

September 4, 2015

PUBLIC NOTICE # 2015-36

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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  
Public Notice Filing  
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
15-7109	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS.	
15-7127	0012	AIG PROPERTY CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015 - UMBRELLA/EXCESS CERT & NON-CERTIFIED	
15-7137	0012	AIG PROPERTY CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015-UMBRELLA/EXCESS	
15-7128	0012	AIU INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015 - UMBRELLA/EXCESS CERT & NON-CERTIFIED	
15-7138	0012	AIU INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015-UMBRELLA/EXCESS	
15-7150	3239	ALLIED WORLD ASSURANCE COMPANY (U.S.) INC.	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
15-7145	0111	AMERICAN FIRE AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE.	
15-7129	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015 - UMBRELLA/EXCESS CERT & NON-CERTIFIED	
15-7139	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015-UMBRELLA/EXCESS	
15-7098	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	INSURANCE AGENTS E&O(FARMERS)	7
15-7099	1279	ARCH INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	NONE	3.9
15-7087	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE AND VARIANCE	VAR, 7A &8A-GENERAL RISK	0
15-7088	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE AND VARIANCE	VAR, 7A &8A-GENERAL RISK	0
15-7165	0244	CINCINNATI INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	WILDLIFE RISK PURCHASING GROUP	0
15-7123	0000	COFACE NORTH AMERICA INSURANCE COMPANY	COMMERCIAL	CREDIT	FORMS	CLASSIC TRADE CREDIT INSURANCE	
15-7130	0012	COMMERCE AND INDUSTRY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015 - UMBRELLA/EXCESS CERT & NON-CERTIFIED	
15-7140	0012	COMMERCE AND INDUSTRY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015-UMBRELLA/EXCESS	
15-7125	0057	ELECTRIC INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	0
15-7149	0057	ELECTRIC INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	0
15-7108	0212	EMPIRE FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
15-7114	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	TRIA2015	
15-7118	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	TRIA2015 COMMERCIAL OUTPUT	
15-7120	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	TRIA2015 - INLAND MARINE GUIDE	
15-7164	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	THE CHUBB PRIMARY	
15-7090	0007	FEDERATED MUTUAL INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
15-7092	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	TRIA2015.	
15-7095	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	TRIA2015.	
15-7091	0007	FEDERATED SERVICE INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
15-7093	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	TRIA2015.	
15-7096	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	TRIA2015.	
15-7175	0479	FIRST FINANCIAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	TRIA2015	
15-7151	0083	GRANGE INSURANCE ASSOCIATION	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
15-7131	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015 - UMBRELLA/EXCESS CERT & NON-CERTIFIED	
15-7141	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015- UMBRELLA/EXCESS	
15-7179	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	DESIGN PROFESSIONAL LIABILITY COVERAGE	0
15-7100	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	EPLI	0
15-7077	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	FORMS	TRIA2015-COMMERCIAL OUTPUT.	
15-7079	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	INLAND MARINE	FORMS	TRIA2015	
15-7097	4381	IMPERIUM INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	PEST CONTROL.	-5.4
15-7111	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS.	
15-7132	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015 - UMBRELLA/EXCESS CERT & NON-CERTIFIED	

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15-7142	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015-UMBRELLA/EXCESS	
15-7166	0111	LIBERTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	INLAND MARINE	FORMS	TRIA2015	
15-7078	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	TRIA2015-COMMERCIAL OUTPUT.	
15-7105	0241	METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	HOMEOWNERS.	
15-7107	0241	METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	HOMEOWNERS RENTERS.	
15-7167	4715	MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
15-7169	4715	MITSUI SUMITOMO INSURANCE USA INC.	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
15-7101	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	RATE	SPECIALTY RISK PROTECTOR.	0
15-7133	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015 - UMBRELLA/EXCESS CERT & NON-CERTIFIED	
15-7143	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015-UMBRELLA/EXCESS	
15-7115	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	TRIA2015	
15-7119	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	TRIA2015 COMMERCIAL OUTPUT	
15-7121	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	TRIA2015 - INLAND MARINE GUIDE	
15-7134	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015 - UMBRELLA/EXCESS CERT & NON-CERTIFIED	
15-7144	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015-UMBRELLA/EXCESS	
15-7154	0225	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HABITATIONAL RISKS	0
15-7173	4051	OCEAN HARBOR CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	GROUP PLAN / TOWBUSTER AUTO CLUB	1.94
15-7174	4051	OCEAN HARBOR CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	GROUP PLAN / TOWBUSTER AUTO CLUB	
15-7146	0111	OHIO CASUALTY INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	NONE.	
15-7147	0111	OHIO SECURITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE.	

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15-7171	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	A SIDE	0
15-7081	0748	STAR INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	TRIA2015	
15-7089	0098	STARNET INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE AND VARIANCE	VAR, 7A &8A-GENERAL RISK	0
15-7085	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR 7A, 7B, 8B - BOP	11.5
15-7103	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
15-7153	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-7080	4765	STILLWATER PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	HOMEOWNERS.	
15-7083	2538	WESCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015.	
15-7084	2538	WESCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015.	
15-7176	2538	WESCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015	
15-7177	2538	WESCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015	
15-7148	0111	WEST AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE.	
15-7161	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS - D &O	
15-7162	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ACE EXPRESS NOT FOR PROFIT MANAGEMENT	
15-7163	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ACE EXPRESS PRIVATE COMPANY MANAGEMENT	
15-7082	0748	WILLIAMSBURG NATIONAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	TRIA2015	
15-7086	1285	XL INSURANCE AMERICA, INC.	COMMERCIAL	FIRE	FORMS	LARGE PROPERTY	
15-7102	1285	XL INSURANCE AMERICA, INC.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	EPLI	0
<b>79 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS</b>							

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**California Department of Insurance  
Public Notice Filing Errata Report  
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<i>The following files were incorrectly listed on the respective Public Notice(PN) Dates:</i>							
	<b>FILE #</b>	<b>PN DATE</b>	<b>COMPANY NAME</b>	<b>LINE TYPE &amp; DESCRIPTION</b>	<b>FILE TYPE</b>	<b>PROGRAM</b>	<b>OVERALL RATE (%)*</b>
Delete	15-6631	8/14/2015	21st Century Casualty Insurance Company	Personal Auto Liability and Physical Damage	Class Plan		
Delete	15-6651	8/14/2015	21st Century Insurance Company	Personal Auto Liability and Physical Damage	Class Plan		
Add	15-7189	8/21/2015	Ace American Insurance Company	Commercial Auto Liability and Physical Damage	Forms		
Delete	15-6896	8/21/2015	Financial Pacific Insurance Company	Commercial Fire	Rule Change		
Incorrect	15-7015	8/28/2015	Indemnity Insurance Company of North America	Commercial Multi-Peril	New Program	Victor O. Schinnerer & Company Cyber Protection Package	0.00%
Correct	15-7015	8/28/2015	Indemnity Insurance Company of North America	Commercial Multi-Peril	New Program	<b>Cyber Protection Package</b>	0.00%
Delete	15-6852	8/21/2015	Protective Insurance Company	Commercial Other Liability	Rule Change		