

January 1, 2016

PUBLIC NOTICE # 2016-01

**PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). Rate filings may be viewed via the Internet at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0050-viewing-room>. Rate filings may also be viewed at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0100-rate-filing-lists/public-notices/index.cfm>. In addition, listings of closed files may be viewed on our Internet site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

IMPORTANT NOTICE

The following information regarding the New Prior Approval Regulations can be found on our website at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>.

- Prior Approval Rate Filing Instructions and Application
- Prior Approval Factors (Prior approval regulations; efficiency standards, leverage ratios, loss and LAE reserve ratios, and unearned premium reserve ratios)
- Prior Approval Template
- Prior Approval Yield and FIT Rate on Investment Template
- Executive Compensation Exhibit

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

**California Department of Insurance
Public Notice Filing
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
15-10083	3239	ALLIED WORLD ASSURANCE COMPANY (U.S.) INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
15-10134	0140	AMCO INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
15-10084	1129	ATLANTIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	MGMT. & PROF. LIAB. AND CYBER LIAB.	
15-10140	0323	CIVIL SERVICE EMPLOYEES INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015 UMBRELLA/EXCESS	
15-10055	0306	CUMIS INSURANCE SOCIETY, INC.	COMMERCIAL	AUTO PHYSICAL DAMAGE	BOTH RATE AND FORM	COLLATERAL PACKAGE OF PROTECTION	4.2
15-10127	0920	DIAMOND STATE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	VACANT PROPERTY	0
15-10089	0057	ELECTRIC INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MASS MARKETING	0
15-10101	3786	ENDURANCE RISK SOLUTIONS ASSURANCE CO.	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
15-9998	0215	FINANCIAL INDEMNITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	11.3
15-10102	0169	FLORISTS' MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
15-10032	0111	GOLDEN EAGLE INSURANCE CORPORATION	COMMERCIAL	FIRE	RULE CHANGE	PROPERTY	0
15-10040	0111	GOLDEN EAGLE INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
15-10107	0111	GOLDEN EAGLE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-10141	0083	GRANGE INSURANCE ASSOCIATION	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	HOME PAK	
15-10090	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NBIS CONSTRUCTION & TRANSPORTATION	0
15-9999	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	RENT-IT-GUARD	
15-10103	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
15-10104	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
15-10001	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	FIDELITY AND CRIME ADMIN	
15-10105	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
15-10106	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
15-10058	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	-1
15-10092	0225	HARCO NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
15-10111	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-10112	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-10036	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	INDIVIDUAL RISK	
15-10113	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0

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15-10139	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
15-10114	0091	HARTFORD INSURANCE COMPANY OF THE MIDWEST	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-10115	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-10100		HISCOX INSURANCE COMPANY INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	AUTO DEALERS GARAGE	
15-10129	2538	INTEGON NATIONAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	ONECHOICE	-0.6
15-10130	1318	INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	COLLECTOR CAR	
15-10047	0150	MANUFACTURERS ALLIANCE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
15-10071	0150	MANUFACTURERS ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-9037	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR 7B & 8B - BOP	4.2
15-10121	0031	MEDICAL PROTECTIVE COMPANY (THE)	COMMERCIAL	MEDICAL MALPRACTICE	FORMS	MULTI-SPECIALTY HEALTHCARE PROFESSIONAL	
15-10132	4715	MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015	
15-10133	4715	MITSUI SUMITOMO INSURANCE USA INC.	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015	
15-10085	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	BURGLARY AND THEFT	FORMS	NONE	
15-10135	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
15-10086	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	NONE	
15-10136	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
15-10033	0111	NETHERLANDS INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	RULE CHANGE	PROPERTY	0
15-10041	0111	NETHERLANDS INSURANCE COMPANY (THE)	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
15-10108	0111	NETHERLANDS INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-10000	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	RENT-IT-GUARD	
15-10091	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NBIS CONSTRUCTION & TRANSPORTATION	0
15-10124	0088	NOVA CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-10034	0111	PEERLESS INDEMNITY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	PROPERTY	0
15-10042	0111	PEERLESS INDEMNITY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
15-10109	0111	PEERLESS INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-10035	0111	PEERLESS INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	PROPERTY	0
15-10043	0111	PEERLESS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
15-10110	0111	PEERLESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-10048	0150	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0

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15-10072	0150	PENNSYLVANIA MANUFACTURERS ASSOCIATION INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-10049	0150	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
15-10073	0150	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-10054	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
15-10056	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
15-10057	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
15-10093	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	RULE CHANGE	PROF LIAB MEDICAL	0
15-10123	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	RULE CHANGE	PROF. LIAB.-RELIGIOUS ORG	0
15-10125	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-10039	0796	PRAETORIAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	AUTO DEALERS AND AUTO SVCS.	-20.8
15-10116	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-10044	0501	RSUI INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	DIRECTORS & OFFICERS LIAB.	37.9
15-10131	0501	RSUI INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA AND EXCESS LIABILITY	0
15-10068	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
15-10094	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
15-10122	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
15-10137	3548	ST. PAUL GUARDIAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
15-10138	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
15-10069	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
15-10095	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
15-10051	3098	TNUS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	OUTPUT	
15-10097	3098	TNUS INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RATE	NONE	0
15-10118	3098	TNUS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	NONE	0
15-10052	3098	TOKIO MARINE AMERICA INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	OUTPUT	
15-10098	3098	TOKIO MARINE AMERICA INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RATE	NONE	0
15-10119	3098	TOKIO MARINE AMERICA INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	NONE	0
15-10087	0161	TOPA INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
15-10053	3098	TRANS PACIFIC INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	OUTPUT	
15-10099	3098	TRANS PACIFIC INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RATE	NONE	0
15-10120	3098	TRANS PACIFIC INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	NONE	0

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15-10002	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	EMPLOYMENT PRACTICES LIAB.-MODULAR	
15-10003	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	PRIVATE CO. DIRECTORS & OFFICERS LIAB.-MODULAR	
15-10004	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	PRIVATE PARTNERSHIP LIAB. MODULAR	
15-10045	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTION BOND	
15-10050	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	DIRECTORS, OFFICERS AND ORGANIZATION LIAB. - MODUL	
15-10061	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	FIDUCIARY LIABILITY-MODULAR	
15-10088	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	FINANCIAL INSTITUTION PROFESSIONAL LIAB-MODULAR	
15-10142	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	NON PROFIT ORGANIZATION DIRECTORS AND OFFICERS LIA	
15-10144	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RATE	EMPLOYMENT PRACTICES LIABILITY-MUDULAR	0
15-10143	0069	TRUCK INSURANCE EXCHANGE	PERSONAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS-TRUCK	0
15-10117	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-10070	2538	WESCO INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
15-10096	2538	WESCO INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
15-10126	2538	WESCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	CONTRACTUAL LIAB. INS. FOR DESIGNATED CONTRACTS	
15-10159	0218	WESTERN SURETY COMPANY	COMMERCIAL	SURETY	RATE	NONE	-26.1
15-10060	1285	XL INSURANCE AMERICA, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	-1
15-10059	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	-1
15-10128	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	SMART ADVANTAGE	-4.7
104 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS							

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California Department of Insurance Public Notice Filing Errata Report January 01, 2016

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	15-9037	11/20/2015	Markel Insurance Company	Commercial Multi-Peril	Rate	BOP	0.24%
Correct	15-9037	1/1/2016	Markel Insurance Company	Commercial Multi-Peril	Rate and Variance	Var 7b, 8B -	4.20%

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