

April 15, 2016

**PUBLIC NOTICE # 2016-15**

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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  
April 15, 2016**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
16-2073	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
16-2075	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-2076	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-2077	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-2099	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	TRIA2015	0
16-2100	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	TRIA2015	0
16-2096	0215	ALLIANCE UNITED INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	GOLD & GOLD AFFINITY GROUP	
16-2097	0215	ALLIANCE UNITED INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	GOLD & GOLD AFFINITY GROUP	7
16-2067	3239	ALLIED WORLD ASSURANCE COMPANY (U.S.) INC.	COMMERCIAL	OTHER LIABILITY	FORMS	FORCEFIELD LEAD DIC	
16-2070	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
16-2071	0361	AMERICAN FAMILY HOME INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
16-2115	0111	AMERICAN FIRE AND CASUALTY COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE.	0
16-2101	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	PORTFOLIO PROTECTION	0
16-2086	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS-PRIME EXPRESS	
16-2088	0920	AMERICAN RELIABLE INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	HOMEOWNERS	
16-2072	0361	AMERICAN SOUTHERN HOME INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
16-2102	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	PORTFOLIO PROTECTION	0
16-2126	0031	AMGUARD INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
16-2098	0028	AMICA MUTUAL INSURANCE COMPANY	PERSONAL	AUTO PHYSICAL DAMAGE	SYMBOLS	NONE	
16-2065	1279	ARCH INSURANCE COMPANY	COMMERCIAL	FIRE	RATE	NONE	-2.6
16-2107	1279	ARCH INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	COLLATERAL PROTECTION	
16-2106	0155	ASI SELECT INSURANCE CORP	PERSONAL	PERIL	FORMS	HO6	
16-2063	4698	ASPEN AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	TRIA2015	0

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16-2064	4698	ASPEN AMERICAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	TRIA2015	0
16-2083		ATRADIUS TRADE CREDIT INSURANCE, INC.	COMMERCIAL	CREDIT	FORMS	TRADE CREDIT MODULA POLICY	
16-2078	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-2085	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	AFB A&E MEDIA TECH	-17.4
16-2090	0031	BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NON-FILED INLAND MARINE	
16-2047	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
16-2048	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
16-2084	0783	CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
16-2069	0306	CUMIS INSURANCE SOCIETY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	ASSET PROTECTION	
16-2105	0057	ELECTRIC INSURANCE COMPANY	PERSONAL	EARTHQUAKE	RULE CHANGE	NONE	0
16-2131	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	FIRE	RULE CHANGE	NONE	
16-2052	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL OUTPUT	0
16-2066	0501	FAIR AMERICAN INSURANCE AND REINSURANCE COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	FORMS	PSYCHIATRISTS	
16-2049	0479	FIRST FINANCIAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
16-2132	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	FIRE	RULE CHANGE	NONE	
16-2110	0200	GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-2056	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	DIFFERENCE IN CONDITIONS (DIC)	
16-2057	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	DIFFERENCE IN CONDITIONS (DIC)	
16-2058	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	DIFFERENCE IN CONDITIONS (DIC)	
16-2059	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	INLAND MARINE	FORMS	DIFFERENCE IN CONDITIONS (DIC)	
16-2074	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
16-2079	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-2080	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
16-2129		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	BURGLARY AND THEFT	MANUAL	CRIME	
16-2039	2538	INTEGON PREFERRED INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	CORNERSTONE/VAL UE	
16-2051	0000	KOOKMIN BEST INSURANCE CO., LTD. (US BRANCH)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
16-2133	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	FIRE	RULE CHANGE	NONE	
16-2125	0111	LIBERTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL EXCESS	0
16-2127	0111	LIBERTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	0
16-2134	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
16-2135	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
16-2136	0111	LM INSURANCE CORPORATION	COMMERCIAL	FIRE	RULE CHANGE	NONE	
16-2087	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS-PRIME EXPRESS	
16-2094	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	AGRICHOICE PLUS	0
16-2044	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
16-2122	0012	NEW HAMPSHIRE INSURANCE COMPANY	PERSONAL	INLAND MARINE	NEW PROGRAM	WATERCRAFT	0
16-2123	0012	NEW HAMPSHIRE INSURANCE COMPANY	PERSONAL	INLAND MARINE	NEW PROGRAM	COLLECTIBLES	0
16-2095	1282	NORCAL MUTUAL INSURANCE COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	RULE CHANGE	CLINIC PURCHASING GROUP	
16-2109	0088	NOVA CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	PACKAGE	0
16-2116	0111	OHIO CASUALTY INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	RULE CHANGE	NONE.	
16-2117	0111	OHIO SECURITY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE.	
16-2081	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-2089	0150	ASSOCIATION INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	EQUIPMENT RENTAL & SALES	0
16-2108	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	0
16-2043	2698	PROASSURANCE INDEMNITY COMPANY, INC.	COMMERCIAL	MEDICAL MALPRACTICE	FORMS	HEALTHCARE PROF. LIAB.	
16-2124	0796	QBE INSURANCE CORPORATION	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	OWNERS	0

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16-2130	0796	QBE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	THE SOLUTION FOR PUBLIC COMPANY	
16-2092	0783	RLI INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	BOP-RLIPACK	0
16-2093	0176	STATE FARM FIRE AND CASUALTY COMPANY	COMMERCIAL	SURETY	FORMS	NONE	
16-2034	0000	STERLING CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	VISTA	8.9
16-2040	3548	INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
16-2119	3548	TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
16-2091	3548	TRAVELERS COMMERCIAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	QTM HOME & HVH	
16-2041	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
16-2120	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
16-2042	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
16-2121	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
16-2045	3548	TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	PERSONAL	FIRE	FORMS	HOMESAVER	
16-2111	0200	ASSOCIATION	PERSONAL	DAMAGE	FORMS	NONE	
16-2038	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BUSINESS PRODUCT	
16-2112	0200	USAA CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-2113	0200	USAA GENERAL INDEMNITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-2137	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
16-2118	0111	WEST AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE.	
16-2082	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-2053	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	FINANCIAL SERVICES	
16-2068	0158	ZENITH INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	AGRICULTURAL OUTPUT	0
16-2103	0212	COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	PORTFOLIO	0
16-2104	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	MULTI-PERIL	RULE CHANGE	PORTFOLIO PROTECTION	0
<b>92 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  
April 15, 2016**

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	<b>FILE #</b>	<b>PN DATE</b>	<b>COMPANY NAME</b>	<b>LINE TYPE &amp; DESCRIPTION</b>	<b>FILE TYPE</b>	<b>PROGRAM</b>	<b>OVERALL RATE (%)*</b>
Incorrect	16-901	2/12/2016	Ace Property and Casualty Insurance Company	Personal Inland Marine	New Program	Travel Protection Insurance	0.00%
Correct	16-901	2/12/2016	Ace Property and Casualty Insurance Company	<b>Commercial Inland Marine</b>	New Program	Travel Protection Insurance	0.00%

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