

October 16, 2015

PUBLIC NOTICE # 2015-42

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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.

###

(see attached list)

**California Department of Insurance
Public Notice Filing
October 16, 2015**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
15-8149	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
15-8184	0012	AIG PROPERTY CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
15-8222	0012	AIG PROPERTY CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
15-8185	0012	AIU INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
15-8223	0012	AIU INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
15-8193	0761	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS-PROTECT	0
15-8245	0008	ALLSTATE INDEMNITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR. 1A & 8A-ALL	6.99
15-8246	0008	ALLSTATE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR. 1A & 8A-ALL	6.99
15-8247	0008	ALLSTATE NORTHBROOK INDEMNITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR. 1A & 8A-ALL	6.99
15-8171	0140	AMCO INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	RECREATIONAL VEHICLE	
15-8159	0019	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	COMPREHENSIVE MANUFACTURED HOME	
15-8197	0019	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	SPECIALTY HOMEOWNERS	0
15-8213	0019	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	CONDOMINIUM	
15-8186	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
15-8214	0361	AMERICAN MODERN HOME INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	MANUFACTURED HOME	2.99
15-8265	0361	AMERICAN MODERN HOME INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	MANUFACTURED HOME	2.97
15-8240	0019	AMERICAN SECURITY INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	TRIA2015	
15-8254	0019	AMERICAN SECURITY INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	TRIA2015.	
15-8126	3416	AXIS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA EXCESS LIAB.	0
15-8158	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
15-8133	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	GENERAL RISK	0
15-8160	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	GENERAL RISK	0
15-8217	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NON-FILED INLAND MARINE	0
15-8229	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	GENERAL RISK	0
15-8233	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS GENERAL RISK	0
15-8236	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	GENERAL RISK	0
15-8267	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	GENERAL RISK	0
15-8270	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	GENERAL RISK	0
15-8273	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE AND VARIANCE	VAR. 7A & 8B - GENERAL RISK	0

PN#: 2015-42

* If no % rate change is indicated, the amount has not yet been determined:

**California Department of Insurance
Public Notice Filing
October 16, 2015**

15-8134	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	GENERAL RISK	0
15-8161	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	GENERAL RISK	0
15-8218	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NON-FILED INLAND MARINE	0
15-8230	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	GENERAL RISK	0
15-8234	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS GENERAL RISK	0
15-8237	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	GENERAL RISK	0
15-8268	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	GENERAL RISK	0
15-8271	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	GENERAL RISK	0
15-8274	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE AND VARIANCE	VAR. 7A & 8B - GENERAL RISK	0
15-8212	0031	BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	EQUIPMENT BREAKDOWN	0
15-8205	0802	CALIFORNIA CAPITAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	PREFERRED	4.49
15-8194	0501	CAPITOL INDEMNITY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
15-8187	0012	COMMERCE AND INDUSTRY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
15-8224	0012	COMMERCE AND INDUSTRY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
15-8206	0802	EAGLE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	PREFERRED	4.49
15-8241	0057	ELECTRIC INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MASS MARKETING	0
15-8175	3179	EQUITY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	AMWINS SELECT	
15-8176	3179	EQUITY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	AMWINS SELECT	9
15-8143		FIRST ACCEPTANCE INSURANCE COMPANY, INC.	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	997 PROGRAM	0
15-8144		FIRST ACCEPTANCE INSURANCE COMPANY, INC.	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	997 PROGRAM	
15-8145		FIRST ACCEPTANCE INSURANCE COMPANY, INC.	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	991 PROGRAM	0
15-8146		FIRST ACCEPTANCE INSURANCE COMPANY, INC.	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	991 PROGRAM	
15-8188	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
15-8225	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
15-8111	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	
15-8179	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	
15-8199	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
15-8112	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	
15-8180	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	

PN#: 2015-42

**California Department of Insurance
Public Notice Filing
October 16, 2015**

15-8198	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF LIAB - ACCOUNTANTS & TAX PREPARERS	
15-8200	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
15-8113	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	
15-8181	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	
15-8201	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
15-8114	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	
15-8182	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	
15-8202	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
15-8132	0150	GREAT WEST CASUALTY COMPANY	COMMERCIAL	INLAND MARINE	RATE	NONE	-0.4
15-8215	0150	GREAT WEST CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
15-8216	0225	HARCO NATIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NORTH AMERICAN TIMBER	0
15-8174	0158	HUDSON INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	NEW TRANSACTIONAL COMERCIAL SURETY	
15-8150	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	FIRE	FORMS	NONE	
15-8189	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
15-8226	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
15-8178		INSURANCE SERVICES OFFICE, INC.	PERSONAL	AUTO PHYSICAL DAMAGE	MANUAL	NONE	
15-8221		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	MANUAL	M & C; OL & T, PRODUCT LIABILITY	
15-8183	1318	INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB	PERSONAL	AUTO PHYSICAL DAMAGE	SYMBOLS	VEHICLE SYMBOLS	
15-8122	0215	KEMPER INDEPENDENCE INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
15-8129	0111	LIBERTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-8232	0111	LIBERTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-8190	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
15-8227	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
15-8250	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	D&O	0
15-8260	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	E & O	0
15-8172	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	RECREATIONAL VEHICLE	
15-8191	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	

PN#: 2015-42

* If no % rate change is indicated, the amount has not yet been determined:

**California Department of Insurance
Public Notice Filing
October 16, 2015**

15-8228	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
15-8253	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	TRIA2015..	
15-8196	1282	NORCAL MUTUAL INSURANCE COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	FORMS	PHYSICIANS & SURGEONS	
15-8251	0111	OHIO SECURITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
15-8151	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
15-8119	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	COMMERCIAL AUTO ELITE	
15-8173	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	SECURITY SERVICES	
15-8243	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PEST CONTROL	0
15-8195	0501	PLATTE RIVER INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
15-8208	0796	PRAETORIAN INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	GROUP PLAN/TOWBUSTER	18.41
15-8242	0031	REDWOOD FIRE AND CASUALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	TRIA2015	
15-8244	0031	REDWOOD FIRE AND CASUALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	TRIA2015	
15-8127	0783	RLI INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EXECUTIVE PLUS DIRECTORS & OFFICERS POLICY	
15-8139	0000	SEAVIEW INSURANCE COMPANY	COMMERCIAL	SURETY	FORMS	SURETY BAIL BOND	
15-8115	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	TRIA2015	
15-8135	0098	STARNET INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	GENERAL RISK	0
15-8162	0098	STARNET INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	GENERAL RISK	0
15-8219	0098	STARNET INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NON-FILED INLAND MARINE	0
15-8231	0098	STARNET INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	GENERAL RISK	0
15-8235	0098	STARNET INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS GENERAL RISK	0
15-8238	0098	STARNET INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	GENERAL RISK	0
15-8269	0098	STARNET INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	GENERAL RISK	0
15-8272	0098	STARNET INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	GENERAL RISK	0
15-8275	0098	STARNET INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE AND VARIANCE	VAR. 7A & 8B - GENERAL RISK	0
15-8140	0176	STATE FARM FIRE AND CASUALTY COMPANY	COMMERCIAL	SURETY	FORMS	FIDELITY AND SURETY BONDS	
15-8239	0176	STATE FARM FIRE AND CASUALTY COMPANY	COMMERCIAL	SURETY	FORMS	FIDELITY AND SURETY BONDS	
15-8248	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	INLAND MARINE	RULE CHANGE	OILPATCH	0
15-8116	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	INLAND MARINE	FORMS	TRIA2015	
15-8131	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	-18.1
15-8157	3098	TOKIO MARINE AMERICA INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	FREIGHT TRANSPORTATION BROKERS-CONTINGENT AUTO	

PN#: 2015-42

**California Department of Insurance
Public Notice Filing
October 16, 2015**

15-8124	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	FIDUCIARY LIAB. (MODULAR)	
15-8177	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	PRIVATE COMPANY DIRECTORS & OFFICERS LIABILITY (MOD)	
15-8192	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	EMPLOYMENT PRACTICES LIABILITY (MODULAR)	
15-8120	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
15-8121	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
15-8118	0248	UNITED FIRE & CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
15-8123	0215	UNITRIN AUTO AND HOME INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	FORMS	NONE	
15-8117	2538	WESCO INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	TRIA2015	
15-8252	0218	WESTERN SURETY COMPANY	COMMERCIAL	SURETY	RULE CHANGE	NONE	0
15-8147	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	FIRE	FORMS	SPECIALTY PROPERTY	
15-8266	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
126 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS							

PN#: 2015-42