

August 14, 2015

PUBLIC NOTICE # 2015-33

**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-notice/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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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 %*
15-6631	0069	21ST CENTURY CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE.	
15-6650	0069	21ST CENTURY CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
15-6635	0069	21ST CENTURY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE.	
15-6651	0069	21ST CENTURY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
15-6497	3239	ALLIED WORLD INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015-MUNICIPAL PACKAGE	
15-6499	3239	ALLIED WORLD INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	TRIA2015-MUNICIPAL PACKAGE	
15-6507	3239	ALLIED WORLD INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	TRIA2015 - MUNICIPAL PACKAGE	
15-6525	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	FORMS	VFIS EMERGENCY SERVICE ORG.	
15-6584	0111	AMERICAN FIRE AND CASUALTY COMPANY	COMMERCIAL	INLAND MARINE	FORMS	TRIA2015	
15-6534	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015	
15-6567	0111	AMERICAN STATES INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	PIZZA GUARD.	2.5
15-6535	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015	
15-6647	0124	AMERISURE MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	-5.8
15-6558	1279	ARCH INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	MORTGAGE HAZARD.	-15
15-6629	1279	ARCH INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	AMBULANCE SERVICES(ASIP)	20.58
15-6550	0457	ARGONAUT INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	AGRICULTURAL	0
15-6529		ATRADIUS TRADE CREDIT INSURANCE, INC.	COMMERCIAL	CREDIT	FORMS	TRADE CREDIT MODULA	
15-6646	0626	BANKERS STANDARD INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	RATE AND VARIANCE	VAR 7B,& 8B ACE PLATINUM PORTFOLIO	6.5
15-6556	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	BEAZLEY BREACH RESPONSE SELECT	
15-6637	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	MEDIA TECH	
15-6553	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	GENERAL RISK	0
15-6554	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	GENERAL RISK	0

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15-6533	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
15-6564	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	NONE.	
15-6573	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-6574	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	SURETY	RULE CHANGE	NONE	0
15-6538		CENTAURI SPECIALTY INSURANCE COMPANY	PERSONAL	EARTHQUAKE	NEW PROGRAM	CENTAURI RESIDENTIAL EARTHQUAKE	0
15-6536	0212	COLONIAL AMERICAN CASUALTY AND SURETY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015	
15-6542	0031	COLUMBIA INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
15-6549	2538	DEVELOPERS SURETY AND INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	ARTISAN CONTRACTORS AND TRACT HOMEBUILDERS	0
15-6531	0920	DIAMOND STATE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	TRIA2015	
15-6632	0920	DIAMOND STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015	
15-6638	0920	DIAMOND STATE INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	TRIA2015.	
15-6537	0212	EMPIRE FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015	
15-6561	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	FOLLOW FORM LIABILITY.	
15-6621	0038	EXECUTIVE RISK INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	PROF. LIAB. - CHUB PROF. E&O	
15-6569	0069	FARMERS INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	FORMS	LANDLORDS PROTECTOR-	
15-6643	0069	FARMERS INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	FORMS	BUSINESS OWNERS	
15-6548	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	FINANCIAL INSTITUTIONS	
15-6622	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF. LIAB. - CHUB PROF. E&O	
15-6530	0819	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	COMMERCIAL	MULTI-PERIL	FORMS	TRIA2015	
15-6568	0212	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	COMMERCIAL	FIRE	FORMS	TRIA2015-	
15-6580	0819	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	PERSONAL	FIRE	FORMS	TRIA2015	
15-6582	0212	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015	
15-6508	0248	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	
15-6545	0248	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	

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15-6551	0248	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
15-6552	0248	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
15-6625	0248	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
15-6570	0069	FIRE INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	FORMS	LANDLORDS PROTECTOR-	
15-6524	0031	GENESIS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	THE SCHOOL	0
15-6588	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	AGRIPAK & AGRIGUARD.	
15-6527	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	TRUCKER	
15-6589	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	AGRIPAK & AGRIGUARD.	
15-6526	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	NEW PROGRAM	GRAPE FREEZE	0
15-6571	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTIONS	
15-6590	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	AGRIPAK & AGRIGUARD.	
15-6591	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	AGRIPAK & AGRIGUARD.	
15-6522	0660	MERCURY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	ALL PROGRAMS	
15-6566	2538	MIC GENERAL INSURANCE CORPORATION	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	GM.	
15-6644	0069	MID-CENTURY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BUSINESS OWNERS	
15-6528	2538	NATIONAL GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
15-6640	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PRIVATEEDGE PLUS	
15-6581	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	FARM	
15-6585	0111	OHIO CASUALTY INSURANCE COMPANY (THE)	COMMERCIAL	INLAND MARINE	FORMS	TRIA2015	
15-6586	0111	OHIO SECURITY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	TRIA2015	
15-6563	0645	OREGON MUTUAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	6.9
15-6565	0645	OREGON MUTUAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
15-6633	0920	PENN-AMERICA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015	
15-6641	0920	PENN-AMERICA INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	TRIA2015.	
15-6575	0501	PLATTE RIVER INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	NONE	0

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15-6557	0175	PLAZA INSURANCE COMPANY	COMMERCIAL	FIDELITY	RATE	CRIME AND FIDELITY	5
15-6559	0175	PLAZA INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RATE	CRIME	-45
15-6560	2698	PROASSURANCE INDEMNITY COMPANY, INC.	COMMERCIAL	MEDICAL MALPRACTICE	FORMS	PHYSICIAN & SURGEONS-MDVIP PURCHASING GROUP	
15-6562	0796	QBE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	CPA GOLD-PROF. ADVISERS' PURCHASING GRP. INC.	0
15-6577	0158	SENECA INSURANCE COMPANY, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE.	0
15-6578	0158	SENECA INSURANCE COMPANY, INC.	COMMERCIAL	FIRE	RULE CHANGE	NONE.	0
15-6579	0158	SENECA INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE.	0
15-6555	0098	STARNET INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	GENERAL RISK	0
15-6583	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	ENERGY	
15-6627	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE.	
15-6498	3548	TRAVELERS COMMERCIAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
15-6645	0069	TRUCK INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	FORMS	BUSINESS OWNERS	
15-6547	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROF. LIAB. - PRIVATE CHOICE OVATION	
15-6509	0248	UNITED FIRE & CASUALTY COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	
15-6546	0248	UNITED FIRE & CASUALTY COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	
15-6639	0248	UNITED FIRE & CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
15-6532	0920	UNITED NATIONAL SPECIALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	TRIA2015	
15-6634	0920	UNITED NATIONAL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015	
15-6642	0920	UNITED NATIONAL SPECIALTY INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	TRIA2015.	
15-6623	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF. LIAB. - CHUB PROF. E&O	
15-6516		WAWANESA GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE.	3.7
15-6519		WAWANESA GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE.	
15-6587	0111	WEST AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	TRIA2015	
15-6624	1285	XL INSURANCE AMERICA, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	

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15-6540	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015	
15-6541	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015	
97 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS							

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Public Notice Filing Errata Report

August 14, 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 (%)*
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Add	15-6653	6/19/2015	American Family Home Insurance Company	Commercial Other Liability	New Program	Insurance Agents Errors & Omissions Professional Liability	0.00%
Add	15-6654	6/19/2015	American Southern Home Insurance Company	Commercial Other Liability	New Program	Insurance Agents Errors & Omissions Professional Liability	0.00%
Delete	15-6338	7/31/2015	Leading Insurance Group Insurance Company. Ltd. (United States Branch)	Commercial Fire	Forms	TRIA2015	

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