

March 20, 2015

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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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
Public Notice Filing
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
15-2199	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015-UMBRELLA/EXCES S	
15-2146	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	BOP-SPECIAL INVESTIGATORS PRODUCT	0
15-2200	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015-UMBRELLA/EXCES S	
15-2137	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	AFTERMARKET EXPRESS	
15-1995	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	EMERGENCY SERVICES INSURANCE PROGRAM (ESIP)	
15-2134	1279	ARCH INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	EMERGENCY SERVICES	
15-2203	0968	AXA INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	TRIA2015	
15-2191	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	ADVANCED BOARDROOM AND COMPANY PROTECTION	
15-2122	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	RULE CHANGE	GENERAL RISK	0
15-2123	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	RULE CHANGE	GENERAL RISK	0
15-2192	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	-1
15-2194	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	9.7
15-2104	0831	DOCTORS' COMPANY, AN INTERINSURANCE EXCHANGE (THE)	COMMERCIAL	MEDICAL MALPRACTICE	FORMS	PHYSICIANS, SURGEONS AND ANCILLARY HEALTHCARE PROV	
15-2138	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EXECUTIVE PROTECTION PORTFOLIO	
15-2153	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
15-2157	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
15-2189	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
15-2196	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	TRIA2015-BOP	
15-2197	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	TRIA2015-BOP	
15-2117	0248	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP	
15-2147	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
15-2118	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	ALLIED HEALTH	0
15-2177	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS		
15-2221	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	CONTRACTOR'S EQUIPMENT	
15-2119	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	ALLIED HEALTH	0
15-2178	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	FIRE	FORMS		
15-2222	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	CONTRACTOR'S EQUIPMENT	
15-2120	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	ALLIED HEALTH	0
15-2179	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS		
15-2223	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	CONTRACTOR'S EQUIPMENT	
15-2121	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	ALLIED HEALTH	0
15-2180	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	FIRE	FORMS		
15-2224	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	INLAND MARINE	FORMS	CONTRACTOR'S EQUIPMENT	
15-2154	0038	GREAT NORTHERN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
15-2088	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	VETERINARIANS PROF LIAB RPG	0
15-2128	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	TRIA2015 - SPECTRUM	
15-2129	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	TRIA2015 - SPECTRUM	
15-2139	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
15-2130	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	TRIA2015 - SPECTRUM	
15-2140	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
15-2131	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	TRIA2015 - SPECTRUM	
15-2141	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
15-2135	4359	HOUSING AUTHORITY PROPERTY INSURANCE, A MUTUAL COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
15-2136	4359	HOUSING ENTERPRISE INSURANCE COMPANY, INC.	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
15-2201	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015-UMBRELLA/EXCESS	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
15-2188		INSURANCE SERVICES OFFICE, INC.	PERSONAL	AUTO LIABILITY	MANUAL	NONE	
15-2125	4509	IRONSHORE INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015 - D&O	
15-2116	0111	LIBERTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROF. LIAB. - ACCOUNTANTS	0
15-2087	3702	LOYA CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	BASIC	0
15-2219	3702	LOYA CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	PLATINUM	0
15-1373	0785	MARKEL AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA EXCESS	0
15-2099	4715	MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015-UMBRELLA EXCESS	
15-2171	4715	MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015	
15-2100	4715	MITSUI SUMITOMO INSURANCE USA INC.	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015-UMBRELLA EXCESS	
15-2172	4715	MITSUI SUMITOMO INSURANCE USA INC.	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015	
15-2096	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	EXECUTIVE EDGE	0
15-2145	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	CARE PROVIDERS INSURANCE	0
15-2148	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
15-2206	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	D & O -2000	0
15-2198	0510	NAVIGATORS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
15-2149	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
15-2098	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
15-2107	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
15-2207	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
15-2214	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	RULE CHANGE	NONE	
15-2208	0088	NOVA CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
15-2155	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
15-2159	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
15-2190	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
15-2211	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA EXCESS LIABILITY	0
15-2216	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-2109	0175	PLAZA INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
15-2132	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	MULTI-PERIL	RULE CHANGE	TRIA2015 - SPECTRUM	
15-2142	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
15-2181	0796	QBE INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	FORMS	COMMUNITY ASSOCIATION	
15-2220	0796	QBE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
15-2106	4718	RESPONSE INDEMNITY COMPANY OF CALIFORNIA	PERSONAL	INLAND MARINE	NEW PROGRAM	PET HEALTH INSURANCE	0
15-2176	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015-UMBRELLA/EXCESS	
15-2185	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015-HUMAN SERVICES	
15-2144	0111	SAFECO INSURANCE COMPANY OF ILLINOIS	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	MOTORCYCLE - AFFINITY	5.06
15-2186	0111	SAFECO INSURANCE COMPANY OF ILLINOIS	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	MOTORCYCLE - STANDARD	5.06
15-2205	3098	SAFETY NATIONAL CASUALTY CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	0.41
15-2182	0000	SAMSUNG FIRE & MARINE INSURANCE CO., LTD. (UNITED STATES BRANCH)	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	CRIME AND FIDELITY	0
15-2204	0000	SAMSUNG FIRE & MARINE INSURANCE CO., LTD. (UNITED STATES BRANCH)	COMMERCIAL	FIDELITY	NEW PROGRAM	CRIME AND FIDELITY	0
15-2195	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	TRUCKERS WAREHOUSE	38.28
15-2111	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
15-2227	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	-2.68
15-2210	0091	SENTINEL INSURANCE COMPANY, LTD.	COMMERCIAL	MULTI-PERIL	RULE CHANGE	TRIA2015 FOR GROWING SPECTRUM	0
15-2080	3489	SOUTHERN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	POWERSPORT GAP	0
15-2124	0098	STARNET INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	RULE CHANGE	GENERAL RISK	0
15-2108	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015	
15-2162	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	SURETY	NEW PROGRAM	SIS SURETY	0
15-2225	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
15-2112	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0

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15-2127	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	GUARANTEED ASSET PROTECTION CONTRACTUAL LIAB. INS.	0
15-2097	0161	TOPA INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR. 7A&B-8B.- CARNEGIE SIGNATURE	6.87
15-2212	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
15-2213	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
15-2133	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	TRIA2015 - SPECTRUM	
15-2143	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
15-2168	0984	U.S. SPECIALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	ARTISAN CONTRACTORS	
15-2209	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
15-2215	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
15-2110	0031	UNITED STATES LIABILITY INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
15-2165	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	TRIA2015	
15-2167	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	TRIA2015	
15-2184	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	TRIA2015	
15-2217	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015	
15-2081	0212	UNIVERSAL UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	TRIA2015- UNICOVER/EQUIPMENT DEALER UNICOVER	
15-2226	0084	VANLINER INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	TRIA2015	
15-2156	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
15-2160	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
15-2113	2538	WESCO INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
15-2228	2538	WESCO INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	-2.68
15-2084	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	FIRE	FORMS	TRIA2015	
15-2105	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	CREDIT	FORMS	COMPREHENSIVE CREDIT INSURANCE	

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15-2161	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EXECUTIVE AND CORPORATE SECURITIES	
117 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS							

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**California Department of Insurance
Public Notice Filing Errata Report
March 20, 2015**

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	15-1234	2/13/2015	AXA Insurance Company	Commercial Other Liability	Rate		-0.90%
Correct	15-1234	2/13/2015	AXA Insurance Company	Commercial Other Liability	Rule Change		-0.90%
Incorrect	15-1958	3/13/2015	Florists' Mutual Insurance Company	Commercial Other Liability	Rule Change		
Correct	15-1958	3/13/2015	Florists' Mutual Insurance Company	Commercial Multi-Peril	Rule Change		