

November 4, 2016

PUBLIC NOTICE # 2016-45

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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
November 4, 2016**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
16-6779	0012	AIG PROPERTY CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	COMPOSITE RATING PLAN PREMIUM	0	AGNY-130751328
16-6810	0012	AIG PROPERTY CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE		AGNY-130777101
16-6816	0012	AIG PROPERTY CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMPOSITE RATING PLAN PREMIUM	0	AGNY-130751302
16-6780	0012	AIU INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	COMPOSITE RATING PLAN PREMIUM	0	AGNY-130751328
16-6817	0012	AIU INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMPOSITE RATING PLAN PREMIUM	0	AGNY-130751302
16-6797	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0	ALNI-130728668
16-6772	3239	ALLIED WORLD INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF LIAB - LAWYERS		DRWN-130707606
16-6781	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	COMPOSITE RATING PLAN PREMIUM	0	AGNY-130751328
16-6818	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMPOSITE RATING PLAN PREMIUM	0	AGNY-130751302
16-6808	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	ARCH CANOPY NON-PROFIT FOR SOCIAL SERVICE ORGANIZA		WESA-130778405
16-6796	4698	ASPEN AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PRIVATE COMPANY & NOT-FOR-PROFIT COMPANY MNGT LIAB		REGU-130777038
16-6792	1129	ATLANTIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	MEDIA LIABILITY		BEAC-130765823

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16-6790		ATRADIUS TRADE CREDIT INSURANCE, INC.	COMMERCIAL	CREDIT	FORMS	TRADE CREDIT MODULA POLICY		REGU-130778085
16-6801	0690	CENSTAT CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	VPA CONTRACTUAL LIABILITY INDEMNITY	0	YTYC-130684509
16-6725	4851	CHURCH MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS		CHMU-130763194
16-6782	0012	COMMERCE AND INDUSTRY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	COMPOSITE RATING PLAN PREMIUM	0	AGNY-130751328
16-6811	0012	COMMERCE AND INDUSTRY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE		AGNY-130777101
16-6819	0012	COMMERCE AND INDUSTRY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMPOSITE RATING PLAN PREMIUM	0	AGNY-130751302
16-6762	0411	COMMERCE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	GROUP	7	CMWS-130743829
16-6763	0411	COMMERCE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	GROUP		CMWS-130743828
16-6726	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0	EMCC-130772434
16-6787	0626	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	FOREFRONT PORTFOLIO 3.0		ACEH-130768362
16-6802	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0	FEMC-130774143
16-6803	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0	FEMC-130774143

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16-6766	0031	GEICO CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	AUTO - RV		GECC-130768516
16-6768	0031	GEICO GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	AUTO - RV		GECC-130768516
16-6767	0031	GEICO INDEMNITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	AUTO - RV		GECC-130768516
16-6769	0031	GOVERNMENT EMPLOYEES INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	AUTO - RV		GECC-130768516
16-6783	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	COMPOSITE RATING PLAN PREMIUM	0	AGNY-130751328
16-6812	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE		AGNY-130777101
16-6820	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMPOSITE RATING PLAN PREMIUM	0	AGNY-130751302
16-6807	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	AIRCRAFT	NEW PROGRAM	CORPORATE AIRCRAFT	0	GACX-G130674329
16-6793	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF LIAB-INSURANCE AGENTS.		XLAM-130764884
16-6750	0225	HARCO NATIONAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	BOP-FRANCHISE RESTAURANT	0	PERR-130761549
16-6748	0517	HDI GLOBAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	LIQUOR LIABILITY	0	GUMG-130773642
16-6784	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	COMPOSITE RATING PLAN PREMIUM	0	AGNY-130751328

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
16-6813	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	NONE		AGNY-130777101
16-6821	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMPOSITE RATING PLAN PREMIUM	0	AGNY-130751302
16-6794	0922	INSURANCE COMPANY OF THE WEST	COMMERCIAL	EARTHQUAKE	FORMS	DEFERENCES IN CONDITIONS(DIC)		ICWG-130775773
16-6756	2538	INTEGON NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	SUMMIT		GMMX-130471591
16-6733	2538	INTEGON PREFERRED INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	CLUB DENT PRO	5.4	GMMX-130771152
16-6746		LEMONADE INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	NEW PROGRAM	HOMEOWNERS	0	WESA-130758486
16-6724	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0	MRKB-130773212
16-6806	0473	MIDVALE INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BOP	0	HMSS-130776798
16-6809	4715	MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	COMMERCIAL	INLAND MARINE	NEW PROGRAM	EQUINE INSURANCE	0	MRTN-130534876
16-6785	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	COMPOSITE RATING PLAN PREMIUM	0	AGNY-130751328
16-6791	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS		AGNY-130712654
16-6814	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	FORMS	NONE		AGNY-130777101

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
16-6822	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMPOSITE RATING PLAN PREMIUM	0	AGNY-130751302
16-6775	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE		NWCM-130776884
16-6795	0510	NAVIGATORS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE		PERR-130764403
16-6786	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	COMPOSITE RATING PLAN PREMIUM	0	AGNY-130751328
16-6815	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE		AGNY-130777101
16-6823	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMPOSITE RATING PLAN PREMIUM	0	AGNY-130751302
16-6753	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	SPECIALTY		SWRE-130754837
16-6751	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS		CRUM-130766997
16-5842	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	PERSONAL	OTHER LIABILITY	RATE AND VARIANCE	VAR 7B,8B-UMBRELLA/EXCESS	5.9	ANPC-130718250
16-6754	2638	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	PROF LIAB.- LAWYERS	14	NCMA-130699068
16-6730	0155	PROGRESSIVE CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	RECREATIONAL VEHICLE		PRGS-130775009
16-6731	0155	PROGRESSIVE DIRECT INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	RECREATIONAL VEHICLE		PRGS-130775009

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16-6798	0155	PROGRESSIVE DIRECT INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	MOTORCYCLE	6.8	PRGS-130658382
16-6747	0155	PROGRESSIVE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	MOTORCYCLE		PRGS-130771826
16-6804	0574	REPWEST INSURANCE COMPANY	PERSONAL	INLAND MARINE	NEW PROGRAM	SAFE	0	CMPL-130739370
16-6774	0783	RLI INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-HOME BUSINESS INS.	0	RLSC-130771541
16-6778	3219	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	BOILER AND MACHINERY	FORMS	NONE		SMPJ-130765835
16-6758	0176	STATE FARM FIRE AND CASUALTY COMPANY	COMMERCIAL	SURETY	FORMS	NONE		SFMA-130777811
16-6752	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS		CRUM-130766997
16-6732	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP		USLI-130776637
16-6759	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS		ACEH-130776912
16-6760	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	FIRE	FORMS	SPECIALTY.		SWRE-130738055
70 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
November 4, 2016**

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

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	16-5842	9/30/2015	Pacific Property and Casualty Company	Personal Other Liability	Rate	Umbrella/Excess	5.90%
Correct	16-5842	11/4/2016	Pacific Property and Casualty Company	Personal Other Liability	Rate and Variance	Var 7B, 8B - Umbrella/Excess	5.90%
Incorrect	16-5470	9/9/2016	Travelers Casualty and Surety Company of America	Commercial Other Liability	Rate	Var 7A, 8A - Directors, Officers, and Organization Liability	0.00%
Correct	16-5470	9/9/2016	Travelers Casualty and Surety Company of America	Commercial Other Liability	Rule Change	Directors, Officers, and Organization Liability	

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