSL **	500 CSL **	500 CSL **
<b>Motorcycle</b>	300 CSL *	300 CSL *	500 CSL **	500 CSL **	500 CSL **	500 CSL **
<b>Motorhome</b>	300 CSL *	300 CSL *	500 CSL **	500 CSL **	500 CSL **	500 CSL **
<b>Recreational Vehicles</b>	300 CSL *	300 CSL *	500 CSL **	500 CSL **	500 CSL **	500 CSL **
<b>Watercraft</b>	300 CSL *	300 CSL *	500 CSL **	500 CSL **	500 CSL **	500 CSL **
<b>Primary Residence</b>	300 CSL *	300 CSL *	500 CSL **	500 CSL **	500 CSL **	500 CSL **
<b>Rental Unit(s)</b>	300 CSL *	300 CSL *	500 CSL **	500 CSL **	500 CSL **	500 CSL **
<b>Vacant Land</b>	300 CSL *	300 CSL *	500 CSL **	500 CSL **	500 CSL **	500 CSL **

\*250/500/100 split limit acceptable in place of 300 CSL \*

\*\*500/500/100 split limit acceptable in place of 500 CSL \*\*

+Acceptable minimum underlying limits may be increased for all risks subject to company and/or reinsurance concerns and/or restrictions.

**C. Driving History**

The following chart lists by age group the maximum number of driving infractions a driver may have by infraction type. For eligibility, please see the chart below.

	Drivers Age			Household Total Allowed
	16-24	25-79	80+	
<b>Minor Violations (last 3 years)</b>	1 or less	3 or less	1 or less	No more than 10
<b>Major Violations (last 3 years)</b>	None	1 or less	1 or less	No more than 2
<b>At Fault Accidents</b>	None	2 or less	1 or less	No more than

**Pacific Specialty Insurance Company  
Umbrella Underwriting Guidelines**

(last 3 years)				4
Drugs/Alcohol (last 5 years)	None	None	None	None
Combined Maximum for Any 1 Driver	1	4	1	

**1. Chargeable Violations and Accidents**

Chargeability of violations and accidents will be determined as follows:

**a. Major Violations**

The following types of violations will be considered major:

- i. Driving while licensed is suspended or revoked,
- ii. Leaving the scene of an accident,
- iii. Homicide or assault with an auto,
- iv. Taking part in a prearranged speed race or drag race,
- v. Driving in a reckless manner,
- vi. Fleeing or attempting to elude a police officer with an auto, or
- vii. Committing a felony with an auto.

**b. Minor Violations**

Any other type of moving traffic violation will be considered minor.

Exceptions:

- i. A motor vehicle equipment requirement violation,
- ii. Failure to display proper license plate numbers provided such license plates are in existence,
- iii. Failure to have in possession a driver's or chauffeur's license provided that there is one in existence,
- iv. Failure to sign or display registration card, or
- v. A citation or conviction acquired while operating a motor vehicle for compensation during the hours of employment, but only if the insured or applicant has submitted, under penalty of perjury, a declaration to the above effect.

**c. Driving Under the Influence of Alcohol or Drugs**

See INELIGIBLE RISKS.

**d. Accidents**

An accident is chargeable in the following instances:

- i. If the accident resulted in
  1. Damage to property of others, or
  2. Damage to any property if it is a single vehicle accident, or
  3. Bodily injury or death, AND
- ii. The actions or omissions of the owner or driver were 51% or more of the legal cause of the accident, AND
- iii. If the accident did not result in death, the sum of the payment attributable to the loss or property damage caused by the accident exceeds \$1,000 or the state mandated amount listed in DMV Form SR-1.

**3. SUBMIT FOR APPROVAL**

- A. Exotic, high performance, KIT or modified vehicles.
- B. The number of autos exceeds the number of drivers by 3.
- C. Properties having more than 4 grazing animals and/or 1 horse.

**4. INELIGIBLE RISKS:**

**General Rules:**

- A. Any underlying policy where the applicant or insured/named insured is not an individual.
- B. Any underlying carrier with an AM Best Rating below B+.
- C. Applicants or risks with any open/pending property and/or liability claims, lawsuits or disputes.
- D. Applicants with more than 1 liability claim that exceeds \$25,000 in payments during the last 3 years.
- E. Target/Celebrity risks including but not limited to public officials, professional entertainers, athletes, or sports figures.
- F. Social Media risks including but not limited to YouTube, Facebook, Instagram, or Snap Chat.
- G. Aircrafts.
- H. An applicant where their primary residence is located outside of California.

**Autos/Recreational Vehicles:**

- A. Applicants without a valid US driver's license.
- B. Individuals not listed as a driver under the underlying policy.
- C. Fully Autonomous (self-driving) vehicles.
- D. Households with more than 10 combined points in the past 3 years.
- E. Households with any driver age 25-79 that has more than 4 moving violations, unless the driver is listed as an Excluded driver. (see Section 2. Underwriting Eligibility Guidelines, C. Driving History)
- F. Vehicles that are used for racing on a race track or private or public streets/roads, whether or not the vehicle is street legal.
- G. Vehicles used only for business purposes.
- H. Vehicles corporately owned or registered to a business, corporation, church or non-profit organization.
- I. Risks where the underlying insurance is written under a Commercial policy.
- J. Vehicles used for hire, livery or as part of a ride-sharing program including but not limited to Uber or Lyft.
- K. Applicants who do not list all licensed drivers who reside in the household on the application as either a rated driver or an excluded named driver.
- L. Households with more than 7 autos or recreational vehicles combined.
- M. Drivers ages 15-21 are excluded from driving Recreational Vehicles.
- N. Drivers with drug or alcohol violation(s) in the last five (5) years. (Drug and/or Alcohol Violations in the last 6 to 10 years will be subject to a surcharge)
- O. Drivers with suspended, revoked or expired license, unless listed as an Excluded Driver.
- P. Drivers ages 16-24 and 80+ are ineligible for limits higher than \$1,000,000.
- Q. Autos/Recreational Vehicles owned jointly by someone other than a spouse/domestic partner are not eligible.

**Properties:**

- A. Farms (includes, but not limited to vineyards, orchards, etc.).
- B. Properties with more than 5 grazing animals and/or 2 horses.
- C. Vacant dwellings.
- D. Seasonally occupied properties / dwellings rented to others, in part or in full, on a short term or long term basis.

**Pacific Specialty Insurance Company**  
**Umbrella Underwriting Guidelines**

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- E. Properties with more than 2,000 acres of vacant land.
- F. Houseboats.
- G. Floating homes.
- H. Risks where the underlying insurance is written under a Comprehensive General Liability (CGL) policy.
- I. Dwellings under construction or renovation.
- J. Risks where the underlying insurance is written under a builder's risk/course of construction policy.
- K. A business name, corporation, church or non-profit organization listed as the named insured and/or as an additional insured.
- L. A Trust as a named insured. Trusts may be listed as an additional insured, but the beneficiary, trustee and/or trustor must be listed as the named insured. The individual listed as the named insured must own the trust.
- M. LLC or FLP as a named Insured. LLCs and FLP's may be listed as an additional insured, but the managing members must be listed as the named insured(s). The individual(s) listed as the named insured(s) must own the LLC and FLP.
- N. Any property titled under the name of a business, corporation, church or non-profit organization.
- O. Vacation rentals, including but not limited to AIRBNB or VRBO.
- P. Applicants with 9 or more individual rental units.
- Q. More than 3 vacant land parcels.
- R. More than 1 building located on 1 insured premises or parcel; and/or more than 4 individual rental units located on 1 insured premises or parcel.

**Watercraft:**

- A. Sailboats 37 feet or longer.
- B. Powerboats 27 feet or longer.
- C. Powerboats or personal watercraft with horsepower greater than 300 HP.
- D. Watercraft with speed greater than 70 mph.
- E. Racing boats or personal watercraft.
- F. Modified or KIT watercraft or boats.
- G. Watercraft or boats with a P&I or Ocean Marine policy as primary coverage.
- H. Houseboats.
- I. Watercraft owned jointly by someone other than a spouse/domestic partner are not eligible.

**5. CREDITS AND SURCHARGES**

**A. MULTIPOLICY DISCOUNT**

If your underlying property, auto and/or watercraft policy(ies) is/are written with Pacific Specialty Insurance Company, you are eligible for a 5% discount to base premium.

**B. RATING TERRITORIES and LOCATION MODIFIERS:**

Apply the following modifier to the rates shown in Section 6. Rates to determine the Final Premium.

Territory	A	D	B	C
Zip Code starts with (1 <sup>st</sup> 3 digits)	900-908, 910-918	919, 921, 926-928, 940, 941, 943, 944	920, 922-925, 930, 933, 935, 937, 938, 942, 945-948, 950-953, 956, 958	Remainder of State
Modifier	2.0	1.5	1.10	1.00

These territorial modifiers apply to Clean Driving and/or Good Driving discounts.

**C. EXCESS UM/UIM COVERAGE – Premium Per Private Passenger Motor Vehicle (PPMV):**

**Pacific Specialty Insurance Company  
Umbrella Underwriting Guidelines**

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We will match the UM/UIM limits listed on underlying insurance. The maximum limit of liability available for this coverage is \$500,000\*.

<b>Underlying PPMV UM Limit:</b>	<b>250/500/100 or 300 CSL up to and including 1M/1M* or 1M CSL*</b>
Coverage Matches Underlying PPMV UM Limit up to a maximum limit of \$500,000	\$ 57 per vehicle

Territorial Modification Factors apply to Excess UM/UIM rates.

**D. UNDERLYING LIMIT SURCHARGE:**

A \$61 surcharge is applied when the Auto Underlying Limit is less than 500/500/100 or 500CSL (including motorcycles, motorhomes and recreational vehicles).

**E. DRUG AND/OR ALCOHOL SURCHARGE:**

Each Drug and/or Alcohol Related Violation (Last 6-10 years)

LIMIT OF LIABILITY					
\$500K	\$1M	\$2M	\$3M	\$4M	\$5M
\$330	\$550	\$755	\$866	\$1110	\$1235

**Pacific Specialty Insurance Company**  
**Umbrella Underwriting Guidelines**

**6. RATES**

	LIMIT OF LIABILITY					
	\$500K	\$1M	\$2M	\$3M	\$4M	\$5M
<b>Base Premium</b> (Includes 1 Primary Occupied Residence and 2 autos)	\$165	\$228	\$429	\$620	\$769	\$920
<b>Property Exposure:</b>						
Each additional residence – occupied by the insured	\$15	\$30	\$45	\$57	\$65	\$72
Each Rental Unit(s) – (see eligibility rules)	\$15	\$22	\$37	\$43	\$45	\$48
\$300,000 CSL Underlying Rental Units	\$109	\$137	NA	NA	NA	NA
Vacant Land 1 – 1000 acres	\$48	\$58	\$86	\$109	\$127	\$141
Vacant Land 1001 – 2000 acres	\$144	\$173	\$259	\$328	\$380	\$423
\$300,000 CSL Underlying Vacant Land	\$109	\$137	NA	NA	NA	NA
<b>Auto Exposure:</b>						
Each auto in addition to the 2 autos included in the <b>Basic Premium</b> (including motorcycles, motorhomes and recreational vehicles).	\$17	\$24	\$36	\$46	\$53	\$59
Underlying Limits less than 500/500/100 or 500 CSL	\$61	\$61	NA	NA	NA	NA
<b>Drivers:</b> (Premium charge per driver:)						
Each driver age 16-24	\$190	\$267	NA	NA	NA	NA
Each driver age 80 and older	\$45	\$63	NA	NA	NA	NA
Each driver age 25-79 in addition to the 2 drivers	\$36	\$60	\$54	\$71	\$89	\$106
Each driver age 16-24 or 80 and older in addition to the 2 drivers	\$36	\$60	NA	NA	NA	NA
<b>Driving Record Credits and Charges:</b>						
<b>Clean Driving Credit</b> – all drivers in household are over age 22. No violations (3 years), At-Fault Accidents (3 years) or DUI Convictions (5 years) in the household, or any account with auto liability is excluded.	-\$37	-\$40	-\$60	-\$76	-\$88	-\$98
<b>Good Driving Credit</b> – all drivers in household are over age 22. No more than 2 violations (last 3 years), No At-Fault Accidents (last 3 years) and No DUI (last 5 years) in the household.	-\$18	-\$20	-\$30	-\$38	-\$44	-\$49
If all drivers in the household, combined, have more than 2 moving violations in the past 3 years, charge for each moving traffic violation in excess of 2:	\$134	\$145	\$180	\$216	\$250	\$288
If all drivers in household, combined, have more than 1 at-fault accident in the past 3 years, charge for each at-fault accident after the 1 <sup>st</sup> :	\$134	\$145	\$180	\$216	\$250	\$288
Each Major Conviction in the past 3 years	\$257	\$273	\$328	\$383	\$465	\$547
Each Drug and/or Alcohol Related Violation (last 6-10 years)	\$330	\$550	\$755	\$866	\$1110	\$1235
Each vehicle with underlying UM/UIM Coverage 250/500/100 or 300 CSL, up to and including 1M/1M or 1M CSL	\$57	\$57	\$57	\$57	\$57	\$57
<b>Watercraft</b> (charge for each watercraft)						
Personal Watercraft with total HP 300	\$56	\$70	\$105	\$133	\$154	\$172
Sailboat 36 feet or less in length	\$20	\$25	\$38	\$48	\$55	\$61
Powerboat 26 feet or less in length with a total HP 0-150	\$40	\$50	\$75	\$95	\$110	\$123
Powerboat 26 feet or less in length with a total HP 151-300	\$76	\$95	\$143	\$181	\$209	\$233
\$300,000 CSL or \$250/\$500/\$100 Underlying Boat/Personal Watercraft	\$55	\$82	NA	NA	NA	NA



**PACIFIC SPECIALTY INSURANCE COMPANY  
STATE OF CALIFORNIA**

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**Underwriting and Rate Guide  
California Personal Umbrella Policy**

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Edition – 04-20TBD

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**Pacific Specialty Insurance Company**  
**Umbrella Underwriting Guidelines**

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**1. GENERAL RULES**

**POLICY TERM  
& FEES:**

12 months, unless written to have the policy expiration match the underlying insurance expiration date. If the initial term is less than 12 months, the premium (not the fees) will be prorated.

The new and renewal policy fee is \$37 per policy. Policy fees are fully earned.

~~Minimum earned premium is \$50~~

**LIMIT:**

**Coverage A Limits:** of \$500,000 to \$5,000,000 are available, subject to eligibility rules listed in this manual. \*Maximum limit for drivers aged 16-24 and 80+ is \$1,000,000.

**UM/UM for Private Passenger Motor Vehicles:** For an additional premium, optional Uninsured and Underinsured Motorists (UM/UM) coverage is available for your private passenger motor vehicle. We will match the UM/UM limits listed on underlying insurance. The maximum limit available for this coverage is \$500,000.

**RETAINED LIMIT:**

\$1,000 per occurrence

**APPLICATION  
PROCEDURES:**

The umbrella policy must be written in the name of the primary insured and/or spouse listed in the underlying policy. All application questions must be fully completed by the producer. All application questions must be fully completed by the producer and applicant. After the policy has been ~~bound-submitted~~ and a policy number has been issued, the application must be signed by both the producer and the applicant.

**BINDING:**

For ~~policies not bound~~ applications NOT submitted online, using our website rating facility, A Pacific Specialty Insurance Company ("PSIC") Personal Umbrella application must be fully completed and signed by both the Insured and Producer. No application will be accepted unless the following provisions are satisfied when the application is submitted: you must submit a completed application that has been signed by both the Insured and Producer to PSIC; and

- All underwriting rules are followed; and
- A PSIC application (including any/all necessary disclosures) is fully completed and signed by both the applicant and producer; and
- The required full premium or minimum required down payment accompanies the application; and must be postmarked within 5 days from the requested effective date.
- A copy of all current underlying policy declaration(s) for all Properties, Autos, Motorcycles, Recreational Vehicles and Watercraft must be provided. Copy of registration(s) for all listed Autos, Motorcycles, Recreational Vehicles and Watercraft must be provided as well. These must be provided within 5 days of the requested effective date.
- All of the above referenced items are mailed to PSIC (or its representative) and postmarked within five (5) business days of the requested effective date.

Applications not postmarked within five (5) business days of the requested effective date will be made effective the date received in our office.

**BILLING:**

Direct bill premium is available, unless the initial term is shorter than 6 months. A service fee is added to all installment payments and not the initial down payment. Service fees are as follows:

- \$10 for installments invoiced and non EFT recurring payments

**Pacific Specialty Insurance Company  
Umbrella Underwriting Guidelines**

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- \$3 for installments paid electronically using EFT
- We charge a \$25 fee for all NSF payments

## **2. UNDERWRITING ELIGIBILITY GUIDELINES**

### **A. Eligibility Rules**

#### **Auto/Recreational Vehicle**

1. All drivers must have a valid United States state issued driver's license.
2. All licensed drivers who are resident family members must be listed on the application. If a licensed driver who resides in the household does not qualify for coverage under the eligibility requirements, the driver must be excluded from the policy. The insured must complete and sign the Named Driver Exclusion for each licensed driver who does not meet the program's eligibility requirements.
3. The maximum combined number of owned private passenger motor vehicle(s), motorcycle(s) and recreational vehicle(s) allowed to be listed on the policy is 7.
4. Drivers aged 16-24 and 80+ are ineligible for limits higher than \$1,000,000.
- 4-5. Drivers with major violations are not eligible for limits higher than \$1,000,000.

#### **Properties**

1. Underlying insurance must be written separately on its own Homeowners or Comprehensive Personal Liability Policy (CPL).
2. The maximum number of individual rental units allowed under this policy is 8.
3. A maximum of 1 building is allowed on 1 insured parcel with a maximum of 4 rental units (i.e. a fourplex).
4. We will only accept Townhouse or Row House units within a building containing a maximum of 8 individual family units.

#### **Watercraft**

1. Maximum of 2 personal watercraft and 1 sailboat 36 feet or less in length or powerboat 26 feet or less in length with up 300 horsepower.
2. Personal Watercraft with horsepower up to 300.
3. Sailboat 36 feet or less in length.
4. Power boat 26 feet or less in length with a total horsepower 0-300.

### **B. Required Limits of Underlying Insurance**

#### **Minimum Underlying Limit**

The following underlying limits are factored into in the base rate.

Risk Type	Umbrella Policy Limit					
	\$500,000	\$1 Million	\$2 Million	\$3 Million	\$4 Million	\$5 Million
<b>Autos+</b>	300 CSL*	300 CSL*	500 CSL**	500 CSL**	500 CSL**	500 CSL**
<b>Motorcycle</b>	300 CSL*	300 CSL*	500 CSL**	500 CSL**	500 CSL**	500 CSL**
<b>Motorhome</b>	300 CSL*	300 CSL*	500 CSL**	500 CSL**	500 CSL**	500 CSL**
<b>Recreational Vehicles</b>	300 CSL*	300 CSL*	500 CSL**	500 CSL**	500 CSL**	500 CSL**
<b>Watercraft</b>	300 CSL*	300 CSL*	500 CSL**	500 CSL**	500 CSL**	500 CSL**
<b>Primary Residence</b>	300 CSL*	300 CSL*	500 CSL**	500 CSL**	500 CSL**	500 CSL**
<b>Rental Unit(s)</b>	300 CSL*	300 CSL*	500 CSL**	500 CSL**	500 CSL**	500 CSL**
<b>Vacant Land</b>	300 CSL*	300 CSL*	500 CSL**	500 CSL**	500 CSL**	500 CSL**

\*250/500/100 split limit acceptable in place of 300 CSL\*

\*\*500/500/100 split limit acceptable in place of 500 CSL\*\*

**Pacific Specialty Insurance Company**  
**Umbrella Underwriting Guidelines**

+Acceptable minimum underlying limits may be increased for all risks subject to company and/or reinsurance concerns and/or restrictions.

**C. Driving History**

The following chart lists by age group the maximum number of driving infractions a driver may have by infraction type. For eligibility, please see the chart below.

	Drivers Age			Household Total Allowed
	16-24	25-79	80+	
Minor Violations (last 3 years)	1 or less	3 or less	1 or less	No more than 10
Major Violations (last 3 years)	None	1 or less	1 or less	No more than 2
At Fault Accidents (last 3 years)	None	2 or less	1 or less	No more than 4
Drugs/Alcohol (last 5 years)	None	None	None	None
Combined Maximum for Any 1 Driver	1	4	1	

**1. Chargeable Violations and Accidents**

Chargeability of violations and accidents will be determined as follows:

**a. Major Violations**

The following types of violations will be considered major:

- i. Driving while licensed is suspended or revoked,
- ii. Leaving the scene of an accident,
- iii. Homicide or assault with an auto,
- iv. Taking part in a prearranged speed race or drag race,
- v. Driving in a reckless manner,
- vi. Fleeing or attempting to elude a police officer with an auto, or
- vii. Committing a felony with an auto.

**b. Minor Violations**

Any other type of moving traffic violation will be considered minor.

Exceptions:

- i. A motor vehicle equipment requirement violation,
- ii. Failure to display proper license plate numbers provided such license plates are in existence,
- iii. Failure to have in possession a driver's or chauffeur's license provided that there is one in existence,
- iv. Failure to sign or display registration card, or
- v. A citation or conviction acquired while operating a motor vehicle for compensation during the hours of employment, but only if the insured or applicant has submitted, under penalty of perjury, a declaration to the above effect.

**c. Driving Under the Influence of Alcohol or Drugs**

See INELIGIBLE RISKS.

**d. Accidents**

An accident is chargeable in the following instances:

- i. If the accident resulted in
  1. Damage to property of others, or
  2. Damage to any property if it is a single vehicle accident, or
  3. Bodily injury or death, AND
- ii. The actions or omissions of the owner or driver were 51% or more of the legal cause of the accident, AND
- iii. If the accident did not result in death, the sum of the payment attributable to the loss or property damage caused by the accident exceeds \$1,000 or the state mandated amount listed in DMV Form SR-1.

**3. SUBMIT FOR APPROVAL**

- A. Exotic, high performance, KIT or modified vehicles.
- B. The number of autos exceeds the number of drivers by 3.
- C. Properties having more than 4 grazing animals and/or 1 horse.

**4. INELIGIBLE RISKS:**

**General Rules:**

- A. Any underlying policy where the applicant or insured/named insured is not an individual.
- B. Any underlying carrier with an AM Best Rating below B+.
- C. Applicants or risks with any open/pending property and/or liability claims, lawsuits or disputes.
- D. Applicants with more than 1 liability claim that exceeds \$25,000 in payments during the last 3 years.
- E. High Profile, or Target/Celebrity risks including but not limited to public officials, professional entertainers, athletes, or sports figures.
- F. Social Media risks including but not limited to YouTube, Facebook, Instagram, Twitter, TikTok or Snap Chat.
- G. Aircrafts.
- H. An applicant where their primary residence is located outside of California.

**Autos/Recreational Vehicles:**

- A. Applicants without a valid US driver's license.
- B. Individuals not listed as a driver under the underlying policy.
- C. Fully Autonomous (self-driving) vehicles.
- D. Households with more than 10 combined points in the past 3 years.
- E. Households with any driver age 25-79 that has more than 4 moving violations, unless the driver is listed as an Excluded driver. (see Section 2. Underwriting Eligibility Guidelines, C. Driving History)
- F. Vehicles that are used for racing on a race track or private or public streets/roads, whether or not the vehicle is street legal.
- G. Vehicles used only for business purposes.
- H. Vehicles corporately owned or registered to a business, corporation, church or non-profit organization.
- I. Risks where the underlying insurance is written under a Commercial policy.
- J. Vehicles used for hire, livery or as part of a ride-sharing program including but not limited to Uber or Lyft.
- K. Applicants who do not list all licensed drivers who reside in the household on the application as either a rated driver or an excluded named driver.
- L. Households with more than 7 autos or recreational vehicles combined.
- M. Drivers ages 15-21 are excluded from driving Recreational Vehicles.

**Pacific Specialty Insurance Company**  
**Umbrella Underwriting Guidelines**

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- N. Drivers with drug or alcohol violation(s) in the last five (5) years. (Drug and/or Alcohol Violations in the last 6 to 10 years will be subject to a surcharge)
- O. Drivers with suspended, revoked or expired license, unless listed as an Excluded Driver.
- P. Drivers ages 16-24 and 80+ are ineligible for limits higher than \$1,000,000.
- Q. Autos/Recreational Vehicles owned jointly by someone other than a spouse/domestic partner are not eligible.
- Q.R. Drivers with major violations are ineligible for limits higher than \$1,000,000.

**Properties:**

- A. Farms (includes, but not limited to vineyards, orchards, etc.).
- B. Properties with more than 5 grazing animals and/or 2 horses.
- C. Vacant dwellings.
- D. Seasonally occupied properties / dwellings rented to others, in part or in full, on a short term or long term basis.
- E. Properties with more than 2,000 acres of vacant land.
- F. Houseboats.
- G. Floating homes.
- H. Risks where the underlying insurance is written under a Comprehensive General Liability (CGL) policy.
- I. Dwellings under construction or renovation.
- J. Risks where the underlying insurance is written under a builder's risk/course of construction policy.
- K. A business name, corporation, church or non-profit organization listed as the named insured and/or as an additional insured.
- L. A Trust as a named insured. Trusts may be listed as an additional insured, but the beneficiary, trustee and/or trustor must be listed as the named insured. The individual listed as the named insured must own the trust.
- M. LLC or FLP as a named Insured. LLCs and FLP's may be listed as an additional insured, but the managing members must be listed as the named insured(s). The individual(s) listed as the named insured(s) must own the LLC and FLP.
- N. Any property titled under the name of a business, corporation, church or non-profit organization.
- O. Vacation rentals, including but not limited to AIRBNB or VRBO.
- P. Applicants with 9 or more individual rental units.
- Q. More than 3 vacant land parcels.
- R. More than 1 building located on 1 insured premises or any parcel; and/or more than 4 individual ~~rental~~ family units located on 1 insured premises or any parcel.

**Watercraft:**

- A. Sailboats 37 feet or longer.
- B. Powerboats 27 feet or longer.
- C. Powerboats or personal watercraft with horsepower greater than 300 HP.
- D. Watercraft with speed greater than 70 mph.
- E. Racing boats or personal watercraft.
- F. Modified or KIT watercraft or boats.
- G. Watercraft or boats with a P&I or Ocean Marine policy as primary coverage.
- H. Houseboats.
- I. Watercraft owned jointly by someone other than a spouse/domestic partner are not eligible.

**5. CREDITS AND SURCHARGES**

**A. MULTIPOLICY DISCOUNT**

If your underlying property, auto and/or watercraft policy(ies) is/are written with Pacific Specialty Insurance Company, you are eligible for a 5% discount to base premium.

**B. RATING TERRITORIES and LOCATION MODIFIERS:**

**Pacific Specialty Insurance Company**  
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Apply the following modifier to the rates shown in Section 6. Rates to determine the Final Premium.

Territory	A	D	B	C
Zip Code starts with (1 <sup>st</sup> 3 digits)	900-908, 910-918	919, 921, 926-928, 940, 941, 943, 944	920, 922-925, 930, 933, 935, 937, 938, 942, 945-948, 950-953, 956, 958	Remainder of State
Modifier	2.0	1.5	1.10	1.00

These territorial modifiers apply to Clean Driving and/or Good Driving discounts.

**C. EXCESS UM/UIM COVERAGE – Premium Per Private Passenger Motor Vehicle (PPMV):**

We will match the UM/UIM limits listed on underlying insurance. The maximum limit of liability available for this coverage is \$500,000\*.

<b>Underlying PPMV UM Limit:</b>	<b>250/500/100 or 300 CSL up to and including 1M/1M* or 1M CSL*</b>
Coverage Matches Underlying PPMV UM Limit up to a maximum limit of \$500,000	\$ 57 per vehicle

Territorial Modification Factors apply to Excess UM/UIM rates.

**D. UNDERLYING LIMIT SURCHARGE:**

A \$61 surcharge is applied when the Auto Underlying Limit is less than 500/500/100 or 500CSL (including motorcycles, motorhomes and recreational vehicles).

**E. DRUG AND/OR ALCOHOL SURCHARGE:**

Each Drug and/or Alcohol Related Violation (Last 6-10 years)

LIMIT OF LIABILITY					
\$500K	\$1M	\$2M	\$3M	\$4M	\$5M
\$330	\$550	\$755	\$866	\$1110	\$1235

**Pacific Specialty Insurance Company**  
**Umbrella Underwriting Guidelines**

**6. RATES**

	LIMIT OF LIABILITY					
	\$500K	\$1M	\$2M	\$3M	\$4M	\$5M
<b>Base Premium</b> (Includes 1 Primary Occupied Residence and 2 autos)	\$ <del>465</del> 194	\$ <del>228</del> 268	\$ <del>429</del> 505	\$ <del>620</del> 730	\$ <del>769</del> 905	\$ <del>920</del> 108 <sub>3</sub>
<b>Property Exposure:</b>						
Each additional residence – occupied by the insured	\$15	\$30	\$45	\$57	\$65	\$72
Each Rental Unit(s) – (see eligibility rules)	\$15	\$22	\$37	\$43	\$45	\$48
\$300,000 CSL Underlying Rental Units	\$109	\$137	NA	NA	NA	NA
Vacant Land 1 – 1000 acres	\$48	\$58	\$86	\$109	\$127	\$141
Vacant Land 1001 – 2000 acres	\$144	\$173	\$259	\$328	\$380	\$423
\$300,000 CSL Underlying Vacant Land	\$109	\$137	NA	NA	NA	NA
<b>Auto Exposure:</b>						
Each auto in addition to the 2 autos included in the <b>Basic Premium</b> (including motorcycles, motorhomes and recreational vehicles).	\$17	\$24	\$36	\$46	\$53	\$59
Underlying Limits less than 500/500/100 or 500 CSL	\$61	\$61	NA	NA	NA	NA
<b>Drivers:</b> (Premium charge per driver:)						
Each driver age 16-24	\$190	\$267	NA	NA	NA	NA
Each driver age 80 and older	\$45	\$63	NA	NA	NA	NA
Each driver age 25-79 in addition to the 2 drivers	\$36	\$60	\$54	\$71	\$89	\$106
Each driver age 16-24 or 80 and older in addition to the 2 drivers	\$36	\$60	NA	NA	NA	NA
<b>Driving Record Credits and Charges:</b>						
<b>Clean Driving Credit</b> – all drivers in household are over age 22. No violations (3 years), At-Fault Accidents (3 years) or DUI Convictions (5 years) in the household, or any account with auto liability is excluded.	-\$37	-\$40	-\$60	-\$76	-\$88	-\$98
<b>Good Driving Credit</b> – all drivers in household are over age 22. No more than 2 violations (last 3 years), No At-Fault Accidents (last 3 years) and No DUI (last 5 years) in the household.	-\$18	-\$20	-\$30	-\$38	-\$44	-\$49
If all drivers in the household, combined, have more than 2 moving violations in the past 3 years, charge for each moving traffic violation in excess of 2:	\$134	\$145	\$180	\$216	\$250	\$288
If all drivers in household, combined, have more than 1 at-fault accident in the past 3 years, charge for each at-fault accident after the 1 <sup>st</sup> :	\$134	\$145	\$180	\$216	\$250	\$288
Each Major Conviction in the past 3 years	\$257	\$273	\$328	\$383	\$465	\$547
Each Drug and/or Alcohol Related Violation (last 6-10 years)	\$330	\$550	\$755	\$866	\$1110	\$1235
Each vehicle with underlying UM/UIM Coverage 250/500/100 or 300 CSL, up to and including 1M/1M or 1M CSL	\$57	\$57	\$57	\$57	\$57	\$57
<b>Watercraft</b> (charge for each watercraft)						
Personal Watercraft with total HP 300	\$56	\$70	\$105	\$133	\$154	\$172
Sailboat 36 feet or less in length	\$20	\$25	\$38	\$48	\$55	\$61
Powerboat 26 feet or less in length with a total HP 0-150	\$40	\$50	\$75	\$95	\$110	\$123
Powerboat 26 feet or less in length with a total HP 151-300	\$76	\$95	\$143	\$181	\$209	\$233
\$300,000 CSL or \$250/\$500/\$100 Underlying Boat/Personal Watercraft	\$55	\$82	NA	NA	NA	NA



January 3, 2023

To Whom It May Concern:

Perr&Knight is hereby authorized to submit rate, rule, and form filings on behalf of Pacific Specialty Insurance Company. This authorization includes providing additional information and responding to questions regarding the filings on our behalf as necessary. This authorization is deemed to be in effect until rescinded in writing.

Please direct all correspondences and inquiries related to this filing to Perr&Knight at the following address:

State Filings Department  
Perr&Knight  
401 Wilshire Blvd, Suite 300  
Santa Monica, CA 90401  
Phone: (310) 230-9339  
Fax: (310) 230-1061

Please contact me if you have any questions regarding this authorization.

Sincerely,

A handwritten signature in black ink that reads "Nathan D. Edwards". The signature is written in a cursive style with a large, stylized "N" and "E".

Nathan Edwards  
Vice President, Product Management  
(657) 221-4873  
nedwards@pacificspecialty.com

**Pacific Specialty Insurance Company**  
**CA - Personal Umbrella Policy**  
**Rater with Proposed Rates**

<b>Policy Limit</b>	<b>\$ 1,000,000.00</b>
<b>Base Rate</b>	<b>\$ 296.00</b>
<b>Territory Factor</b>	<b>\$ 1.50</b>
<b>Territory-Adjusted Base Rate</b>	<b>\$ 444.00</b>
<b>All Other U/L Auto Limit Surcharge</b>	<b>\$ -</b>
<b>U/L Auto Limit Surcharge</b>	<b>\$ 61.00</b>
<b>Add'l Vehicle</b>	<b>\$ -</b>
<b>Each Add'l Residence (Occupied)</b>	<b>\$ -</b>
<b>Each Rental Unit(s)</b>	<b>\$ -</b>
<b>U/L Rental Units Surcharge</b>	<b>\$ -</b>
<b>Vacant Land</b>	<b>\$ -</b>
<b>U/L Vacant Land Surcharge</b>	<b>\$ -</b>
<b>Multi Policy</b>	<b>\$ -</b>
<b>Clean Driving Discount</b>	<b>\$ (40.00)</b>
<b>Good Driving Discount</b>	<b>\$ -</b>
<b>Major Conviction Charge</b>	<b>\$ -</b>
<b>Violations Charge</b>	<b>\$ -</b>
<b>At-Fault Accidents Charge</b>	<b>\$ -</b>
<b>Drug/Alcohol Violation Charge</b>	<b>\$ -</b>
<b>U/L UM/UIM Charge</b>	<b>\$ -</b>
<b>16-24 Driver Charge</b>	<b>\$ -</b>
<b>80+ Driver Charge</b>	<b>\$ -</b>
<b>Add'l Drivers (16-24/80+) Charge</b>	<b>\$ -</b>
<b>Add'l Drivers (25-79) Charge</b>	<b>\$ -</b>
<b>Personal Watercraft Charge</b>	<b>\$ -</b>
<b>Sailboats Charge</b>	<b>\$ -</b>
<b>Powerboat 0-150HP Charge</b>	<b>\$ -</b>
<b>Powerboat 151-300HP Charge</b>	<b>\$ -</b>
<b>U/L Boat/Personal Watercraft Charge</b>	<b>\$ -</b>
<b>Total Premium</b>	<b>\$ 465.00</b>
<b>Policy Fee</b>	<b>\$ 37.00</b>
<b>Total Policy Amount</b>	<b>\$ 502.00</b>

**Pacific Specialty Insurance Company**  
**CA - Personal Umbrella Policy**  
**Rater with Current Rates**

<b>Policy Limit</b>	<b>\$ 1,000,000.00</b>
<b>Base Rate</b>	<b>\$ 228.00</b>
<b>Territory Factor</b>	<b>\$ 1.50</b>
<b>Territory-Adjusted Base Rate</b>	<b>\$ 342.00</b>
<b>All Other U/L Auto Limit Surcharge</b>	<b>\$ -</b>
<b>U/L Auto Limit Surcharge</b>	<b>\$ 61.00</b>
<b>Add'l Vehicle</b>	<b>\$ -</b>
<b>Each Add'l Residence (Occupied)</b>	<b>\$ -</b>
<b>Each Rental Unit(s)</b>	<b>\$ -</b>
<b>U/L Rental Units Surcharge</b>	<b>\$ -</b>
<b>Vacant Land</b>	<b>\$ -</b>
<b>U/L Vacant Land Surcharge</b>	<b>\$ -</b>
<b>Multi Policy</b>	<b>\$ -</b>
<b>Clean Driving Discount</b>	<b>\$ (40.00)</b>
<b>Good Driving Discount</b>	<b>\$ -</b>
<b>Major Conviction Charge</b>	<b>\$ -</b>
<b>Violations Charge</b>	<b>\$ -</b>
<b>At-Fault Accidents Charge</b>	<b>\$ -</b>
<b>Drug/Alcohol Violation Charge</b>	<b>\$ -</b>
<b>U/L UM/UIM Charge</b>	<b>\$ -</b>
<b>16-24 Driver Charge</b>	<b>\$ -</b>
<b>80+ Driver Charge</b>	<b>\$ -</b>
<b>Add'l Drivers (16-24/80+) Charge</b>	<b>\$ -</b>
<b>Add'l Drivers (25-79) Charge</b>	<b>\$ -</b>
<b>Personal Watercraft Charge</b>	<b>\$ -</b>
<b>Sailboats Charge</b>	<b>\$ -</b>
<b>Powerboat 0-150HP Charge</b>	<b>\$ -</b>
<b>Powerboat 151-300HP Charge</b>	<b>\$ -</b>
<b>U/L Boat/Personal Watercraft Charge</b>	<b>\$ -</b>
<b>Total Premium</b>	<b>\$ 363.00</b>
<b>Policy Fee</b>	<b>\$ 37.00</b>
<b>Total Policy Amount</b>	<b>\$ 400.00</b>

All Other (Motorcycle, Recreational Vehicle, Motorhome)			
<u>Liability Limit</u>	<u>Underlying Auto Limit</u>	<u>Vehicle Count</u>	<u>Underlying Auto Limit</u>
1000000	250/500/100 or 300 csl	1	No Auto

<u>DUI conviction in the last 5 years</u>	<u>Number of at-fault accidents in the last 3 years</u>
N	0

<u>Powerboats &lt;=26ft with total 0-150HP</u>	<u>Powerboats &lt;=26ft with total 151- 300HP</u>
0	0

<u>Zip Code</u>	<u>Territory</u>
92805	D

<u>Additional Owner Residence</u>	<u>Rental Units</u>	<u>Any Rental Units Insd at 300,000 csl</u>
0	0	N

<u>Number of drug and/or alcohol related violations in the last 6-10 years</u>	<u>Number of drivers aged 16- 24</u>	<u>Number of drivers aged 80+</u>
0	0	0

<u>300k CSL or 250/500/100 U/L Boat/Personal Watercraft</u>	<u>Excess UM/UIM Coverage</u>	<u>Multi Policy</u>
0	No Coverage	No

<u>Acres of Vacant Land</u>	<u>Any Vacant Land Insd at 300,000 csl</u>	<u>Any drivers in household under age 23</u>	<u>Number of violations in the last 3 years</u>
-----------------------------	------------------------------------------------	--------------------------------------------------	-----------------------------------------------------

0

N

N

0

<u>Number of drivers aged 25- 79 in addition to the 2 primary drivers</u>	<u>Number of drivers aged 16- 24 or 80+ in addition to the 2 primary drivers</u>	<u>Personal watercrafts with total 300HP</u>	<u>Sailboats &lt;= 36ft</u>
-----------------------------------------------------------------------------------	------------------------------------------------------------------------------------------	--------------------------------------------------	-----------------------------

0

0

0

0

Number of Major  
violations in the last  
3 years

0

**Pacific Specialty Insurance Company**

Other Liability

Personal Umbrella Program

Filing History

CDI File No.	Type of Filing
20-1584	Rate/Rule/Form

**Pacific Specialty Insurance Company**

Other Liability

Personal Umbrella Program

## Rate Level History

CDI File No.	Effective Date	% Rate Level Change
15-5455	1/11/2016	9.3%
17-3774	5/1/2017	11.6%
19-2837	12/31/2019	7.3%
20-1584	11/23/2020	19.4%

**Pacific Specialty Insurance Company**  
Other Liability  
Personal Umbrella Program  
  
Policy Term Distribution

Term	Distribution
Annual	100.00%

Exhibit 4, Page 2  
**Pacific Specialty Insurance Company**  
 Other Liability  
 Personal Umbrella Program  
 Premium Adjustment Factors

Rate Level Change

Effective Date	
1/11/2016	1.093
5/1/2017	1.116
12/31/2019	1.073
11/23/2020	1.194

Cumulative Rate Level

Evaluation Date	
Prior	1.000
1/11/2016	1.249
5/1/2017	1.393
12/31/2019	1.495
11/23/2020	1.786

Average Rate Level

Accident Quarter	Average Factor
2Q2016	1.083
3Q2016	1.145
4Q2016	1.208
1Q2017	1.248
2Q2017	1.257
3Q2017	1.291
4Q2017	1.327
1Q2018	1.363
2Q2018	1.391
3Q2018	1.393
4Q2018	1.393
1Q2019	1.393
2Q2019	1.393
3Q2019	1.393
4Q2019	1.393
1Q2020	1.406
2Q2020	1.432
3Q2020	1.457
4Q2020	1.492
1Q2021	1.568
2Q2021	1.641
3Q2021	1.713
4Q2021	1.777
1Q2022	1.786
2Q2022	1.786
3Q2022	1.786
4Q2022	1.786

Premium On-Level Factors

Accident Quarter	On-Level Factor	Earned Premium	On-Level Earned Premium
2Q2016	1.649	964,096	1,589,712
3Q2016	1.559	991,221	1,545,588
4Q2016	1.479	1,009,741	1,493,287
1Q2017	1.431	1,003,538	1,435,789
2Q2017	1.421	1,046,200	1,486,246
3Q2017	1.383	1,078,683	1,491,930
4Q2017	1.345	1,083,893	1,458,362
1Q2018	1.310	1,042,097	1,365,002
2Q2018	1.283	1,012,632	1,299,643
3Q2018	1.282	991,104	1,270,183
4Q2018	1.282	959,982	1,230,297
1Q2019	1.282	924,287	1,184,551
2Q2019	1.282	940,220	1,204,970
3Q2019	1.282	950,314	1,217,907
4Q2019	1.282	983,528	1,260,473
1Q2020	1.270	991,558	1,259,257
2Q2020	1.247	949,517	1,184,418
3Q2020	1.226	908,950	1,113,999
4Q2020	1.197	841,146	1,007,026
1Q2021	1.139	782,308	891,018
2Q2021	1.089	783,358	852,717
3Q2021	1.042	798,669	832,527
4Q2021	1.005	805,841	809,959
1Q2022	1.000	772,306	772,306
2Q2022	1.000	763,810	763,810
3Q2022	1.000	757,087	757,087
4Q2022	1.000	743,573	743,573

Premium On-Level Factors

Accident Year	Earned Premium	On-Level Earned Premium	= OLEP / EP On-Level Factor
2017	4,212,313	5,872,327	1.394
2018	4,005,815	5,165,125	1.289
2019	3,798,349	4,867,901	1.282
2020	3,691,171	4,564,700	1.237
2021	3,170,176	3,386,221	1.068
2022	3,036,776	3,036,776	1.000

**Pacific Specialty Insurance Company**  
Other Liability  
Personal Umbrella Program

Miscellaneous Fees and Other Charges

	2017	2018	2019	2020	2021	2022
Policy Fees	458,911	410,108	438,635	356,828	291,967	262,219
Installment Fees - EFT	16,543	14,289	13,597	9,196	10,532	9,086
Installment Fees - Non-EFT	0	0	0	1,623	1,859	1,603
Total	475,454	424,397	452,232	367,647	304,357	272,908

Note:

Installment fees did not have two categories before 2020, so all installment fees are being placed into EFT.

**Pacific Specialty Insurance Company**

Other Liability

Personal Umbrella Program

Catastrophe Adjustment Factor - Summary

Not Applicable

Exhibit 10  
**Pacific Specialty Insurance Company**  
 Other Liability  
 Personal Umbrella Program

Credibility Factors

Indication

	Reported Claims						# of years in Indication	3,000 Total	Credibility
	2017	2018	2019	2020	2021	2022			
Personal Umbrella	6	9	9	5	4	3	6	36	11.0%

Loss and DCCE Trend

	Reported Claims					# of Points Chosen	6,000 Total	Credibility
	8-Point	12-Point	16-Point	20-Point	24-Point			
Personal Umbrella	78	103	133	157	180	12	103	13.1%

Notes:

We used a full credibility standard of 3,000 claims for the indication and 6,000 claims for trend. For partial credibility we used the square root rule.

**Pacific Specialty Insurance Company**

Other Liability

Personal Umbrella Program

Miscellaneous Fees and Other Charges

Not Applicable

**Pacific Specialty Insurance Company**

Other Liability

Personal Umbrella Program

Reinsurance Premium and Recoverables

Not applicable

**Pacific Specialty Insurance Company**

Other Liability  
Personal Umbrella Program

## Request for Variance

Claim counts in this program are thin, and severity is very volatile. As such, the Company is filing for variances 7A and 8A. We have made the following assumptions for our selected variances.

- Loss and DCCE Development Factors: For loss development factors, the Company relied on the all-year weighted average factors for this program. This program has very low frequency and high severity, so one large claim can greatly skew the development factors. We decided to choose the all-year weighted average instead of the usual three-year weighted because this allowed us to rely on actual data from this program while simultaneously including more years to temper the leveraging that occurs with the large claims this program sees. The incurred method was chosen because the paid method leads to unreasonable results due to an extremely low paid loss amount (despite a very high incurred amount).
- Loss and DCCE Trend Factors: For the loss and DCCE trend factors, we relied on the 4Q22 ISO Fast Track – PPA Bodily Injury data. This was used because the majority of claims in this program are auto bodily injury claims, and thus represents a good proxy for the underlying trends which are unreliable due to the extreme volatility of the small number of claims in this program. We are only using the severity factor since frequency in this program is so low, which means we are assuming an underlying frequency trend of 0%.

Exhibit 14, Page 1  
**Pacific Specialty Insurance Company**  
Other Liability  
Personal Umbrella Program  
  
Rate Distribution

	2022 Adjusted Premium	Fees	Premium Excluding Fees	Rate Impact to Premium	Fee Impact	Overall Rate Impact	DOI Min Indication	DOI Max Indication
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Personal Umbrella Program	3,274,726	272,908	3,001,818	13.4%	0.0%	12.3%	-28.8%	33.0%

Notes:

(2) is from the CDI template.

(3) is from Exhibit 6.

(4) = (2) - (3)

(5) and (6) were calculated by re-rating the Company's current book of business as of 1/31/2024.

(7) = [(4) x (5) + (3) x (6)] / (2)

(8) and (9) are from the CDI template.

Exhibit 14, Page 2  
**Pacific Specialty Insurance Company**  
 Other Liability  
 Personal Umbrella Program  
 Rate Distribution

	Current Premium	Proposed Premium	Impact
(1)	(2)	(3)	(4)
Basic	2,051,262	2,411,321	
Optional	0	0	
Discount	(38,275)	(44,994)	
Surcharge	631,012	631,012	
Total	2,643,999	2,997,339	13.4%

Notes:

(2) and (3) are from the Company's book of business as of 1/31/2024.

(4) = (3) / (2) - 1

Exhibit 18  
**Pacific Specialty Insurance Company**  
Other Liability  
Personal Umbrella Program

Rules and Underwriting Guidelines

The Company is proposing the following rule changes:

- Added language regarding ineligible limits for drivers with major violations
- Clarify language regarding high profile or social media risks
- Clarify language regarding 4 units in one parcel
- Clarify language regarding application procedures
- Remove the minimum premium

Exhibit 20  
**Pacific Specialty Insurance Company**  
Other Liability  
Personal Umbrella Program  
  
Customer Dislocation

<u>Premium Change</u>	<u>Percent of Policies</u>	<u>Number of Policies</u>	<u>Total WP</u>	<u>Average \$ Change</u>	<u>Average % Change</u>
-50% or more	0%	0	0	0	0%
-45% to -50%	0%	0	0	0	0%
-40% to -45%	0%	0	0	0	0%
-35% to -40%	0%	0	0	0	0%
-30% to -35%	0%	0	0	0	0%
-25% to -30%	0%	0	0	0	0%
-20% to -25%	0%	0	0	0	0%
-15% to -20%	0%	0	0	0	0%
-10% to -15%	0%	0	0	0	0%
-5% to -10%	0%	0	0	0	0%
0% to -5%	0%	0	0	0	0%
0% to +5%	2%	107	105,092	45	4%
+5% to +10%	19%	1,151	759,928	52	8%
+10% to +15%	45%	2,746	1,181,912	55	13%
+15% to +20%	35%	2,133	824,099	65	17%
+20% to +25%	0%	0	0	0	23%
+25% to +30%	0%	0	0	0	27%
+30% to +35%	0%	0	0	0	32%
+35% to +40%	0%	0	0	0	0%
+40% to +45%	0%	0	0	0	0%
+45% to +50%	0%	0	0	0	0%
+50% or more	0%	0	0	0	0%
Total	100%	6,137	2,871,031	58	13%

Notes:

No policies are receiving an increase over 25%.

**Pacific Specialty Insurance Company**  
Personal Umbrella Program

CDI Response Document 8-25-2023

- 1) The rate impacts used in Exhibit 4 represent the rate impacts to premium only since the on-level impacts are only applied to earned premium. These are different than the overall rate impacts which you have on file because those overall impacts include fee income. We believe the impacts used in Exhibit 4 are correct.
- 2) We have provided an Excel rating sample.
- 3) The base rates are the only rates being proposed to change in this filing, so the largest increases come to those with smaller initial premiums due to flat dollar credits which magnify the base rate change as stated in Exhibit 20. These policies tend to be policies with only one or two cars and one home, as opposed to policies with numerous cars, boats, etc.
- 4) The Company has decided to remove the minimum premium. We have provided an updated filing memo, rate filing exhibits, and rate/UW guide (clean and marked) which reflect this change. This program currently has no policy close to the minimum premium, so this change has no impact.
- 5) The two methods of issuing installments come with differences in corresponding cost to the Company. The largest cost difference is from transaction fees that the Company incurs for accepting credit card payments which fall under the non-EFT category. This is in addition to additional postage, printing, etc. required to send and receive non-EFT bills and payments, and this results in the price disparity between the two fees.
- 6) Exhibit 11 is correct. This program does have an NSF fee on file, but it has not had to collect it at any point during the experience period.
- 7) Although the recent year loss ratios are low, the nature of this program is such that one large claim can change those low loss ratios in a hurry. This is a very high severity line of business, and those high severity claims are often reported far after the conclusion of an accident year, so those recent years are immature relative to the lifetime of the claims that occurred during those years. 2020 is a good example of this. If we had done this analysis for 2020 at 12 months, the loss ratio would have actually been 0% because the Company had not had any reported non-zero claims which had occurred during that first year. Two years later at 12-31-2022, that loss and DCCE ratio (undeveloped and untrended) has jumped all the way up to 58% on only 3 non-zero claims. It is likely there is a very large claim or two in those two recent years which has occurred but not yet been reported to the Company. It is also likely that those unreported claims are going to be larger than those that occurred in prior years due to inflation, increasing jury verdicts, etc. This can be seen in the rising severity trends in CA for personal auto bodily injury claims, which make up the majority of claims in this program. These increasing trends not only make these claims more expensive, but they also make it more likely that other claims will pierce the threshold of the umbrella policy that would not have made it in prior years. For all of these reasons, the Company feels that it needs a substantial rate increase to protect against those loss pressures.

- 8) The negative premium trend is caused by a shift away from \$2M limits and into \$1M limits which have lower premiums.
- 9) As mentioned in (8), there has been a shift away from \$2M limit and into \$1M limits which has caused the average premium to drop and led to negative premium trends. These negative premium trends have begun to level off, though, as can be seen by the 8-point trend being the least negative of the available options. We believed that selecting a longer-term trend would not fully reflect the changes in premiums expected in the future due to the leveling off mentioned, so selecting a longer-term trend would unfairly punish the policyholder and drive up the template ranges. With all that in mind, we felt the 8-point trend was the most actuarially sound.
- 10) The page with the Fast Track Data was already provided in "StdExhTI – Variance LDF and Loss Trend" in the bottom portion of Exhibit 8. That portion also includes the selection of the 9.7%. Bodily injury data from ISO Fast Track was selected because auto bodily injury claims represent the majority of the loss types of claims in this program. Please note that the 9.7% selection is only severity trend which is likely why it does not match your records. This was indicated in the Excel version where the formula for the selection is intact. This implies an underlying frequency trend of 0%, which we felt was appropriate for a couple of reasons. First, the Fast Track frequency trends are overstated by the extreme bottom of the frequency during the pandemic. Second, this program has very few claims which makes it difficult to select any sort of frequency trend. We also selected the 24-point frequency trend to help mitigate severity impacts from sharp rises in inflation that could affect short-term severities. We felt this was appropriate and actuarially sound for this low frequency, high severity program. You are correct that the "4Q23" was a typo. We have provided updated versions which correct this. Please note that the data itself did not change.

**Pacific Specialty Insurance Company**  
Personal Umbrella Program

CDI Response Document 10-30-2023

- 1) No, PSIC does not write all of the underlying policies for this program.
- 2) It is not really feasible to divide the underlying premiums by the underlying type. If you look at it by count, then about 55% of the underlying policies are vehicles and 45% are properties.
- 3) The parallelogram method was used in Exhibit 4. The calculations can be found in the Excel version of the rate filing exhibits.
- 4) Trend credibility is based on reported claims to match the frequency selection in Exhibit 8.
- 5) We have provided updated rate filing exhibits to update the title of Exhibit 11 to "Ancillary Income."
- 6) We chose the 8-point trend because best captured the rapid rise in frequency in this program since 2020, with reported frequency currently 75% higher than it was two years ago. The closed claim frequency is expected to stay high, as well, due to the longer tail of this program leading to claims closing farther down the road. With all that said, we recognized that this program has very low frequency and thus did not rely on that 8-point trend, opting instead to file for a variance as detailed in the filing memo and Exhibit 13.
- 7) This program is a very low frequency, high severity program, so credibility is quite low as seen in Exhibit 10. This lack of credibility was the primary reason for filing for a variance. We opted to use all-year weighted average as opposed to three-year weighted average so that loss development factors could be based on more years of loss history (providing increased credibility) and loss trend could be based on industry numbers from Fast Track with a large number of claims.
- 8) No, we did not consider using this data for trend due to the low credibility mentioned. Using this data also would have led to a much higher maximum allowable change in the rate template.
- 9) The label for experience credibility was incorrect in Exhibit 10. We calculated experience credibility with incurred claim counts rather than reported. Incurred claim counts do not include \$0 claims, which is why the experience credibility is lower than what you are coming with. We apologize for the improper heading. The updated rate filing exhibits correct this to show that experience credibility is calculated using incurred claim counts.
- 10) Application page 5 listed premiums includes fee income that is accounted for as earned premium on the annual statement while Exhibit 5 does not include fee income. This fee income accounts for the differences you are seeing.
- 11) The development in that last period is only 1.5% and there are only 11,653 in case reserves left for that accident year which limits the amount of possible development in the future. The two subsequent accident years and all prior accident years also have no case reserves and thus no expected development. We do not expect much

development past 120 months the paid side outside of closing out those reserves, and it is highly possible we will see no development on the incurred side. As such, we do not believe that adding development beyond ten years will have a significant impact on the results and respectfully request that the triangles be kept as filed with ten years.

12) See Response to Objection 11

13) See Response to Objection 11

14) See Response to Objection 11

15) The two sources do not match because there was one claim reported in each of those years that has an accident date prior to 2013 which means they are not included in the triangles. There are no case reserves for those reported claims.

16) Responses:

a. There were two large payments of \$1M on two claims with accident dates in 2020.

b. See response to (a)

c. Both claims occurred in 2020. One claim totals \$1M while the other claim was for \$1,036,999. The two claims involved a multi-vehicle auto accident and a near fatal motorcycle accident, and one claim is closed (though it closed after the evaluation date of this analysis) while the other is still open.

d. These claims have a low frequency overall, but there is a strong possibility that the claims that do occur will have similar loss amounts since 8 of the past 27 quarters (almost 30%) have had calendar quarter paid loss and DCCE in excess of \$1M.

e. There is not much that PSIC can do to prevent these losses since that is the nature of the risk that they are exposed to in an umbrella program.

17) PSIC confirms that these changes do not have rate impact.

18) PSIC has previously accepted risks with this provision and has had no losses.

**Pacific Specialty Insurance Company**  
Personal Umbrella Program

CDI Response Document 12-7-2023

- 1) We have provided an updated set of rate filing exhibits which add the evaluation date of the book of business used to calculate the impacts shown in Exhibit 14. The evaluation date is shown in the comments.
- 2) The low loss amounts referenced in the two most recent years are fairly common in the early evaluation ages of this program and does not mean that losses will stay low for those years. This program often has significant development after 24 months, so the low loss amounts can turn into large ones in a very short amount of time. 2020 is a good example of this because it actually had no incurred loss and DCCE at 12 months and only about \$156,000 at 24 months. As of the evaluation date of this filing (36 months old for that year), loss and DCCE has jumped way up to over \$2.1M. Of the 8 periods shown age 36 months or older, 5 of the 8 had less than \$1M in incurred loss and DCCE at 24 months (4 of which had less than \$200K) but all of them are over \$1.2M as of the evaluation date of the triangle data (12/31/2022). So although the two most recent fiscal periods look to have a large drop in loss based on current evaluations, we believe that the data shows that the ultimate loss and DCCE will end up being more in line with prior years and not show the large drop being seen today.
- 3) The Company does not use wildfire risk to differentiate premiums in this program.
- 4) The rate impact is not equal to the base rate impact because of the various flat dollar, additive credits and surcharges in the algorithm that are independent of the base rate and make the overall impact different from the base rate impact even if the base rate is all that is changing. For example, the surcharges for policies with DUI/drug violations are more than the \$500K base rate, so the change in base rate will not have as large of an impact on those policies since their surcharge premium is so large. Conversely, the base rate change will have a much larger impact on someone with a credit.
- 5) The exposure base used is policy count.

**Pacific Specialty Insurance Company**  
Personal Umbrella Program

CDI Response Document – Letter Dated 1-25-2024

- 1) We have provided an updated Exhibit 20 with the requested information. The updated Exhibit 20 also has a more current evaluation date of 1-31-2024.
- 2) We have provided an updated rating sample which corrects this error.
- 3) We have provided an updated rating sample which includes both current and newly proposed rates.
- 4) We have provided an updated Exhibit 6 with a breakdown of the total fees between policy fees and installment fees. Please note that installment fees were not split into two categories until 2020, so we have placed all installment fee income in the EFT category for years prior to 2020.
- 5) We have provided an updated version of Exhibit 14 which includes a second page showing how the premium impact amount was calculated. Please note that while putting this response together, we realized that the previously listed premium impact was actually the overall rate impact. The actual premium impact would have put the overall rate impact above the originally filed impact. To correct this, the Company has updated the proposed base rates so that the overall rate impact is at or below the originally proposed rate impact of 20.9%. The new overall rate impact lands at 20.8%. The only difference in the proposed changes are the base rates. All other changes remain as filed. We have provided updated versions of the rate and UW guide, rate templates, and rate application which reflect the new base rates and impact. These new rate impacts reflect the same 1/31/2024 date as the new Exhibit 20.

State:

California

Filing Company:

Pacific Specialty Insurance Company

TOI/Sub-TOI:

17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess

Product Name:

Personal Umbrella and Excess

Project Name/Number:

CA Umbrella Rate Filing/

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
02/12/2024		Supporting Document	Support	03/04/2024	Rating Sample - updated 2-6-2024.pdf Rating Sample - updated 2-6-2024.xlsx Rate Filing Exhibits - updated 2-12-2024.xlsx (Superceded) Rate Filing Exhibits - updated 2-12-2024.pdf (Superceded)
02/07/2024		Supporting Document	Current and Marked	03/04/2024	Rate and UW Guide - current.pdf Rate and UW Guide - proposed marked - updated 2-6-2024.pdf (Superceded)
02/07/2024		Supporting Document	Support	02/12/2024	Rate Filing Exhibits - updated 2-6-2024.pdf (Superceded) Rate Filing Exhibits - updated 2-6-2024.xlsx (Superceded) Rating Sample - updated 2-6-2024.pdf Rating Sample - updated 2-6-2024.xlsx
02/07/2024		Rate	Underwriting and Rate Guide	03/04/2024	Rate and UW Guide - proposed clean - updated 2-6-2024.pdf (Superceded)

SERFF Tracking #:

PERR-133741748

State Tracking #:

23-2255

Company Tracking #:

PSIC-CA-PUP-23

State:

California

Filing Company:

Pacific Specialty Insurance Company

TOI/Sub-TOI:

17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess

Product Name:

Personal Umbrella and Excess

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Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
02/07/2024		Supporting Document	New Prior Approval Rate Application	03/04/2024	Affidavit - PUP.pdf StdExhTI - updated 9-19-2023.pdf StdExhTI - updated 9-19-2023.xlsm StdExhTI - Variance LDF and Loss Trend - updated 9-19-2023.pdf StdExhTI - Variance LDF and Loss Trend - updated 9-19-2023.xlsm PriorAppRateAPL - updated 2-6-2024.pdf (Superceded) PriorAppRateAPL - updated 2-6-2024.xlsm (Superceded) PriorAppRateTI - ALL VAR - updated 2-6-2024.pdf (Superceded) PriorAppRateTI - ALL VAR - updated 2-6-2024.xlsm (Superceded) PriorAppRateTI - VAR 8A - updated 2-6-2024.pdf (Superceded) PriorAppRateTI - VAR 8A - updated 2-6-2024.xlsm (Superceded) PriorAppRateTI - NO VAR - updated 2-6-2024.pdf (Superceded) PriorAppRateTI - NO VAR - updated 2-6-2024.xlsm (Superceded) PriorAppRateTI - VAR 7A - updated 2-6-2024.pdf (Superceded) PriorAppRateTI - VAR 7A - updated 2-6-2024.xlsm (Superceded)
12/13/2023		Supporting Document	Support	02/07/2024	Rating Sample.pdf (Superceded) Rating Sample.xlsx (Superceded) Rate Filing Exhibits - updated 12-12-2023.xlsx (Superceded) Rate Filing Exhibits - updated 12-12-2023.pdf (Superceded)
11/09/2023		Supporting Document	Support	12/13/2023	Rating Sample.pdf Rating Sample.xlsx Rate Filing Exhibits - updated 11-3-2023.xlsx (Superceded) Rate Filing Exhibits - updated 11-3-2023.pdf (Superceded)
09/20/2023		Rate	Underwriting and Rate Guide	02/07/2024	Rate and UW Guide - proposed clean - updated 9-19-2023.pdf (Superceded)

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State: California

Filing Company:

Pacific Specialty Insurance Company

TOI/Sub-TOI: 17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess

Product Name: Personal Umbrella and Excess

Project Name/Number: CA Umbrella Rate Filing/

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
09/20/2023		Supporting Document	New Prior Approval Rate Application	02/07/2024	Affidavit - PUP.pdf PriorAppRateTI - ALL VAR.pdf (Superceded) PriorAppRateTI - ALL VAR.xlsm (Superceded) PriorAppRateTI - NO VAR.pdf (Superceded) PriorAppRateTI - NO VAR.xlsm (Superceded) PriorAppRateTI - VAR 7A.pdf (Superceded) PriorAppRateTI - VAR 7A.xlsm (Superceded) PriorAppRateTI - VAR 8A.pdf (Superceded) PriorAppRateTI - VAR 8A.xlsm (Superceded) PriorAppRateAPL - updated 7-19-2023.xlsm (Superceded) PriorAppRateAPL - updated 7-19-2023.pdf (Superceded) StdExhTI - updated 9-19-2023.pdf StdExhTI - updated 9-19-2023.xlsm StdExhTI - Variance LDF and Loss Trend - updated 9-19-2023.pdf StdExhTI - Variance LDF and Loss Trend - updated 9-19-2023.xlsm
09/20/2023		Supporting Document	Memo	03/04/2024	Filing Memo - updated 9-19-2023.pdf (Superceded)
09/20/2023		Supporting Document	Current and Marked	02/07/2024	Rate and UW Guide - current.pdf Rate and UW Guide - proposed marked - updated 9-19-2023.pdf (Superceded)
09/20/2023		Supporting Document	Support	11/09/2023	Rate Filing Exhibits - udpated 9-19-2023.xlsx (Superceded) Rate Filing Exhibits - updated 9-19-2023.pdf (Superceded) Rating Sample.pdf Rating Sample.xlsx

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07/13/2023		Supporting Document	New Prior Approval Rate Application	07/19/2023	Affidavit - PUP.pdf PriorAppRateTI - ALL VAR.pdf PriorAppRateTI - ALL VAR.xlsm PriorAppRateTI - NO VAR.pdf PriorAppRateTI - NO VAR.xlsm PriorAppRateTI - VAR 7A.pdf PriorAppRateTI - VAR 7A.xlsm PriorAppRateTI - VAR 8A.pdf PriorAppRateTI - VAR 8A.xlsm StdExhTI - Variance LDF and Loss Trend.pdf StdExhTI - Variance LDF and Loss Trend.xlsm StdExhTI.pdf StdExhTI.xlsm PriorAppRateAPL.xlsm (Superceded) PriorAppRateAPL.pdf (Superceded)
07/13/2023		Supporting Document	Memo	09/20/2023	Filing Memo.pdf (Superceded)
07/13/2023		Supporting Document	Current and Marked	09/20/2023	Rate and UW Guide - current.pdf Rate and UW Guide - proposed marked.pdf (Superceded)

<b>State:</b>	California	<b>Filing Company:</b>	Pacific Specialty Insurance Company
<b>TOI/Sub-TOI:</b>	17.1 Other Liability-Occ Only/17.1021 Personal Umbrella and Excess		
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07/13/2023		Rate	Underwriting and Rate Guide	09/20/2023	Rate and UW Guide - proposed clean.pdf (Superceded)