

**September 16, 2016**

**PUBLIC NOTICE # 2016-38**

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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 %*
16-5627	0012	AIG PROPERTY CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	9.5
16-5659	0008	ALLSTATE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	VAR.7B-MOTORCYCLE	6.9
16-5572	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-5654	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
16-5628	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	9.5
16-5579	0920	AMERICAN RELIABLE INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	NEW PROGRAM	FARM & EQUINE	0
16-5639	0031	AMGUARD INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
16-5638	4256	ANCHOR GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR5-PLATINUM	6.4
16-5629	0012	COMMERCE AND INDUSTRY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	9.5
16-5573	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-5574	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-5646	0000	CRUSADER INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	MAINSSTREET	
16-5643	0831	DOCTORS' COMPANY, AN INTERINSURANCE EXCHANGE (THE)	COMMERCIAL	MEDICAL MALPRACTICE	NEW PROGRAM	PROF LIAB - DENTAL HEALTHCARE PROVIDERS	0
16-5660	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	-0.1

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16-5647	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EMPLOYMENT RELATED PRACTICES	
16-5648	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EMPLOYMENT RELATED PRACTICES	
16-5578	0008	FIRST COLONIAL INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	NEW PROGRAM	FIRST DOLLAR VEHICLE CONTRACT REIMBURSEMENT	0
16-5630	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	9.5
16-5655	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PACKAGE POLICY	
16-5656	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PACKAGE POLICY	
16-5634	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	FINANCIAL INSTITUTIONS	
16-5657	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PACKAGE POLICY	
16-5658	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PACKAGE POLICY	
16-5641	0084	GREAT AMERICAN SPIRIT INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	EQUIPMENT PROPERTY DIRECT (EPD)	
16-5661	0004	IDS PROPERTY CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NON-COSTCO-SAFETY PAYS AUTO	6.9
16-5662	0004	IDS PROPERTY CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	COSTCO SAFETY PAYS	6.9
16-5653	4381	IMPERIUM INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	GENERIC GL	0
16-5631	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	9.5

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16-5592	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
16-5600	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
16-5606	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	NONE	
16-5614	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
16-5644	3479	MERCHANTS BONDING COMPANY (MUTUAL)	COMMERCIAL	SURETY	RULE CHANGE	CONTRACT BOND	0
16-5575	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-5582	0093	NATIONAL SPECIALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	TUMI	
16-5632	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	9.5
16-5633	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	9.5
16-5616	0088	NOVA CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
16-5593	4664	PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	6.9
16-5601	4664	PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE AND VARIANCE	VAR 7B & 8B- PURE HIGH VALUE HOMEOWNERS	6.5
16-5602	0155	PROGRESSIVE CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	TRAVEL TRAILER	0
16-5604	0155	PROGRESSIVE CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	MOTOR HOME	6.2

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
16-5603	0155	PROGRESSIVE DIRECT INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	TRAVEL TRAILER	0
16-5605	0155	PROGRESSIVE DIRECT INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	MOTOR HOME	6.2
16-5609	0031	REDWOOD FIRE AND CASUALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	54.4
16-5597	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	4.1
16-5590	3219	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	TRIA2015	0
16-5591	3219	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	TRIA2015-UMBRELLA/EXCESS	0
16-5596	3219	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	FIDELITY	RULE CHANGE	TRIA2015	0
16-5607	3219	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	TRIA2015	0
16-5610	3219	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	FIRE	RULE CHANGE	TRIA2015	0
16-5612	3219	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	INLAND MARINE	RULE CHANGE	TRIA2015	0
16-5664	0176	STATE FARM GENERAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
16-5598	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	4.1
16-5576	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-5577	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	

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16-5599	2538	WESCO INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	4.1
57 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS							

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