

June 19, 2015

PUBLIC NOTICE # 2015-25

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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 %*
15-5146	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
15-5147	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
15-5148	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
15-5174	3596	AFFIRMATIVE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR. 8A- NON-STANDARD	6.94
15-5109	0140	AMCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PRODUCT WITHDRAWAL	0
15-5153	0140	AMCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-5193	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROF LIAB-INSURANCE AGENTS.	0
15-5123	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	PROPERTY-GARD PINNACLE	0
15-4163	0111	AMERICAN FIRE AND CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE.	3.18
15-5172	0111	AMERICAN FIRE AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015-UMBRELLA EXCESS	
15-5097	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE	INLAND MARINE FILED CLASSES	-23
15-5124	0761	AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	RULE CHANGE	PROPERTY-GARD PINNACLE	0
15-5089	0361	AMERICAN MODERN HOME INSURANCE COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	PET HEALTH INSURANCE	0
15-5098	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE	INLAND MARINE FILED CLASSES	-23
15-5125	0761	ASSOCIATED INDEMNITY CORPORATION	COMMERCIAL	FIRE	RULE CHANGE	PROPERTY-GARD PINNACLE	0
15-5173	1129	ATLANTIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	@VANTAGE FOR GENERAL LIAB.	-0.01
15-5090	3416	AXIS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	FIDUCIARY LIAB.	0
15-5194	3416	AXIS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	INVESTMENT MANAGEMENT LIABILITY	0
15-5131	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS LIABILITY.	0
15-5196	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	TRIA2015-GENERAL RISK - CRIME AND FIDELITY	
15-5197	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	TRIA2015-GENERAL RISK - CRIME AND FIDELITY	
15-5199	0660	CALIFORNIA AUTOMOBILE INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	FORMS	ALL PROGRAMS	
15-5092	0000	CHURCH MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	CHURCH BUS	-0.1

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15-5223	0031	COLUMBIA INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	EQUIPMENT BREAKDOWN	0
15-5110	0140	DEPOSITORS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PRODUCT WITHDRAWAL	0
15-5099	0212	EMPIRE INDEMNITY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE	INLAND MARINE FILED CLASSES	-23
15-5224	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
15-5093	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS LIAB. - SL	
15-5203	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS FOLLOW FORM	
15-5100	0212	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	COMMERCIAL	INLAND MARINE	RATE	INLAND MARINE FILED CLASSES	-23
15-5126	0761	FIREMAN'S FUND INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	PROPERTY-GARD PINNACLE	0
15-5130	0140	FREEDOM SPECIALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	GARAGE DEALERS AND SERVICE.	
15-5171	4795	GATEWAY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015	
15-5206	0796	GENERAL CASUALTY COMPANY OF WISCONSIN	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
15-5181	0111	GOLDEN EAGLE INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	FORMS	TRIA2015 -FARM	
15-5183	0111	GOLDEN EAGLE INSURANCE CORPORATION	COMMERCIAL	FIRE	FORMS	TRIA2015	
15-5119	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	NONE.	0
15-5120	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	NONE.	0
15-5121	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	NONE.	0
15-5122	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	SURETY	RULE CHANGE	NONE.	0
15-5094	0038	GREAT NORTHERN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS LIAB. - SL	
15-5222	0150	GREAT WEST CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	6.1
15-5163	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	MGMT. LIAB. - NONPROFIT ENTITY ADVANTAGE	0
15-5177	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	MANAGEMENT LIABILITY- NONPROFIT ENTITY ADVANTAGE	0
15-5149	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
15-5215	2538	INTEGON NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	PRIME	0
15-5216	2538	INTEGON NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	SUMMIT	0

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15-5226	2538	INTEGON NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	MOTORCYCLE	
15-5175	2538	INTEGON PREFERRED INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	CORNERSTONE/VAL UE	
15-5162	0031	MEDICAL PROTECTIVE COMPANY (THE)	COMMERCIAL	MEDICAL MALPRACTICE	RULE CHANGE	PROF. LIAB. - DENTISTS & ORAL SURGEONS	0
15-5214	2698	MEDMARC CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	MEDICAL DEVICE TECHNOLOGY- LIFE SCIENCES	
15-5156	2538	MIC GENERAL INSURANCE CORPORATION	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
15-5227	0000	MUTUAL INSURANCE COMPANY OF ARIZONA	COMMERCIAL	MEDICAL MALPRACTICE	RULE CHANGE	MPL	0
15-5200	2538	NATIONAL GENERAL ASSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	RECREATIONAL VEHICLE	
15-5091	0084	NATIONAL INTERSTATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	0
15-5201	0084	NATIONAL INTERSTATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-5127	0761	NATIONAL SURETY CORPORATION	COMMERCIAL	FIRE	RULE CHANGE	PROPERTY-GARD PINNACLE	0
15-5180	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
15-5111	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PRODUCT WITHDRAWAL	0
15-5132	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS.	
15-5225	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
15-5112	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PRODUCT WITHDRAWAL	0
15-5154	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-5209	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	PERSONAL	HOMEOWNERS MULTI PERIL	RATE	NONE	-3.2
15-5113	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PRODUCT WITHDRAWAL	0
15-5155	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-5184	0111	NETHERLANDS INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	FORMS	TRIA2015	
15-5114	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	TRIA2015- TECHNOLOGY	
15-5178	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF. LIAB. - TECHNOLOGY	
15-5208	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	TRIA2015	
15-4165	0111	OHIO CASUALTY INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE.	3.18

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15-4166	0111	OHIO SECURITY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE.	3.18
15-5191	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NON PROFIT DIRECTORS & OFFICERS.	
15-5190	0150	OLD REPUBLIC SURETY COMPANY	COMMERCIAL	FIDELITY	FORMS	NONE	
15-5228	0150	OLD REPUBLIC SURETY COMPANY	COMMERCIAL	SURETY	FORMS	NONE	
15-5229	0150	OLD REPUBLIC SURETY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF.LIAB.-NOTARY E & O	
15-5095	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS LIAB. - SL	
15-5204	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS FOLLOW FORM	
15-5185	0111	PEERLESS INDEMNITY INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	TRIA2015	
15-5182	0111	PEERLESS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	TRIA2015 -FARM	
15-5186	0111	PEERLESS INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	TRIA2015	
15-5096	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	19.6
15-5133	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HOME MEDICAL EQUIPMENT DEALER	
15-5134	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015 -CYBER SECURITY	
15-5187	0853	PUBLIC SERVICE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BOP	10
15-5207	0796	REGENT INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
15-5150	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	RATE	NONE	75
15-5159	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
15-5189	0091	SENTINEL INSURANCE COMPANY, LTD.	COMMERCIAL	MULTI-PERIL	RULE CHANGE	GROWING SPECTRUM.	
15-5198	0098	STARNET INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	TRIA2015-GENERAL RISK - CRIME AND FIDELITY	
15-5230	0176	STATE FARM FIRE AND CASUALTY COMPANY	COMMERCIAL	SURETY	FORMS	FIDELITY AND SURETY BONDS	
15-5231	0176	STATE FARM FIRE AND CASUALTY COMPANY	COMMERCIAL	SURETY	FORMS	FIDELITY AND SURETY BONDS	
15-5218	0093	STATE NATIONAL INSURANCE COMPANY, INC.	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NON-STANDARD AUTO	
15-5220	0093	STATE NATIONAL INSURANCE COMPANY, INC.	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR.8A-NON-STANDARD AUTO	5.84
15-5176	0000	SUTTER INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	BOTH RATE AND FORM	HEAVY VEHICLE	10
15-5152	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	FIRE	RATE	NONE.	-12.8

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15-5160	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
15-5221	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	FIDELITY	FORMS	CRIME-MODULAR	
15-5202	0084	TRIUMPH CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-5195	0984	U.S. SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	SPECIAL EVENT	
15-5165	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	MAIN EVENT PRODUCT	
15-5192	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HOST & WEDDING PLUS.	
15-5212	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP-NON PROFIT	
15-5158	0084	VANLINER INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-5219	0084	VANLINER INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
15-5188	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	CUSTOMARQ	
15-5205	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS FOLLOW FORM	
15-5217	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	CUSTOMARQ	
15-5151	2538	WESCO INSURANCE COMPANY	COMMERCIAL	FIRE	RATE	NONE	75
15-5161	2538	WESCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
15-4167	0111	WEST AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE.	3.18
15-5210	0225	WILSHIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	TRUCKERS MONTHLY DIRECT BILL	5
15-5101	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE	INLAND MARINE FILED CLASSES	-23
15-5164	0212	ZURICH AMERICAN INSURANCE COMPANY	PERSONAL	EARTHQUAKE	RULE CHANGE	RESIDENTIAL EARTHQUAKE	
15-5211	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	VETERINARIANS	1.9
15-5102	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	INLAND MARINE	RATE	INLAND MARINE FILED CLASSES	-23
116 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 June 19, 2015

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

Incorrect	15-4163	5/15/2015	American Fire and Casualty Company	Commercial Auto Liability and Physical Damage	Rule Change		
Correct	15-4163	6/19/2015	American Fire and Casualty Company	Commercial Auto Liability and Physical Damage	Rate		3.19%
Incorrect	15-4165	5/15/2015	The Ohio Casualty Insurance Company	Commercial Auto Liability and Physical Damage	Rule Change		
Correct	15-4165	6/19/2015	The Ohio Casualty Insurance Company	Commercial Auto Liability and Physical Damage	Rate		3.19%
Incorrect	15-4166	5/15/2015	Ohio Security Insurance Company	Commercial Auto Liability and Physical Damage	Rule Change		
Correct	15-4166	6/19/2015	Ohio Security Insurance Company	Commercial Auto Liability and Physical Damage	Rate		3.19%
Incorrect	15-4167	5/15/2015	West American Insurance Company	Commercial Auto Liability and Physical Damage	Rule Change		
Correct	15-4167	6/19/2015	West American Insurance Company	Commercial Auto Liability and Physical Damage	Rate		3.19%

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