

February 5, 2016

PUBLIC NOTICE # 2015-06

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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.

###

(see attached list)

**California Department of Insurance
Public Notice Filing
February 5, 2016**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
16-757	0069	21ST CENTURY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-704	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
16-766	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
16-769	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	COMMERCIAL AND RESIDENTIAL CHILDCARE	
16-770	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	COMMERCIAL AND RESIDENTIAL CHILDCARE	
16-691	0140	ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	REGULAR GROUP, GROUP A, GROUP B	6.6
16-696	0140	ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	REGULAR GROUP, GROUP A, GROUP B	
16-711	3239	ALLIED WORLD INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	SPORTS AND LEISURE	0
16-712	3239	ALLIED WORLD INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	SPORTS & LEISURE	0
16-713	3239	ALLIED WORLD INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	SPORTS AND LEISURE	0
16-714	3239	ALLIED WORLD INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	SPORTS AND LEISURE	0
16-692	0140	AMCO INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	REGULAR GROUP, GROUP A, GROUP B	6.6
16-698	0140	AMCO INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	REGULAR GROUP, GROUP A, GROUP B	
16-800	0140	AMCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
16-681	1129	ATLANTIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	@VANTAGE	0
16-707	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	GENERAL RISK	0
16-708	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	GENERAL RISK	
16-703	0262	CANAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	CANAL TRUCKING & PUBLIC AUTO	
16-666	4851	CHURCH MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	INDEPENDENT COMMML PACKAGE INSTITUTIONAL LIAB	0
16-724	4851	CHURCH MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	INDEPENDENT COMM PACKAGE INSTITUTIONAL-NON LIAB.	0
16-693	0140	CRESTBROOK INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	REGULAR GROUP, GROUP A, GROUP B	6.6
16-699	0140	CRESTBROOK INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	REGULAR GROUP, GROUP A, GROUP B	

PN#: 2016-06

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

**California Department of Insurance
Public Notice Filing
February 5, 2016**

16-694	0140	DEPOSITORS INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	REGULAR GROUP, GROUP A, GROUP B	6.6
16-700	0140	DEPOSITORS INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	REGULAR GROUP, GROUP A, GROUP B,	
16-771	0069	FARMERS INSURANCE EXCHANGE	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
16-750	0000	GOLDEN BEAR INSURANCE COMPANY	PERSONAL	INLAND MARINE	NEW PROGRAM	RESIDENTIAL EARTHQUAKE "RED TAG" COVERAGE FOR RENT	0
16-764	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	STORAGE OPERATOR'S LEGAL LIAB.	
16-753	0004	IDS PROPERTY CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	SAFETY PAYS HOMEOWNERS	0
16-705	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
16-767	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
16-802	2538	INTEGON NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	LENDER'S COLLATERAL PROTECTION	0
16-683	0150	MANUFACTURERS ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
16-816	0150	MANUFACTURERS ALLIANCE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
16-772	0069	MID-CENTURY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
16-745	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	PRIVATE EDGE PLUS MAINTENANCE	0
16-781	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	NONE	
16-695	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	REGULAR GROUP, GROUP A, GROUP B	6.6
16-701	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	REGULAR GROUP, GROUP A, GROUP B	
16-801	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
16-748	0510	NAVIGATORS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS LIABILITY	
16-768	0510	NAVIGATORS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA & EXCESS	
16-710	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	BUSINESS OWNERS	0
16-765	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	OFF-TRACK STORAGE	0
16-611	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	PEST CONTROL	0
16-690	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 5, 8A	3

PN#: 2016-06

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

**California Department of Insurance
Public Notice Filing
February 5, 2016**

16-676	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	TRIA2015	0
16-755	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	CONTRACTUAL LIABILITY - VALSPAR	
16-763	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	PORTABLE ELECTRONICS	0
16-809	0645	OREGON MUTUAL INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
16-684	0150	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
16-814	0150	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
16-685	0150	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
16-815	0150	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
16-730	0501	PLATTE RIVER INSURANCE COMPANY	COMMERCIAL	SURETY	RATE	NONE	-23.1
16-782	4664	PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	PERSONAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
16-774	0155	PROGRESSIVE EXPRESS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	TRIA2015	
16-725	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
16-810	2538	SECURITY NATIONAL INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RULE CHANGE	MECHANICAL BREAKDOWN	
16-709	0098	STARNET INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	GENERAL RISK	
16-756	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
16-803	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR. 7A, 7B, 8B-BOP	-0.4
16-726	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
16-728	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	PUBLIC ENTITY RATING PLAN	
16-812	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	TECHNOLOGY	
16-729	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	PUBLIC ENTITY RATING PLAN	
16-813	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	TECHNOLOGY	
16-773	0069	TRUCK INSURANCE EXCHANGE	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0

PN#: 2016-06

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

**California Department of Insurance
Public Notice Filing
February 5, 2016**

16-775	0155	UNITED FINANCIAL CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	TRIA2015	
16-776	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	TECHNOLOGY	0
16-777	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ALLIED HEALTHCARE	0
16-778	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NON PROFIT COMMUNITY ASSOCIATION	0
16-779	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	SPECIAL EVENTS-HOST AND WEDDING PLUS	
16-780	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TECHNOLOGY PACKAGE	0
16-727	2538	WESCO INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
16-706	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
16-783	0309	WESTERN NATIONAL MUTUAL INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	NONE	0
16-804	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	FINANCIAL SERVICES LIABILITY	
16-811	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	SECURITY AND PRIVACY	
78 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS							

PN#: 2016-06