

October 9, 2015

PUBLIC NOTICE # 2015-41

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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 %*
15-8030	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-13.1
15-8072	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
15-8031	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-13.1
15-8032	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-13.1
15-8010	0012	AIG PROPERTY CASUALTY COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	RATE	AIG PRIVATE CLIENT GROUP HOMEOWNERS	0
15-8085	0012	AIG PROPERTY CASUALTY COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	FORMS	AIG PRIVATE CLIENT GROUP HOMEOWNERS	
15-8094	0012	AIG PROPERTY CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	AIG PRIVATE CLIENT GROUP	
15-8023	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
15-8063	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
15-7978	0140	ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	PLEASURE BOATOWNERS.	0
15-8024	3239	ALLIED WORLD INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	CONTRACT & COMMERCIAL SURETY	0
15-7979	0140	AMCO INSURANCE COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	PLEASURE BOATOWNERS.	0
15-7967	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROF LIAB - ARCHITECTS & ENGINEERS	0
15-7971	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	HOSPICE, HOME HEALTH CARE, RELATED ORGANIZATIONS	7.57
15-8075	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	13.9
15-8098	0019	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	ANTIQUE AUTO	
15-8065	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	INLAND MARINE	FORMS	MEDICAL AND SCIENTIFIC EQUIPMENT	
15-8014	0111	AMERICAN ECONOMY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015.	
15-7968	0361	AMERICAN FAMILY HOME INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROF LIAB - ARCHITECTS & ENGINEERS	0
15-8080	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-8076	0761	AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	13.9

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15-8011	0361	AMERICAN MODERN HOME INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HO-6	0
15-8088	0361	AMERICAN MODERN HOME INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	RENTERS	0
15-8096	0361	AMERICAN MODERN HOME INSURANCE COMPANY	PERSONAL	EARTHQUAKE	RULE CHANGE	AMH MANUFACTURED HOME	0
15-7969	0361	AMERICAN SOUTHERN HOME INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROF LIAB - ARCHITECTS & ENGINEERS	0
15-8015	0111	AMERICAN STATES INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015.	
15-8081	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-8077	0761	ASSOCIATED INDEMNITY CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	13.9
15-8059		ATRADIUS TRADE CREDIT INSURANCE, INC.	COMMERCIAL	CREDIT	FORMS	TRADE CREDIT MODULA POLICY	
15-8033	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-13.1
15-8050	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	GENERAL RISK	0
15-8051	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	GENERAL RISK	0
15-8049	0000	CHURCH MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	INDEPENDENT COMMERCIAL PACKAGE INSTITUTIONAL	
15-8053	0000	CHURCH MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	INDEPENDENT CHURCH PACKAGE	
15-7983	0411	COMMERCE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	GROUP	6.94
15-8066	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	INLAND MARINE	FORMS	MEDICAL AND SCIENTIFIC EQUIPMENT	
15-8067	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	INLAND MARINE	FORMS	MEDICAL AND SCIENTIFIC EQUIPMENT	
15-8013	0000	CRUSADER INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	MAINSTREET	
15-7972	0069	FARMERS INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	FORMS	ARTISAN CONTRACTOR	
15-7988	0069	FARMERS INSURANCE EXCHANGE	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
15-8003	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	CUSTOMARQ	0
15-8019	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	CUSTOMARQ	0
15-8102	0248	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	CONTRACTOR'S E&O	
15-8078	0761	FIREMAN'S FUND INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	13.9
15-8016	0111	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015.	

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15-8017	0111	GENERAL INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015.	
15-8101	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	REAL ESTATE ERRORS AND OMISSIONS	-30
15-7982	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	FINANCIAL INSTITUTIONS INVESTMENT COMPANY BOND	0
15-8004	0038	GREAT NORTHERN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	CUSTOMARQ	0
15-8020	0038	GREAT NORTHERN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	CUSTOMARQ	0
15-8090	0150	GREAT WEST CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
15-8093	3478	HALLMARK INSURANCE COMPANY	COMMERCIAL	AIRCRAFT	FORMS	GENERAL AVIATION	
15-8095	0225	HARCO NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NORTH AMERICAN TIMBER	0
15-8087	0361	HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	NONE	0
15-8034	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-13.1
15-8035	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-13.1
15-8054	0000	LEADING INSURANCE GROUP INSURANCE CO., LTD (UNITED STATES BRANCH)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
15-8055	0000	LEADING INSURANCE GROUP INSURANCE CO., LTD (UNITED STATES BRANCH)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
15-8060	0000	LEADING INSURANCE GROUP INSURANCE CO., LTD (UNITED STATES BRANCH)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
15-8062	0000	LEADING INSURANCE GROUP INSURANCE CO., LTD (UNITED STATES BRANCH)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
15-7981	0785	MARKEL AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	MANAGEMENT LIABILITY	0
15-7973	0069	MID-CENTURY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	ARTISAN CONTRACTOR	
15-7989	0069	MID-CENTURY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
15-8071	0361	MUNICH REINSURANCE AMERICA, INC.	COMMERCIAL	SURETY	NEW PROGRAM	COMMERCIAL AND CONTRACT SURETY	0
15-8068	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	INLAND MARINE	FORMS	MEDICAL AND SCIENTIFIC EQUIPMENT	

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15-8079	0761	NATIONAL SURETY CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	13.9
15-8026	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	FORMS	SPECIALTY RISK PROTECTOR	
15-7980	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	PERSONAL	INLAND MARINE	RULE CHANGE	PLEASURE BOATOWNERS.	0
15-8073	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HIGH HAZARD	0
15-8083	0150	OLD REPUBLIC GENERAL INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	CONSTRUCTION	
15-8091	0150	OLD REPUBLIC GENERAL INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
15-8097	0150	OLD REPUBLIC GENERAL INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	BOP	
15-8036	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-13.1
15-8005	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	CUSTOMARQ	0
15-8021	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	CUSTOMARQ	0
15-8027	0796	QBE INSURANCE CORPORATION	COMMERCIAL	AIRCRAFT	FORMS	AIRCRAFT	
15-8099	0796	QBE INSURANCE CORPORATION	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	THE SOLUTION FOR MANAGEMENT LIABILITY	0
15-7987	0501	RSUI INDEMNITY COMPANY	COMMERCIAL	FIRE	FORMS	EXCESS PROPERTY	
15-8018	0111	SAFECO INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015.	
15-8092	0158	SENECA INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS	0
15-8025	0098	STARNET INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	MORTGAGEHOLDER'S PROTECTION POLICY	0
15-8052	0098	STARNET INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	GENERAL RISK	0
15-8089	0176	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
15-8069	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	MEDICAL AND SCIENTIFIC EQUIPMENT	
15-7975	3548	TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
15-7976	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
15-7977	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
15-7970	0069	TRUCK INSURANCE EXCHANGE	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
15-7974	0069	TRUCK INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	FORMS	ARTISAN CONTRACTOR	
15-7990	0069	TRUCK INSURANCE EXCHANGE	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
15-8086	0069	TRUCK INSURANCE EXCHANGE	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	

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15-8074	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HIGH HAZARD	0
15-8064	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NON-PROFIT DIRECTORS AND OFFICERS LIABILITY	0
15-7355	0071	UNIVERSAL NORTH AMERICA INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	RATE AND VARIANCE	VAR. 8B. - EXCLUSIVE AGENTS	0
15-8070	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	MEDICAL AND SCIENTIFIC EQUIPMENT	
15-8006	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	CUSTOMARQ	0
15-8022	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	CUSTOMARQ	0
15-8037	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-13.1
15-8082	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-8084	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
100 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS							

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California Department of Insurance Public Notice Filing Errata Report October 9, 2015

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

	CDI File #	PN Date	Company	Line of Insurance	Filing Type		
Delete	15-6811	8/21/2015	Electric Insurance Company	Personal Auto Liability & Physical Damage	Forms		
Add	15-7965	8/21/2015	Electric Insurance Company	Personal Auto Liability & Physical Damage	Forms		

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