

February 12, 2016

PUBLIC NOTICE # 2015-07

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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
16-961	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE AND VARIANCE	VAR 8D - UMBRELLA/EXCESS RENTAL LIAB	-5
16-901	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	INLAND MARINE	NEW PROGRAM	TRAVEL PROTECTION INSURANCE	0
16-917	0012	AIG PROPERTY CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
16-998	0012	AIG PROPERTY CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
16-918	0012	AIU INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
16-999	0012	AIU INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
16-869	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	TAVERN/BAR	0
16-872	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	COMMERCIAL	FIDELITY	NEW PROGRAM	TAVERN/BAR	0
16-885	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	TAVERN/BAR	0
16-886	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	TAVERN/BAR	0
16-935	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	TAVERN/BAR	
16-964	0019	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	MECHANICAL BREAKDOWN	
16-966	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	BUSINESS AUTO	0
16-891	0111	AMERICAN FIRE AND CASUALTY COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
16-958	0111	AMERICAN FIRE AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	0
16-979	0111	AMERICAN FIRE AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
16-904	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
16-967	0408	AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	MORTGAGE SECURITY	0
16-905	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
16-965	0031	AMGUARD INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
16-1016	0028	AMICA MUTUAL INSURANCE COMPANY	PERSONAL	FIRE	RATE	DWELLING FIRE	9.5
16-899	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ARCHITECTS & ENGINEERS	
16-952	1279	ARCH INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	CRIME & FIDELITY	
16-954	1279	ARCH INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	CRIME FIDELITY	
16-957	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
16-963	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	FIRE	RULE CHANGE	NONE	0

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16-913	0244	CINCINNATI INSURANCE COMPANY (THE)	PERSONAL	EARTHQUAKE	NEW PROGRAM	HOMEOWNERS	0
16-914	0244	CINCINNATI INSURANCE COMPANY (THE)	PERSONAL	HOMEOWNERS MULTI-PERIL	NEW PROGRAM	HOMEOWNERS	0
16-881	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
16-936	0000	COFACE NORTH AMERICA INSURANCE COMPANY	COMMERCIAL	CREDIT	FORMS	GLOBALLIANCE TRADE CREDIT INSURANCE PROGRAM(2)	
16-906	0212	COLONIAL AMERICAN CASUALTY AND SURETY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
16-1000	0012	COMMERCE AND INDUSTRY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
16-919	0012	COMMERCE AND INDUSTRY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
16-968	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	BUSINESS AUTO	0
16-969	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	BUSINESS AUTO	0
16-934	1278	CSAA INSURANCE EXCHANGE	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE AND VARIANCE	VAR 2A,3, AND 7C-HO-3	4
16-924	2538	DEVELOPERS SURETY AND INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	ARTISAN CONTRACTORS AND TRACT HOMEBUILDERS	-14.1
16-973	0761	EULER HERMES NORTH AMERICA INSURANCE COMPANY	COMMERCIAL	SURETY	NEW PROGRAM	CONTRACT AND COMMERCIAL SURETY	0
16-1012	0069	FARMERS INSURANCE EXCHANGE	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-983	0069	FARMERS INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	FORMS	COMMERCIAL PACKAGE	
16-987	0069	FARMERS INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	FORMS	BOP	
16-900	0626	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HEALTH CARE PORTFOLIO	
16-990	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	EMPLOYMENT RELATED PRACTICES LIAB	21.9
16-992	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	EMPLOYMENT RELATED PRACTICES LIAB	21.9
16-907	0212	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
16-993	0111	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
16-898	0069	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	CONDOMINIUM HOMEOWNERS	
16-902	0069	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	PERSONAL	FIRE	FORMS	CONDOMINIUM LANDLORD	

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16-903	0069	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	PERSONAL	HOMEOWNERS MULTI- PERIL	FORMS	TENANT	
16-946	4795	GATEWAY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
16-947	4795	GATEWAY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
16-976	0000	GOLDEN BEAR INSURANCE COMPANY	PERSONAL	INLAND MARINE	NEW PROGRAM	RENTERS	0
16-962	0111	GOLDEN EAGLE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
16-1001	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
16-920	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
16-939	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	INTEGRATED PROPERTY INSURANCE SOLUTIONS(IPIS)	
16-1005	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SELECT BUSINESS POLICY (SBP)	
16-925	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
16-1006	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SELECT BUSINESS POLICY (SBP)	
16-926	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
16-1007	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SELECT BUSINESS POLICY (SBP)	
16-927	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
16-950	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	AIRCRAFT	FORMS	AVIATION	
16-1008	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SELECT BUSINESS POLICY (SBP)	
16-928	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
16-931	0303	GUIDEONE MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
16-932	0303	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
16-882	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
16-883	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
16-978	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	9.7
16-1002	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
16-921	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	

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16-874		INSURANCE SERVICES OFFICE, INC.	PERSONAL	HOMEOWNERS MULTI PERIL	MANUAL	HOMEOWNERS	
16-959	0215	KEMPER INDEPENDENCE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	0
16-977	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	LIBERTYGUARD	0
16-953	0411	MAPFRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BOP	1.2
16-884	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
16-941	0241	METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	2016 BUSINESS PLAN	
16-1013	0069	MID-CENTURY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-984	0069	MID-CENTURY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	COMMERCIAL PACKAGE	
16-988	0069	MID-CENTURY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP	
16-975	0000	MUTUAL INSURANCE COMPANY OF ARIZONA	COMMERCIAL	MEDICAL MALPRACTICE	RULE CHANGE	NONE	0
16-970	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	BUSINESS AUTO	0
16-1003	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
16-922	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
16-870	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
16-871	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
16-878	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
16-1004	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
16-923	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
16-940	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	INTEGRATED PROPERTY INSURANCE SOLUTIONS(IPIS)	
16-933	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	AIRCRAFT	RULE CHANGE	SR GA AND AEROSPACE	0
16-942	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
16-943	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
16-929	0796	NORTH POINTE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	ESSENTIAL	0
16-892	0111	OHIO CASUALTY INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	RULE CHANGE	NONE	0

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16-980	0111	OHIO CASUALTY INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
16-893	0111	OHIO SECURITY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
16-951	0111	OHIO SECURITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	CUSTOM PROTECTOR	0
16-981	0111	OHIO SECURITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
16-956	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	SOLUTIONS 2000 FOR AGRIBUSINESS	
16-1009	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	EDUCATORS PROF SELECT	0
16-910	0155	PROGRESSIVE CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	RECREATIONAL VEHICLE	
16-911	0155	PROGRESSIVE DIRECT INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	RECREATIONAL VEHICLE	
16-955	0155	PROGRESSIVE DIRECT INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	MOTORCYCLE	
16-930	0796	QBE INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	ESSENTIAL	0
16-879	4718	RESPONSE INDEMNITY COMPANY OF CALIFORNIA	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	LANDLORD'S CONTRACTUAL LIAB	0
16-948	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	PLANNED UNIT DEVELOPMENT(PUD 'S)	0
16-949	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	PLANNED UNIT DEVELOPMENTS(PU D'S)	0
16-994	0111	SAFECO INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
16-938	0019	STANDARD GUARANTY INSURANCE COMPANY	PERSONAL	FIRE	RULE CHANGE	FIRST SELECT DWELLING	
16-1015	0140	TITAN INDEMNITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
16-974	0140	TITAN INDEMNITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	NONE	0
16-971	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	BUSINESS AUTO	0
16-1010	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	FARM AND RANCH.	0
16-1011	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	FARM AND RANCH.	0
16-1014	0069	TRUCK INSURANCE EXCHANGE	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-985	0069	TRUCK INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	FORMS	COMMERCIAL PACKAGE	
16-989	0069	TRUCK INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	FORMS	BOP	

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16-873	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PRIVATE CHOICE OVATION	0
16-937	0158	UNITED STATES FIRE INSURANCE COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	PET HEALTH INSURANCE	0
16-945	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	FOR PROFIT BUSINSSOWNERS	2.5
16-960	0215	UNITRIN AUTO AND HOME INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-972	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	BUSINESS AUTO	0
16-894	0111	WEST AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
16-982	0111	WEST AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
16-944	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	FORMS	NONE	
16-908	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
16-909	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
129 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS							

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