

January 29, 2016

PUBLIC NOTICE # 2015-05

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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 %*
16-550	0069	21ST CENTURY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	GROUP 09	6.9
16-552	0069	21ST CENTURY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	PCO-05, 10, 11	6.9
16-555	0069	21ST CENTURY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	GROUP 08	6.9
16-588	0069	21ST CENTURY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	PCO-07	6.9
16-457	0761	AGCS MARINE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	BUILDER'S RISK	
16-534	0012	AIG PROPERTY CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PRODUCTS/COMPLETED OPERATIONS	
16-482	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
16-516	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	UNICOVER	
16-535	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PRODUCTS/COMPLETED OPERATIONS	
16-518	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	UNICOVER	
16-521	0626	BANKERS STANDARD INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	ACE PLATINUM PORTFOLIO	0
16-553	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	INLAND MARINE	RULE CHANGE	WEATHER GUARD INSURANCE	0
16-456	0033	CALIFORNIA CASUALTY INDEMNITY EXCHANGE (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-486	4851	CHURCH MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
16-536	0012	COMMERCE AND INDUSTRY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PRODUCTS/COMPLETED OPERATIONS	
16-455	0000	CRUSADER INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	MAINSTREET (PT-12, PT-30)	0
16-464	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
16-627	1120	EVEREST NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	VAR. 5, 7B, 8B	6.9
16-583	0069	FARMERS INSURANCE EXCHANGE	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
16-458	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS-EXECUTIVE ELITE	
16-459	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	CUSTOMARQ	0
16-481	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
16-487	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	CUSTOMARQ	0
16-508	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	CUSTOMARQ	0
16-463	4795	GATEWAY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
16-573	0796	GENERAL CASUALTY COMPANY OF WISCONSIN	COMMERCIAL	FIRE	RULE CHANGE	NONE	
16-530	0111	GENERAL INSURANCE COMPANY OF AMERICA	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	HO-3	0

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16-537	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PRODUCTS/COMPLETED OPERATIONS	
16-465	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-576	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PACKAGE	
16-466	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-577	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PACKAGE	
16-467	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-578	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PACKAGE	
16-468	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-579	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PACKAGE	
16-460	0038	GREAT NORTHERN INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	CUSTOMARQ	0
16-483	0038	GREAT NORTHERN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
16-488	0038	GREAT NORTHERN INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	CUSTOMARQ	0
16-509	0038	GREAT NORTHERN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	CUSTOMARQ	0
16-546	0150	GREAT WEST CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-587	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	SURETY	RULE CHANGE	CONTRACT BONDS	
16-538	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	PRODUCTS/COMPLETED OPERATIONS	
16-551		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	MANUAL	C.P. LOSS COSTS	
16-563		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	MANUAL	C-P-RATING FACTORS	
16-586		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	MANUAL	LOSS COSTS	
16-569	0000	KOOKMIN BEST INSURANCE CO., LTD. (US BRANCH)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-PRINTERS ERRORS & OMISSIONS	
16-570	0000	KOOKMIN BEST INSURANCE CO., LTD. (US BRANCH)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PRINTERS ERRORS & OMISSIONS	
16-571	0000	KOOKMIN BEST INSURANCE CO., LTD. (US BRANCH)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	PROTERS ERRORS & OMISSIONS	
16-566	0111	LIBERTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	INLAND MARINE	RULE CHANGE	WIRELESS COMMUNICATION EQUIPMENT	0
16-567	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	WIRELESS COMMUNICATION EQUIPMENT	0

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16-556	3702	LOYA CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	BASIC	0
16-543	0150	MANUFACTURERS ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
16-562	0150	MANUFACTURERS ALLIANCE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
16-584	0069	MID-CENTURY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
16-548	0473	MIDVALE INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
16-539	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	FORMS	PRODUCTS/COMPLETED OPERATIONS	
16-528	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	COLLECTOR VEHICLE	0
16-529	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	COLLECTOR VEHICLE	
16-540	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PRODUCTS/COMPLETED OPERATIONS	
16-572	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS LIABILITY	
16-568	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	CONSTRUCTION	
16-526	0796	NORTH POINTE INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	ESSENTIALS	
16-479	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS MCREA	
16-453	0088	NOVA CASUALTY COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	
16-470	0088	NOVA CASUALTY COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	
16-471	0088	NOVA CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
16-525	0088	NOVA CASUALTY COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
16-461	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	FIRE	RULE CHANGE	CUSTOMARQ	0
16-484	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
16-489	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	FIRE	RULE CHANGE	CUSTOMARQ	0
16-510	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	CUSTOMARQ	0
16-544	0246	PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-541	0150	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
16-564	0150	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
16-542	0150	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
16-565	0150	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
16-549	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROFESSIONAL LIAB. RATING	
16-557	0155	PROGRESSIVE CHOICE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	

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16-558	0155	PROGRESSIVE SELECT INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-473	0796	QBE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	DEBT COLLECTORS	
16-527	0796	QBE INSURANCE CORPORATION	COMMERCIAL	FIRE	FORMS	ESSENTIALS	
16-574	0796	REGENT INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
16-580	0800	RESIDENCE MUTUAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	0
16-450	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
16-475	0796	STONINGTON INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	NON-FILED	0
16-477	0796	STONINGTON INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	FILED	0
16-451	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
16-449	0161	TOPA INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
16-531	0161	TOPA INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
16-454	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	EPL-MODULAR	
16-545	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	FIDELITY	RULE CHANGE	FINANCIAL INSTITUTIONS BONDS	
16-480	3548	TRAVELERS COMMERCIAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	QUANTUM AUTO--2.0	
16-560	3548	TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	QUANTUM AUTO 2.0	
16-585	0069	TRUCK INSURANCE EXCHANGE	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
16-559	0155	UNITED FINANCIAL CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-478	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS - MCREA	
16-462	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	CUSTOMARQ	0
16-485	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
16-490	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	CUSTOMARQ	0
16-511	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	CUSTOMARQ	0
16-452	2538	WESCO INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
16-581	0800	WESTERN MUTUAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	0
16-519	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	UNICOVER	
16-575	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	CREDIT	NEW PROGRAM	SHORT TERM MULTIBUYER TRADE CREDIT INSURANCE	
16-520	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	UNICOVER	
106 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS							

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Public Notice Filing Errata Report

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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	16-134	1/15/2016	Berkshire Hathaway Specialty Insurance Company	Commercial Inland Marine	Both Rate and Form	Non-Filed	0.00%
Correct	16-134	1/15/2016	Berkshire Hathaway Specialty Insurance Company	Commercial Inland Marine	Rule Change	Non-Filed	0.00%
Incorrect	15-10144	1/1/2016	Travelers Casualty and Surety Company of America	Commercial Other Liability	Rate	Employment Practices Liability	0.00%
Correct	15-10144	1/1/2016	Travelers Casualty and Surety Company of America	Commercial Other Liability	Rule Change	Employment Practices Liability	0.00%

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