

October 30, 2015

PUBLIC NOTICE # 2015-44

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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  
October 30, 2015**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
15-8487	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
15-8488	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
15-8489	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
15-8533	0031	BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	BUSINESS OWNERS	0
15-8540	0244	CINCINNATI CASUALTY COMPANY (THE)	PERSONAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS	0
15-8541	0244	CINCINNATI INDEMNITY COMPANY (THE)	PERSONAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS	0
15-8518		FALLS LAKE FIRE AND CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	TRIA2015	0
15-8519		FALLS LAKE FIRE AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	TRIA2015	0
15-8521		FALLS LAKE FIRE AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	LAWYER	0
15-8522		FALLS LAKE FIRE AND CASUALTY COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	TRIA2015	0
15-8523		FALLS LAKE FIRE AND CASUALTY COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	TRIA2015	0
15-8524		COMPANY	COMMERCIAL	THEFT	NEW PROGRAM	NONE	0
15-8525		FALLS LAKE FIRE AND CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	NONE	0
15-8526		FALLS LAKE FIRE AND CASUALTY COMPANY	COMMERCIAL	BOILER AND MACHINERY	NEW PROGRAM	TRIA2015	0
15-8483	0084	GREAT AMERICAN SPIRIT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015	
15-8543	0084	GREAT AMERICAN SPIRIT INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	EPD-EQUIPMENT PROPERTY DIRECT	0
15-8537	4381	GREAT MIDWEST INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	NONE	0
15-8460	0150	GREAT WEST CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
15-8473	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	INSURANCE AGENTS	
15-8481	0225	HARCO NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
15-8482	0225	HARCO NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 8B	6.8
15-8490	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
15-8491	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
15-8520	0111	LIBERTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	INLAND MARINE	FORMS	FINE ARTS FLOATER	

PN#: 2015-44

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

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Public Notice Filing  
October 30, 2015**

15-8544	0079	MIC PROPERTY AND CASUALTY INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	GAP CONTRACTUAL LIABILITY	0
15-8534	4715	MITSUMI SUMITOMO INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RATE	NONE	2.7
15-8536	4715	MITSUMI SUMITOMO INSURANCE USA INC.	COMMERCIAL	MULTI-PERIL	RATE	NONE	2.7
15-8454	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
15-8538	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	D&O	0
15-8528	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA & EXCESS LIABILITY	0
15-8463	0088	NOVA CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
15-8539	0150	OLD REPUBLIC GENERAL INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	CONSTRUCTION	
15-8545	0150	OLD REPUBLIC GENERAL INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
15-7305	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	SOLUTIONS 2000 FOR AGRIBUSINESS	0
15-8492	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
15-8449	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	CONTRACTORS ADVANTAGE	0
15-8450	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
15-8451	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
15-8452	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SPECIAL FARM PACKAGE "10"	0
15-8453	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS ADVANTAGE	0
15-8512	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	FARM UMBRELLA	0
15-8527	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-8511	2898	PACIFIC SPECIALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	RATE	MANUFACTURED HOME	7.5
15-8529	2898	COMPANY	PERSONAL	PERIL	RATE	HO-6	23.09
15-8448	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HOME HEALTH CARE	0
15-8542	0853	PUBLIC SERVICE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	HOTEL/MOTEL	15.8
15-8535	0796	QBE INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	RULE CHANGE	REAL ESTATE	
15-8447	4718	RESPONSE INDEMNITY COMPANY OF CALIFORNIA	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR.7B & 8B-NON-STANDARD AUTO	6.93
15-8474	0471	RURAL COMMUNITY INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	FORMS	GRAPE GREEZE INSURANCE POLICY	
15-8465	3548	INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0

PN#: 2015-44

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15-8461	3548	TRAVELERS COMMERCIAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	RULE CHANGE	QUANTUM	0
15-8466	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
15-8467	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
15-8493	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
<b>54 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS</b>							

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