

**September 30, 2016**

**PUBLIC NOTICE # 2016-40**

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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 %*	SERFF #
16-5885	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	MULTI-PERIL	FORMS	CNA CONNET		CNAB-130728423
16-5944	0111	AMERICAN FIRE AND CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0	LBRC-130680550
16-5850	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	VENTURE PREFERRED CLUB	0	ZURC-130726366
16-5862	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	VENTURE SUITELIFE	0	ZURC-130716019
16-5924	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	ZURICH EDGE		ZURC-130715956
16-5953	0920	AMERICAN RELIABLE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	EQUINE MORTALITY		PENN-130733625
16-5851	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	VENTURE PREFERRED CLUB	0	ZURC-130726366
16-5863	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	VENTURE SUITELIFE	0	ZURC-130716019
16-5638	4256	ANCHOR GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 5-PLATINUM	7.3	AGIN-130715622
16-5844	0000	ARAG INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM WITH VAR	VAR.3. - CA-PULPLAN_2016 05/16	0	ARAG-130704850
16-5951	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	NETWORK SECURITY & PRIVACY LIABILITY	0	WESA-130685402
16-5854		ATRADIUS TRADE CREDIT INSURANCE, INC.	COMMERCIAL	CREDIT	FORMS	TRADE CREDIT MODULA POLICY		REGU-130728149
16-5896	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	AFB TECHNOLOGY AND PROF LIABILITY	0	BEAZ-130710322
16-5940	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	ADVANCED BOARDROOM AND CO. PROTECTION		BEAZ-130727239
16-5952	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0	BEAZ-130729371
16-5872	0244	CINCINNATI CASUALTY COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR. 7A & 2C.	0	CNNA-130454851

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
16-5873	0244	CINCINNATI INDEMNITY COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR. 7A & 2C.	0	CNNA-130454851
16-5874	0244	CINCINNATI INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR. 7A & 2C.	0	CNNA-130454851
16-5860	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RATE	NATIONAL DENTAL	11.9	CNAC-130684323
16-5886	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	CNA CONNET		CNAB-130728423
16-5938	0783	CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	NONE	0	RLSC-130734770
16-5901	0069	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	CYBER	0	FARM-130934332
16-5902	0069	FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	CYBER	0	FARM-130934332
16-5903	0069	FOREMOST SIGNATURE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	CYBER	0	FARM-130934332
16-5858	4381	GREAT MIDWEST INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	EMPLOYMENT-RELATED PRACTICES LIAB.	0	PERR-130733935
16-5955	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS - ERRORS & OMISSIONS		XLAM-130736787
16-5941	0517	HDI GLOBAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	BUILDERS RISK & MASTER BUILDERS RI	0	GRLL-130732052
16-5859	0004	IDS PROPERTY CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	0	PRCA-130649639
16-5929	4381	IMPERIUM INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROF LIAB.-INSURANCE AGENTS & BROKERS E&O	0	PERR-130726880
16-5934		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	MULTI-PERIL	FORMS	BUSINESS OWNERS		ISOF-130728319
16-5935		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	MANUAL	UMBRELLA/EXCESS		ISOF-130728228
16-5936		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	MANUAL	EMPLOYMENT PRACTICES LIAB.		ISOF-130736682

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
16-5948		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	NONE		ISOF-130728353
16-5949		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	MULTI-PERIL	MANUAL	BUSINESSOWNERS		ISOF-130728233
16-5956		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	MANUAL	NONE		ISOF-130728236
16-5961		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS		ISOF-130728363
16-5962		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS		ISOF-130728363
16-5878	0785	MARKEL AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	MNGT LIAB	-2.7	MRKB-130721135
16-5950	2878	MERCED PROPERTY & CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0	PERR-130732292
16-5875	4715	MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	COMMERCIAL	FIRE	FORMS	NONE		MRTN-130679278
16-5904	4715	MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE		MRTN-130678385
16-5876	4715	MITSUI SUMITOMO INSURANCE USA INC.	COMMERCIAL	FIRE	FORMS	NONE		MRTN-130679278
16-5905	4715	MITSUI SUMITOMO INSURANCE USA INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE		MRTN-130678385
16-5887	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	MULTI-PERIL	FORMS	CNA CONNET		CNAB-130728423
16-5954	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PERSONAL INFORMATION LIABILITY	0	AGNY-130724102
16-5897	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	FARM		NWCM-130738085
16-5893	0796	NAU COUNTRY INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	NEW PROGRAM	BASE PRICE MODIFIER	0	NAUI-130718444
16-5839	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RATE	GENERIC ISO	0	SWRE-130724333

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
16-5840	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RATE	GENERIC ISO	0	SWRE-130724333
16-5847	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	EXECUTIVE & ENHANCED ORG. LIAB	0	SWRE-130693826
16-5945	0111	OHIO CASUALTY INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0	LBRC-130680550
16-5946	0111	OHIO SECURITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0	LBRC-130680550
16-5849	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	A-SIDE - DIRECTORS & OFFICERS		LDDX-G130720296
16-5894	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EXCESS D & O		LDDX-G130722992
16-5895	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PRIMARY DIERCTORS & OFFICERS		LDDX-G130724583
16-5937	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF LIAB LAWYERS PRIMARY		LDDX-G130740375
16-5842	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	PERSONAL	OTHER LIABILITY	BOTH RATE AND FORM	UMBRELLA/EXCESS	5.9	ANPC-130718250
16-5926	0775	PHARMACISTS MUTUAL INSURANCE COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	NEW PROGRAM	PROF. LIAB- DENTIST	0	PHAR-130704972
16-5964	0796	QBE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	BROKERS E & O LIABILITY INSURA	0	QBEC-130723975
16-5927	0212	RURAL COMMUNITY INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	FORMS	CROP HAIL		RURL-130720300
16-5898	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0	UNKP-130738275
16-5882	0091	SENTINEL INSURANCE COMPANY, LTD.	COMMERCIAL	MULTI-PERIL	RULE CHANGE	GROWING SPECTRUM	0	HART-130737129
16-5932	3219	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	NONE		SMPJ-130696090
16-5906	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	ENDURANCE GRS	0	STNA-130738531

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16-5931	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	PUI HOSPITALITY	0	STNA-130741683
16-5939	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	FIRE	RULE CHANGE	PUI HOSPITALITY	0	STNA-130741761
16-5942	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	FIDELITY	RULE CHANGE	PUI HOSPITALITY	0	STNA-130741535
16-5960	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PUI HOSPITALITY	0	STNA-130741686
16-5933	4869	STILLWATER INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESS OWNERS	0	FDLY-130739284
16-5899	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	FIRE	RULE CHANGE	NONE	0	UNKP-130738275
16-5888	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	CNA CONNET		CNAB-130728423
16-5868	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	MULTI-PERIL	FORMS	PUBLIC ENTITY RATING PLAN		TRVD-130733543
16-5883	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	INLAND MARINE	FORMS	OMNI II		TRVD-130732346
16-5890	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA AND EXCESS-SPECIALTY		TRVD-130733899
16-5869	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	FORMS	PUBLIC ENTITY RATING PLAN		TRVD-130733543
16-5884	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	INLAND MARINE	FORMS	OMNI II		TRVD-130732346
16-5891	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA AND EXCESS-SPECIALTY		TRVD-130733899
16-5871	0069	TRUCK INSURANCE EXCHANGE	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS		FARM-130723197
16-5877	3098	U.S. SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015 - UMBRELLA/EXCESS		HCCH-130621835
16-5889	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	CNA CONNET		CNAB-130728423

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16-5900	2538	WESCO INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0	UNKP-130738275
16-5947	0111	WEST AMERICAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0	LBRC-130680550
16-5841	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	BURGLARY AND THEFT	RATE	GENERIC ISO	0	SWRE-130724333
16-5866	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	LOGISTICS SERVICES COVERAGE SOLUTION	0	XLAM-130727257
16-5965	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	EXECUTIVE AND CORPORATE	0	XLAM-130739308
16-5852	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	VENTURE PREFERRED CLUB	0	ZURC-130726366
16-5864	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	VENTURE SUITELIFE	0	ZURC-130716019
16-5870	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PRO PLUS	0	ZURC-130651105
16-5925	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	ZURICH EDGE		ZURC-130715956
16-5853	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	VENTURE PREFERRED CLUB	0	ZURC-130726366
16-5865	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	FIRE	RULE CHANGE	VENTURE SUITELIFE	0	ZURC-130716019
<b>91 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  
September 30, 2016**

*The following files were incorrectly listed on the respective Public Notice(PN) Dates:*

	<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>
Incorrect	16-5740	9/23/2016	California Capital Insurance Company	Personal Homeowners Multi-Peril	Rule		6.70%
Correct	16-5740	9/23/2016	California Capital Insurance Company	Personal Homeowners Multi-Peril	<b>Rate &amp; Form</b>		6.70%
Incorrect	16-5741	9/23/2016	Eagle West Insurance Company	Personal Homeowners Multi-Peril	Rule		6.70%
Correct	16-5741	9/23/2016	Eagle West Insurance Company	Personal Homeowners Multi-Peril	<b>Rate &amp; Form</b>		6.70%
Incorrect	16-5553	9/9/2016	GEICO General Insurance Company	Personal Auto Liability and Physical Damage	Rate	Standard/Prof/Skilled Artisans/Affinity	6.90%
Correct	16-5553	9/9/2016	GEICO General Insurance Company	Personal Auto Liability and Physical Damage	<b>Rate and Variance</b>	<b>Var 1A, 2C, 8A, 8E - Standard/Prof/Skilled Artisans/Affinity</b>	6.90%
Incorrect	16-5554	9/9/2016	GEICO Indemnity Company	Personal Auto Liability and Physical Damage	Rate	Standard/Prof/Skilled Artisans/Affinity	6.90%
Correct	16-5554	9/9/2016	GEICO Indemnity Company	Personal Auto Liability and Physical Damage	<b>Rate and Variance</b>	<b>Var 1A, 2C, 8A, 8E - Standard/Prof/Skilled Artisans/Affinity</b>	6.90%
Incorrect	16-5555	9/9/2016	Government Employees Insurance Company	Personal Auto Liability and Physical Damage	Rate	Standard/Prof/Skilled Artisans/Affinity	6.90%
Correct	16-5555	9/9/2016	Government Employees Insurance Company	Personal Auto Liability and Physical Damage	<b>Rate and Variance</b>	<b>Var 1A, 2C, 8A, 8E - Standard/Prof/Skilled Artisans/Affinity</b>	6.90%

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