

August 28, 2015

PUBLIC NOTICE # 2015-35

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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 %*
15-6999	0761	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-7016	0019	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	COMMERCIAL	INLAND MARINE	RULE CHANGE	INVENTORY PROTECTION	
15-7032	0019	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	COMMERCIAL	INLAND MARINE	FORMS	TIRA2015-WIRELESS PROTECTOR	
15-7048	0019	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	COMMERCIAL	INLAND MARINE	RULE CHANGE	TRIA2015-WIRELESS PROTECTOR	
15-6944	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	FIRE	BOTH RATE AND FORM	PARAMOUNT PROPERTY	-4.48
15-7033	1129	ATLANTIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	@VANTAGE FOR GENERAL LIABILITY	0
15-7003	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	BEAZLEY ONE MGMT. LIAB.	
15-7013	0000	CENTURY-NATIONAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	NONE	2.9
15-7000	0244	CINCINNATI CASUALTY COMPANY (THE)	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	NONE	0
15-7001	0244	CINCINNATI INDEMNITY COMPANY (THE)	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	NONE	0
15-7040	0244	CINCINNATI INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RATE	NONE	-15.61
15-6945	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	PARAMOUNT PROPERTY	-4.48
15-6946	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	BOTH RATE AND FORM	PARAMOUNT PROPERTY	-4.48
15-7018	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	CYBER SOLUTIONS	0
15-6990	0922	EXPLORER INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	UNIVERSAL	0
15-6988	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EMPLOYED LAWYERS PROFESSIONAL	
15-7028	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	FOREFRONT PORTFOLIO 3.0	
15-6959	0200	GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
15-7009	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	COMMERCIAL PACKAGE	
15-7010	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	COMMERCIAL PACKAGE	
15-7011	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	COMMERCIAL PACKAGE	
15-7012	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MULTI-PERIL	FORMS	COMMERCIAL PACKAGE	
15-7030	4381	GREAT MIDWEST INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA EXCESS	0

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15-7017	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF.LIAB.-PEAR REAL ESTATE	
15-6997	0225	HARCO NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	MOTOR CARRIER	
15-6954	0140	HARLEYSVILLE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-6956	0140	HARLEYSVILLE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
15-6975	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	2.69
15-6976	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	2.69
15-6950	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	CRIMESHIELD ADVANCED	
15-6977	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	2.69
15-7007	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	INDIVIDUAL RISK MANUSCRIPT	
15-6978	0091	HARTFORD INSURANCE COMPANY OF THE MIDWEST	COMMERCIAL	OTHER LIABILITY	RATE	NONE	2.69
15-6979	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	2.69
15-7015	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	VICTOR O.SCHINNERER & COMPANY CYBER PROTECTION PAC	0
15-6987		INSURANCE SERVICES OFFICE, INC.	PERSONAL	OTHER LIABILITY	MANUAL	NONE	
15-7020		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	FARM	
15-7023		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FARMOWNERS MULTI-PERIL	MANUAL	FARM	
15-7035		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIRE	MANUAL	NONE	
15-7036		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIRE	FORMS	NONE	
15-7041		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	MULTI-PERIL	FORMS	BUSINESSOWNERS	
15-7045		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	MULTI-PERIL	MANUAL	BUSINESSOWNERS	
15-6998	0000	JEWELERS MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	TRIA2015-JEWELERS BLOCK AND JEWELERS STANDARD	
15-7047	0215	KEMPER INDEPENDENCE INSURANCE COMPANY	PERSONAL	FIRE	FORMS	NONE	
15-7002	0111	LIBERTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	MEDICAL MALPRACTICE	FORMS	ALLIED HEALTH	
15-7004	0111	LIBERTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015-UMBRELLA EXCESS	

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15-7005	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015-UMBRELLA EXCESS	
15-7027	0411	MAPFRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	TRIA2015-BOP	
15-7034	0411	MAPFRE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 5, 7B, 8B-ROAD AMERICA AUTO ASSIST PLUS	6.72
15-7038	0411	MAPFRE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	ROAD AMERICA AUTO ASSIST PLUS	
15-7046	0411	MAPFRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
15-7019	0241	METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
15-7037	0241	METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS LIABILITY	
15-7039	0241	METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	INLAND MARINE	FORMS	BOATOWNERS	
15-6947	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	FIRE	BOTH RATE AND FORM	PARAMOUNT PROPERTY	-4.48
15-6973	0084	NATIONAL INTERSTATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	TRIA2015	0
15-7021	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS LIABILITY	0
15-6957	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	SPORTS & LEISURE	
15-7031	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	OIL AND GAS	0
15-6972	0645	OREGON MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	BUSINESSOWNERS	7.5
15-6951	0775	PHARMACISTS MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	NONE	0
15-7014	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	TRIA2015	
15-7026	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	HOMEOWNERS ASSOCIATIONS	7.1
15-6980	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	OTHER LIABILITY	RATE	NONE	2.69
15-6989	0796	QBE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	THE SOLUTION	
15-7022	0796	QBE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	THE SOLUTION E & O AND PRIVACY & NETWORK SECURITY	
15-7024	0783	RLI INSURANCE COMPANY	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	FIDELITY	0
15-7044	0501	RSUI INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	DIRECTORS AND OFFICERS	0

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15-6971	0158	SENECA INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-7043	0091	SENTINEL INSURANCE COMPANY, LTD.	COMMERCIAL	OTHER LIABILITY	FORMS	GROWING SPECTRUM	
15-6955	3219	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
15-6952	3489	SOUTHERN INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	NEW PROGRAM	MANUFACTURED HOME	0
15-6964	4765	STILLWATER INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS	0
15-6965	4765	STILLWATER INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
15-7008	4765	STILLWATER INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
15-6963	4765	STILLWATER PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS	0
15-6948	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	PARAMOUNT PROPERTY	-4.48
15-6992	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	RATE	OMNI II	2.75
15-6993	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RATE	OMNI II	2.75
15-6981	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	2.69
15-7025	0984	U.S. SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
15-7029	0984	U.S. SPECIALTY INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	CRIME PROTECTION	0
15-7042	0984	U.S. SPECIALTY INSURANCE COMPANY	COMMERCIAL	AIRCRAFT	RULE CHANGE	NONE	0
15-6962	0200	UNITED SERVICES AUTOMOBILE ASSOCIATION	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
15-6966	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
15-7006	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	COMMERCIAL PACKAGE	
15-6960	0200	USAA CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
15-6961	0200	USAA GENERAL INDEMNITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
15-6949	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	PARAMOUNT PROPERTY	-4.48
15-6991	0140	VETERINARY PET INSURANCE COMPANY	PERSONAL	INLAND MARINE	FORMS	NONE	
90 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 28, 2015

<i>The following files were incorrectly listed on the respective Public Notice(PN) Dates:</i>							
	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Delete	15-6893	8/21/2015	Federal Insurance Company	Commercial Other Liability	Forms	ForeFront Portfolio 3.0	
Delete	15-6870	8/21/2015	Markel American Insurance Company	Commercial Other Liability	Rule Change	Management Liability	

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