

January 15, 2016

PUBLIC NOTICE # 2016-03

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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  
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
16-178	0111	AMERICAN FIRE AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
16-149	0000	AMERICAN PET INSURANCE COMPANY	PERSONAL	INLAND MARINE	BOTH RATE AND FORM	PET PARTNERS INC. HEALTH INS. PLANS	4.7
16-138	1279	ARCH INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
16-207	0626	BANKERS STANDARD INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS ACE PLATINUM PORTFOLIO	
16-213	0626	BANKERS STANDARD INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	ACE PLATINUM PORTFOLIO	
16-236	0626	BANKERS STANDARD INSURANCE COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	ACE PLATINUM PORTFOLIO	
16-142	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	
16-110	0031	BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	TRIA2015 - NON-FILED	
16-134	0031	BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	NON-FILED	0
16-143	0000	CENTURY-NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	BUSINESS AUTOMOBILE POLICY (BAP)	6.68
16-215	0038	CHUBB NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	FILM PRODUCER'S RISK	
16-136	0306	CUMIS INSURANCE SOCIETY, INC.	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	NONE	0
16-140	0306	CUMIS INSURANCE SOCIETY, INC.	COMMERCIAL	EARTHQUAKE	RATE	PROPERTY AND BUSINESS LIAB.	0
16-141	3786	ENDURANCE RISK SOLUTIONS ASSURANCE CO.	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	
16-219	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	9.7
16-243	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	BOP	1.7
16-220	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	9.7
16-244	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	BOP	1.7
16-104	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SELECT BUSINESS POLICY WINERY	
16-222	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
16-105	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SELECT BUSINESS POLICY WINERY	
16-223	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
16-106	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SELECT BUSINESS POLICY WINERY	
16-137	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	
16-139	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	NONE	
16-224	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
16-107	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SELECT BUSINESS POLICY WINERY	
16-225	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	

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16-212	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	TITLE AGENTS E&O	
16-240	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	AIRCRAFT	FORMS	CGL AIRPORT OWNERS & OPERATORS	
16-154		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015-UMBRELLA EXCESS	
16-155		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	MANUAL	TRIA2015-UMBRELLA AND	
16-156		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	MANUAL	TRIA2015-MGMT. PROTECTION	
16-162		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	MULTI-PERIL	MANUAL	TRIA2015 - E-COMMERCE	
16-163		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	MANUAL	TRIA2015 - COMML GEN LIAB	
16-194		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	MULTI-PERIL	MANUAL	TRIA2015-BUSINESSOWNERS	
16-195		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIRE	MANUAL	TRIA2015	
16-196		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	BOILER AND MACHINERY	MANUAL	TRIA2015-EQUIPMENT BREAKDOWN	
16-205		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FARMOWNERS MULTI-PERIL	MANUAL	TRIA2015 - FARM	
16-206		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	INLAND MARINE	MANUAL	TRIA2015	
16-191	4509	IRONSHORE INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	0
16-144	0000	JEWELERS MUTUAL INSURANCE COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	PERSONAL JEWELRY	
16-150	0000	JEWELERS MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	UMBRELLA/EXCESS	
16-161	0000	JEWELERS MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	JEWELERS BLOCK AND JEWELERS STANDARD	
16-187	0000	JEWELERS MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	
16-176	0411	MAPFRE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 5,7B & 8B - ROAD AMERICA	11.03
16-177	0411	MAPFRE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	ROAD AMERICA	
16-130	0169	MIDDLESEX INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	AUTO ASSIST PLUS	0
16-147	4715	mitsui sumitomo insurance company of america	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	
16-148	4715	mitsui sumitomo insurance usa inc.	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	
16-241	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	AIRCRAFT	FORMS	CGL AIRPORT OWNERS & OPERATORS	
16-146	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
16-189	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
16-184	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BOP	20.8
16-185	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BOP	20.8
16-218	0088	NOVA CASUALTY COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
16-227	0088	NOVA CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	

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16-209	0225	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	COMMERCIAL	ALLIED LINES	RULE CHANGE	CROP HAIL	0
16-179	0111	OHIO CASUALTY INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
16-180	0111	OHIO SECURITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
16-216	0150	OLD REPUBLIC SURETY COMPANY	COMMERCIAL	SURETY	FORMS	NONE	
16-135	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR 7A&8B - SOLUTIONS 2000 FOR AGRIBUSINESS	0
16-208	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS ACE PLATINUM PORTFOLIO	
16-214	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	ACE PLATINUM PORTFOLIO	
16-237	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	ACE PLATINUM PORTFOLIO	
16-153	0031	PHILADELPHIA REINSURANCE CORPORATION	COMMERCIAL	SURETY	NEW PROGRAM	THE BONDSMAN.	0
16-182	0175	PLAZA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	REAL ESTATE SERVICES	0
16-242	0796	QBE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	REAL ESTATE ERRORS & OMISSIONS	
16-145	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
16-151		SENTRUITY CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	CONTRACTUAL LIABILITY.	0
16-129	0169	SENTRY INSURANCE A MUTUAL COMPANY	COMMERCIAL	FIRE	RULE CHANGE		0
16-131	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE		0
16-160	4765	STILLWATER INSURANCE COMPANY	PERSONAL	FIRE	RULE CHANGE	DWELLING FIRE	0
16-239	4765	STILLWATER INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
16-159	3098	TNUS INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	COMMERCIAL OUTPUT	
16-204	3098	TNUS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	COMMERCIAL OUTPUT	
16-157	3098	TOKIO MARINE AMERICA INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	COMMERCIAL OUTPUT	
16-202	3098	TOKIO MARINE AMERICA INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	COMMERCIAL OUTPUT	
16-158	3098	TRANS PACIFIC INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	COMMERCIAL OUTPUT	
16-203	3098	TRANS PACIFIC INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	COMMERCIAL OUTPUT	
16-132	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	MULTI-PERIL	FORMS	PUBLIC ENTITY RATING PLAN	
16-133	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	FORMS	PUBLIC ENTITY RATING PLAN	
16-152	3098	U.S. SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	EMPLOYMENT PRACTICES LIABILITY	-6.4
16-210	0140	VICTORIA FIRE & CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	8.9
16-181	0111	WEST AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	

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16-186	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	RATE	BOP	20.8
16-217	0158	ZENITH INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	7.8
<b>87 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS</b>							

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# California Department of Insurance

## Public Notice Filing Errata Report

### January 15, 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	15-9424	12/4/2015	Arch Insurance Company	Commercial Other Liability	Forms		
Correct	15-9424	12/4/2015	Arch Insurance Company	Commercial Other Liability	Forms	<b>Hairdressers</b>	
Incorrect	16-43	1/8/2016	Greenwich Insurance Company	Commercial Auto Liability and Physical Damage	Rate	TRIA2015	6.40%
Correct	16-43	1/8/2016	Greenwich Insurance Company	Commercial Auto Liability and Physical Damage	Rate		<b>8.30%</b>
Incorrect	15-10132	1/1/2016	Mitsui Sumitomo Insurance Company of America	Commercial Other Liability	Forms	TRIA2015	
Correct	15-10132	1/1/2016	Mitsui Sumitomo Insurance Company of America	Commercial Other Liability	Forms	<b>TRIA2015 - Umbrella/Excess</b>	
Incorrect	15-10133	1/1/2016	Mitsui Sumitomo Insurance USA Inc.	Commercial Other Liability	Forms	TRIA2015	
Correct	15-10133	1/1/2016	Mitsui Sumitomo Insurance USA Inc.	Commercial Other Liability	Forms	<b>TRIA2015 - Umbrella/Excess</b>	
Incorrect	15-9133	11/27/2016	RSUI Indemnity Company	Commercial Fire	Rule Change	TRIA2015	
Correct	15-9133	11/27/2016	RSUI Indemnity Company	Commercial Fire	Rule Change	<b>Excess Property</b>	
Incorrect	16-44	1/8/2016	XL Insurance America, Inc.	Commercial Auto Liability and Physical Damage	Rate	TRIA2015	6.40%
Correct	16-44	1/8/2016	XL Insurance America, Inc.	Commercial Auto Liability and Physical Damage	Rate		<b>8.30%</b>
Incorrect	16-45	1/8/2016	XL Specialty Insurance Company	Commercial Auto Liability and Physical Damage	Rate	TRIA2015	6.40%
Correct	16-45	1/8/2016	XL Specialty Insurance Company	Commercial Auto Liability and Physical Damage	<b>Rate</b>		<b>8.30%</b>

\*If no % overall rate change is indicated, the amount has not yet been determined.