

July 29, 2016

PUBLIC NOTICE # 2016-31

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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 %*
16-4430	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
16-4344	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NOT-FOR-PROFIT-D&O-EPL	
16-4362	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
16-4431	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
16-4345	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NOT-FOR-PROFIT-D&O-EPL	
16-4363	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
16-4432	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
16-4334	0313	AEGIS SECURITY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	CA PRIMARY RESIDENCE INS.	
16-4446	0313	AEGIS SECURITY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	CA SECONDARY REDIDENCE INSURANCE	
16-4360	3239	ALLIED WORLD INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROFESSIONAL LIABILITY	
16-4389	0008	ALLSTATE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
16-4396	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	VENTURE PREFERRED CLUB	
16-4441	0000	AMERICAN PET INSURANCE COMPANY	PERSONAL	INLAND MARINE	FORMS	TRUPANION GROUP	
16-4412	0019	AMERICAN SECURITY INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	RULE CHANGE	RESIDENTIAL AND COMMERCIAL FLOOD	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
16-4397	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	VENTURE PREFERRED CLUB	
16-4377	4698	ASPEN AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS - MANAGEMENT LIABILITY	0
16-4355	1129	ATLANTIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RULE CHANGE	NONE	
16-4433	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
16-4378	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	MEDICAL MALPRACTICE	NEW PROGRAM	MISC MEDICAL PROF LIABILITY, GL - FORM C	0
16-4379	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	MEDICAL MALPRACTICE	NEW PROGRAM	MISC MEDICAL PROF LIABILITY, GL - FORM B	0
16-4335	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	INSURANCE AGENTS & BROKERS	0
16-4445	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	PORTABLE ELECTRONICS EQUIPMENT	0
16-4348	0008	ESURANCE INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	NEW PROGRAM	HOMEOWNERS	0
16-4356	0626	EXECUTIVE RISK INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	HEALTH CARE D&O	
16-4438	0626	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	FOREFRONT PORTFOLIO 3.0	
16-4337	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	INLAND MARINE	FORMS	MARINE GUIDE	
16-4383	0111	GOLDEN EAGLE INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	RULE CHANGE	TRIA2015.	0
16-4392	0111	GOLDEN EAGLE INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	RULE CHANGE	TRIA2015	0

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
16-4376	4381	GREAT MIDWEST INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
16-4388	0150	GREAT WEST CASUALTY COMPANY	COMMERCIAL	INLAND MARINE	RATE	CARGO	0
16-4417	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	TRIA2015-STORAGE OPERATOR'S CONTRACT LIABILITY	
16-4400	0225	HARCO NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	TRIA2015-DEALERPACK	
16-4406	0225	HARCO NATIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	TRIA2015 - DEALER PACK	
16-4407	0225	HARCO NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	TRIA2015 - DEALERPACK	
16-4415	0225	HARCO NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	TRIA2015-UMBRELLA/EXCESS-DEALERPACK	
16-4416	0225	HARCO NATIONAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	TRIA2015-DEALERPACK	
16-4366	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	RENTAL HOUSE EQUIPMENT	0
16-4367	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	RENTAL HOUSE EQUIPMENT	0
16-4323	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	CRIMESHIELD ADVANCED.	
16-4368	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	RENTAL HOUSE EQUIPMENT	0
16-4369	0091	HARTFORD INSURANCE COMPANY OF THE MIDWEST	COMMERCIAL	INLAND MARINE	NEW PROGRAM	RENTAL HOUSE EQUIPMENT	0
16-4370	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	RENTAL HOUSE EQUIPMENT	0

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
16-4434	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
16-4435	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
16-4354		INSURANCE SERVICES OFFICE, INC.	PERSONAL	HOMEOWNERS MULTI-PERIL	MANUAL	HOMEOWNERS	
16-4339	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	FORMS	MARINE GUIDE	
16-4402	0111	LIBERTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROF. LIAB. - ACCOUNTANTS	0
16-4340	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	MARINE GUIDE	
16-4341	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	MARINE GUIDE	
16-4342	0111	LM INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	FORMS	MARINE GUIDE	
16-4336	0079	MIC PROPERTY AND CASUALTY INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	ALLY MECHANICAL BREAKDOWN INS.	0
16-4440	0968	MOSAIC INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	GROUP1-BASE	0
16-4442	0968	MOSAIC INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	GROUP 5-PREFERRED OCCUPATION	0
16-4444	0968	MOSAIC INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	GROUP 1-BASE & GROUP 5 PREFERRED OCCUPATION	
16-4439	0031	NATIONAL LIABILITY & FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	MANAGEMENT LIABILITY	0
16-4385	0111	NETHERLANDS INSURANCE COMPANY (THE)	COMMERCIAL	INLAND MARINE	RULE CHANGE	TRIA2015.	0

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
16-4393	0111	NETHERLANDS INSURANCE COMPANY (THE)	COMMERCIAL	INLAND MARINE	RULE CHANGE	TRIA2015	0
16-4408	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	SPECIALTY PROPERTY	0
16-4409	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	NEW PROGRAM	SPECIALTY PROPERTY	0
16-4413	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	NEW PROGRAM	SPECIALTY PROPERTY	0
16-4414	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	SPECIALTY PROPERTY	0
16-4343	0225	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	TRIA2015-HABITATIONAL RISKS	0
16-4347	0225	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	TRIA2015-HABITATIONAL RISKS	0
16-4350	0225	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	COMMERCIAL	FIRE	RULE CHANGE	TRIA2015 - HABITATIONAL RISKS	0
16-4443	0225	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	COMMERCIAL	INLAND MARINE	RULE CHANGE	TRIA2015-HABITATIONAL RISKS	0
16-4346	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NOT-FOR-PROFIT-D&O-EPL	
16-4364	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
16-4436	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
16-4386	0111	PEERLESS INDEMNITY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	TRIA2015.	0
16-4394	0111	PEERLESS INDEMNITY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	TRIA2015	0

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
16-4387	0111	PEERLESS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	TRIA2015.	0
16-4395	0111	PEERLESS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	TRIA2015	0
16-4371	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	INLAND MARINE	NEW PROGRAM	RENTAL HOUSE EQUIPMENT	0
16-4324	0796	QBE INSURANCE CORPORATION	COMMERCIAL	CREDIT	FORMS	TRADE CREDIT.	
16-4322	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	FINANCIAL INSTITUTION BOND	0
16-4374	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	AUTO SERVICE PLUS	0
16-4380	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
16-4352	2538	SEQUOIA INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	EDGE PRODUCT	0
16-4418	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	UMBRELLA EXCESS	5.8
16-4419	3548	ST. PAUL GUARDIAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	UMBRELLA EXCESS	5.8
16-4420	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	UMBRELLA EXCESS	5.8
16-4421	3548	ST. PAUL PROTECTIVE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	UMBRELLA EXCESS	5.8
16-4358	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	SURETY	FORMS	SIS SURETY	
16-4375	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	MULTI-PERIL	RULE CHANGE	AUTO SERVICE PLUS	0

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16-4381	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
16-4318	0140	TITAN INDEMNITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	CORE	9.8
16-4403	3548	TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	MEDFIRST	
16-4391	3548	TRAVELERS COMMERCIAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	QTM AUTO 2.0	0
16-4404	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	MEDFIRST	
16-4319	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA AND EXCESS-SPECIALTY	0
16-4405	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	MEDFIRST	
16-4390	3548	TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	QTM AUTO 2.0	0
16-4372	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	RENTAL HOUSE EQUIPMENT	0
16-4325	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	FIRE	RATE	GENERAL PACKAGE PRODUCT (REGIONAL) - MONOLINE	-0.6
16-4326	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	GENERAL PACKAGE PRODUCT.	-0.3
16-4382	2538	WESCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
16-4437	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
16-4401	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	REGULAR FIRMS	0

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
16-4410	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	SMALL FIRM	0
16-4398	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	VENTURE PREFERRED CLUB	
16-4399	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	OTHER LIABILITY	FORMS	VENTURE PREFERRED CLUB	
101 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
July 29, 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	16-3836	7/1/2016	Liberty Insurance Underwriters, Inc.	Personal Other Liability	Forms	Excess Follow Form	
Correct	16-3836	7/1/2016	Liberty Insurance Underwriters, Inc.	Commercial Other Liability	Forms	Excess Follow Form	
Incorrect	16-3837	7/1/2016	Liberty Mutual Insurance Company	Personal Other Liability	Forms	Excess Follow Form	
Correct	16-3837	7/1/2016	Liberty Mutual Insurance Company	Commercial Other Liability	Forms	Excess Follow Form	
Incorrect	16-3045	6/3/2016	Sompo Japan Insurance Company of America	Commercial Earthquake	Rate and Variance	Var 7A	3.10%
Correct	16-3045	6/3/2016	Sompo Japan Insurance Company of America	Commercial Earthquake	Rate and Variance	Var 7A	18.20%

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