

February 19, 2016

PUBLIC NOTICE # 2015-08

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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 %*
16-1103	1279	ARCH INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	NONE	0
16-1089	4698	ASPEN AMERICAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	PLANNED UNIT DEVELOPMENTS (PUD'S)	0
16-1095	4698	ASPEN AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	PLANNED UNIT DEVELOPMENTS (PUD'S)	0
16-1091	0031	BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	
16-1094	0031	BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	
16-1092	0150	BITCO GENERAL INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
16-1093	0150	BITCO NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
16-1102	0033	CALIFORNIA CASUALTY INDEMNITY EXCHANGE (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-1101	0000	DEALERS ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	CONTRACTURAL LIABILITY	0
16-1088	0626	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	THE CHUBB PRIMARY	
16-1064	4795	GLOBAL LIBERTY INSURANCE COMPANY OF NEW YORK	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
16-1068	4795	GLOBAL LIBERTY INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
16-1029	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
16-1055	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	NEW PROGRAM	PRIVATE CROP	0
16-1051	0158	HUDSON INSURANCE COMPANY	PERSONAL	INLAND MARINE	FORMS	PERSONAL ARTICLES FLOATER	
16-1047	0000	KOOKMIN BEST INSURANCE CO., LTD. (US BRANCH)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
16-1056	0000	KOOKMIN BEST INSURANCE CO., LTD. (US BRANCH)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PACKAGE	0
16-1058	0000	KOOKMIN BEST INSURANCE CO., LTD. (US BRANCH)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	GENERAL LIABILITY	0
16-1041	0150	MANUFACTURERS ALLIANCE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PACKAGE	0
16-1096	4715	MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	
16-1097	4715	MITSUI SUMITOMO INSURANCE USA INC.	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	
16-1030	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
16-1090	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	FORMS	EXECUTIVE SHIELD MAINTENANCE	
16-1052	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	NONE	0

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16-1076	0510	NAVIGATORS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	GENERAL LIABILITY	0
16-1031	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
16-1074	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	0
16-1075	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
16-1059	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	OUTPUT	0
16-1060	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	OUTPUT	
16-1027	0225	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	COMMERCIAL	INLAND MARINE	RULE CHANGE	EXTRA SPACE STORAGE	0
16-1039	0150	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PACKAGE	0
16-1040	0150	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PACKAGE	0
16-1067	0775	PHARMACISTS MUTUAL INSURANCE COMPANY	PERSONAL	EARTHQUAKE	NEW PROGRAM	HOMEOWNERS	0
16-1049	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	FLEXIPLUS FIVE	
16-1057	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	ULTIMATE COVER	0
16-1063	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	AMATEUR SPORTS/CAMPS/SPECIAL EVENTS	0
16-1048	0796	QBE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	THE SOLUTION FOR PUBLIC COMPANY	
16-1043	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
16-1070	0158	SENECA INSURANCE COMPANY, INC.	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	CRIME & FIDELITY	0
16-1071	0158	SENECA INSURANCE COMPANY, INC.	COMMERCIAL	FIDELITY	RULE CHANGE	CRIME & FIDELITY	0
16-1038	0091	SENTINEL INSURANCE COMPANY, LTD.	COMMERCIAL	MULTI-PERIL	RULE CHANGE	GROWING SPECTRUM POLICY	0
16-1046	1129	SIRIUS AMERICA INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	PLANNED UNIT DEVELOPMENTS (PUD'S)	
16-1053	1129	SIRIUS AMERICA INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	PLANNED UNIT DEVELOPMENTS(PUD'S)	
16-1035	3219	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	FORMS	OUTPUT	
16-1036	3219	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	INLAND MARINE	FORMS	NON-FILED INLAND MARINE	

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16-1054	0176	STATE FARM GENERAL INSURANCE COMPANY	PERSONAL	FARMOWNERS MULTI-PERIL	BOTH RATE AND FORM	FARM/RANCH	-29.9
16-1069	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PRO.LIAB.LAWYERS	0
16-1078	4765	STILLWATER INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS	0
16-1079	4765	STILLWATER PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS	0
16-1037	4779	SURETEC INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	EMPLOYEE DISHONESTY BOND	0
16-1044	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
16-1065	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	FIRE	FORMS	OMNI II..	
16-1072	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
16-1084	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	FIRE	RULE CHANGE	DELUXE	0
16-1066	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	FIRE	FORMS	OMNI II..	
16-1073	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
16-1085	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	FIRE	RULE CHANGE	DELUXE	0
16-1077	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	MICROTEK PROFESSIONAL PACKAGE	0
16-1062		WAWANESA GENERAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	BOTH RATE AND FORM	HO-3	6.9
16-1045	2538	WESCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
16-1050	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
16-1061	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	FIRE	FORMS	OUTPUT	
16-1104	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
<b>64 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  
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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 (%)*
Delete	16-750	2/5/2016	Golden Bear Insurance Company	Personal Inland Marine	New Program	Residential Earthquake "Red Tag" Coverage for Rent	0%
Incorrect	16-956	2/12/2016	Pacific Employers Insurance Company	Commercial Other Liability	Forms	Solutions 2000 Agribusiness	
Correct	16-956	2/12/2016	Pacific Employers Insurance Company	<b>Commercial Multi-Peril</b>	Forms	Solutions 2000 Agribusiness	
Incorrect	15-10226	1/8/2016	Transguard Insurance Company of America, Inc.	Personal Auto Liability and Physical Damage	Rate	Non-Standard	6.02%
Correct	15-10226	1/8/2016	Transguard Insurance Company of America, Inc.	Personal Auto Liability and Physical Damage	<b>Rate and Variance</b>	<b>Var 8A - Non-Standard</b>	6.02%

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