

April 22, 2016

PUBLIC NOTICE # 2016-16

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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 %*
16-2216	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
16-2258	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA AND EXCESS	
16-2182	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	SENIOR LIVING	0
16-2200	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	RULE CHANGE	SENIOR LIVING	0
16-2181	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	SENIOR LIVING	0
16-2201	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	RULE CHANGE	SENIOR LIVING	0
16-2259	0031	BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
16-2223	0057	ELECTRIC INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	RATE	STANDARD	-0.1
16-2257	0008	ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-2174	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	
16-2205	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	NONE	
16-2207	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	NONE	
16-2221	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	
16-2242	0140	FREEDOM SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	CYBER E&O	0
16-2173	0111	GENERAL INSURANCE COMPANY OF AMERICA	PERSONAL	HOMEOWNERS MULTI PERIL	RATE AND VARIANCE	VAR 5 -HO-3	6.9
16-2252	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	INTEGRATED PROPERTY INSURANCE SOLUTIONS(IPIS)	
16-2176	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SELECT BUSINESS POLICY EARLY EDUCATION	
16-2247	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
16-2177	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SELECT BUSINESS POLICY EARLY EDUCATION	
16-2248	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
16-2190	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SELECT BUSINESS POLICY EARLY EDUCATION	
16-2194	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONPROFIT DIRECTORS & OFFICERS	0

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16-2217	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	CRIME	
16-2249	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
16-2191	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SELECT BUSINESS POLICY EARLY EDUCATION	
16-2250	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
16-2178	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
16-2218	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
16-2224	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-2164	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	INLAND MARINE	RATE AND VARIANCE	VAR 8A - CARRIER'S LEGAL LIAB	0
16-2227	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	BUILDER'S RISK	0
16-2234	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	CONTRACTOR'S EQUIPMENT	0
16-2165	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE AND VARIANCE	VAR 8A - CARRIER'S LEGAL LIAB	0
16-2228	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	BUILDER'S RISK	0
16-2235	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	CONTRACTOR'S EQUIPMENT	0
16-2166	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE AND VARIANCE	VAR 8A - CARRIER'S LEGAL LIAB	0
16-2229	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	BUILDER'S RISK	0
16-2236	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	CONTRACTOR'S EQUIPMENT	0
16-2167	0091	HARTFORD INSURANCE COMPANY OF THE MIDWEST	COMMERCIAL	INLAND MARINE	RATE AND VARIANCE	VAR 8A - CARRIER'S LEGAL LIAB	0
16-2230	0091	HARTFORD INSURANCE COMPANY OF THE MIDWEST	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	BUILDER'S RISK	0
16-2237	0091	HARTFORD INSURANCE COMPANY OF THE MIDWEST	COMMERCIAL	INLAND MARINE	RULE CHANGE	CONTRACTOR'S EQUIPMENT	0
16-2168	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE AND VARIANCE	VAR 8A - CARRIER'S LEGAL LIAB	0
16-2231	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	BUILDER'S RISK	0
16-2238	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	CONTRACTOR'S EQUIPMENT	0

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
16-2146	3495	INFINITY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	SPECIAL AUTOMOBILE	
16-2184	2538	INTEGON NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	SUMMIT	
16-2187	0150	MANUFACTURERS ALLIANCE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
16-2192	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	CREDIT	FORMS	TRADE CREDIT	
16-2186	0241	METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	2016 BUSINESS PLAN	
16-2243	0241	METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
16-2150	2538	MIC GENERAL INSURANCE CORPORATION	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
16-2143	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	MEDICAL MALPRACTICE	RULE CHANGE	PROF. LIAB. - HEALTHCARE AGENCY	0
16-2153	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS EDGE	0
16-2175	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	
16-2206	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	NONE	
16-2208	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	NONE	
16-2222	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	
16-2193	0012	NEW HAMPSHIRE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	ANTIQUE AUTO	
16-2245	0012	NEW HAMPSHIRE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	ANTIQUE AUTO	0
16-2253	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	INTEGRATED PROPERTY INSURANCE SOLUTIONS(IPIS)	
16-2140	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	TRIA2015	
16-2157	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
16-2141	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	TRIA2015	
16-2158	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
16-2254	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PRIMARY D & O	
16-2209	0645	OREGON MUTUAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	RATE	NONE	6.9
16-2261	0000	PACIFIC PIONEER INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	RULE CHANGE	CONDOMINIUMS	

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16-2188	0150	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
16-2189	0150	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
16-2195	2538	PERSONAL EXPRESS INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
16-2139	2698	PROASSURANCE INDEMNITY COMPANY, INC.	COMMERCIAL	MEDICAL MALPRACTICE	RULE CHANGE	PROF. LIAB. - HEALTHCARE	0
16-2169	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	INLAND MARINE	RATE AND VARIANCE	VAR 8A - CARRIER'S LEGAL LIAB	0
16-2232	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	BUILDER'S RISK	0
16-2239	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	INLAND MARINE	RULE CHANGE	CONTRACTOR'S EQUIPMENT	0
16-2246	0176	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
16-2241	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	FORMS	MODULAR	
16-2185	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
16-2170	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE AND VARIANCE	VAR 8A - CARRIER'S LEGAL LIAB	0
16-2233	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	BUILDER'S RISK	0
16-2240	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	CONTRACTOR'S EQUIPMENT	0
16-2161	0248	UFG SPECIALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	NONE	0
16-2244	2538	WESCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	TRIA 2015- CONTRACTUAL LIABILITY INSURANCE	0
16-2142	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	FORMS	TRIA2015	
16-2159	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	FORMS	NONE	
16-2179	1285	XL INSURANCE AMERICA, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
16-2219	1285	XL INSURANCE AMERICA, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
16-2225	1285	XL INSURANCE AMERICA, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-2144	1285	XL SPECIALTY INSURANCE COMPANY	PERSONAL	INLAND MARINE	NEW PROGRAM	PET PLAN HEALTH	0

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16-2180	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
16-2220	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
16-2226	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-2202	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	RULE CHANGE	SENIOR LIVING	0
16-2183	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	FIRE	RULE CHANGE	SENIOR LIVING	0
16-2203	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	BOILER AND MACHINERY	RULE CHANGE	SENIOR LIVING	0
94 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS							

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Public Notice Filing Errata Report

April 22, 2016

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	16-1648	3/18/2016	Security National Insurance Company	Commercial Other Liability	Rule Change	Businessowners	
Correct	16-1648	3/18/2016	Security National Insurance Company	Commercial Multi-Peril	Rule Change	Businessowners	
Incorrect	16-1649	3/18/2016	Wesco Insurance Company	Commercial Other Liability	Rule Change	Businessowners	
Correct	16-1649	3/18/2016	Wesco Insurance Company	Commercial Multi-Peril	Rule Change	Businessowners	

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