

March 18, 2016

PUBLIC NOTICE # 2015-12

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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 %*
16-1612	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
16-1636	0140	AMCO INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	RECREATION VEHICLE	6.9
16-1635		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	MULTI-PERIL	MANUAL	COMMERCIAL OUTPUT	
16-1639	0111	AMERICAN FIRE AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
16-1591	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
16-1657	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	AIRCRAFT	RULE CHANGE	OPERATIONS/COMPLETED OPERATIONS	
16-1667	0019	AMERICAN SECURITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	VEHICLE PROTECTION MBI	1.8
16-1592	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
16-1653	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	NONPROFIT FOR SOCIAL SERVICE	0
16-1663	4698	ASPEN AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	EXCESS- GENERAL LIABILITY	0
16-1666	4698	ASPEN AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA-GENERAL LIAB.	0
16-1634	3416	AXIS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	NONE	0
16-1651	0000	INC.	COMMERCIAL	FIDELITY	NEW PROGRAM	FORGERY	0
16-1673	0660	CALIFORNIA AUTOMOBILE INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	ALL PROGRAMS	6.9
16-1588	0783	CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	NONE	0.6
16-1638	0140	CRESTBROOK INSURANCE COMPANY	PERSONAL	INLAND MARINE	RATE	PERSONAL COLLECTIONS	-3.3
16-1640	0626	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	FOREFRONT PORTFOLIO 3.0	
16-1641	0626	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROFESSIONAL PORTFOLIO	
16-1597	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	CARE PROVIDERS	
16-1661	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	COMERCIAL PACKAGE	
16-1659	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	AIRCRAFT	RULE CHANGE	OPERATIONS/COMPLETED OPERATIONS	
16-1654	0785	MARKEL AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	DIRECTORS & OFFICERS LIAB.	0
16-1617	0241	METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	

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16-1618	0241	PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	5.5
16-1660	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	AIRCRAFT	RULE CHANGE	OPERATIONS/COMPLETED OPERATIONS	
16-1637	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	RECREATION VEHICLE	6.9
16-1598	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	CARE PROVIDERS	
16-1607	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS-PROF LIAB.	0
16-1608	0225	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NON-STANDARD PROGRAM 1	
16-1609	0225	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NON-STANDARD PROGRAM 1	0
16-1650	2538	COMPANY	PERSONAL	DAMAGE	NEW PROGRAM	PREFERRED AUTO	0
16-1652	2538	PERSONAL EXPRESS INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	PREFERRED AUTO	
16-1587	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MOTORCYCLE DEALERS	
16-1606	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS	0
16-1600	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BUSINESS OWNERS	10
16-1648	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	BUSINESSOWNERS	
16-1589	0176	STATE FARM GENERAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	MERCANTILE/SERVICE	5
16-1596	0176	STATE FARM GENERAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR. 3- MISCELLANEOUS	9
16-1602	0176	STATE FARM GENERAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR. 3 - OFFICE	5.5
16-1610	3098	TOKIO MARINE AMERICA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS - LIQUOR LIABILITY	
16-1605	3548	SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	LIAB, - MODULAR	
16-1611	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	NON-PROFIT ORG. D&O LIAB-MODULAR	
16-1647	3548	TRAVELERS COMMERCIAL INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	NEW PROGRAM	PLUS	0
16-1603	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	OMNI II	

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16-1664	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
16-1604	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	OMNI II	
16-1665	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
16-1599	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	THE HARTFORD EMPLOYERS PREMIER CHOICE	
16-1632	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	SPECIFIED PROFESSIONAL ERRORS & OMISSIONS	0
16-1601	2538	WESCO INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BUSINESS OWNERS	10
16-1649	2538	WESCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	BUSINESSOWNERS	
16-1613	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
16-1614	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RATE	AGENTS PROFESSIONAL	-0.7
16-1658	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RATE	COVERAE UNIT FOR PROFESSIONALS	-0.7
16-1633	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
16-1662	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	COMERCIAL PACKAGE	
16-1593	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
16-1594	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	FIRE	FORMS	NONE	
<b>58 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS</b>							

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