

December 4, 2015

PUBLIC NOTICE # 2015-49

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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
15-9407	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
15-9416	0019	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	PERSONAL	HOMEOWNERS MULTI PERIL	RATE	RENTERS INSURANCE	-24.8
15-9424	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
15-9364	0155	ASI SELECT INSURANCE CORP	PERSONAL	HOMEOWNERS MULTI PERIL	FORMS	HO3, HO4, HO5, HO6	
15-9418	0155	ASI SELECT INSURANCE CORP	PERSONAL	HOMEOWNERS MULTI PERIL	FORMS	DP3	
15-9405	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS ARMOUR BOARDROOM PROTECTION (DIC)	0
15-9426	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
15-9428	0140	DEPOSITORS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-11.5
15-9421	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	OUTPUT	
15-9355	0038	EXECUTIVE RISK INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
15-9391	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
15-9410	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS SL	
15-9429	0479	FIRST FINANCIAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
15-9414	0140	FREEDOM SPECIALTY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
15-9425	4795	GATEWAY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
15-9389	0796	GENERAL CASUALTY COMPANY OF WISCONSIN	COMMERCIAL	FIRE	FORMS	NONE	
15-9419	0796	GENERAL CASUALTY COMPANY OF WISCONSIN	COMMERCIAL	MULTI-PERIL	FORMS	COMMERCIAL PACKAGE	
15-9422	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
15-9400	0084	GREAT AMERICAN SECURITY INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	FARM AND RANCH	
15-9402	0084	GREAT AMERICAN SPIRIT INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	FARM AND RANCH	
15-9411	0038	GREAT NORTHERN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS SL	
15-8872	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE AND VARIANCE	VAR.7A & 8B	0
15-9394	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	TRIA2015	
15-9348	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	INLAND MARINE	RATE AND VARIANCE	VAR. 8A	-22.53
15-9349	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE AND VARIANCE	VAR. 8A	-22.53

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

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15-9350	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE AND VARIANCE	VAR. 8A	-22.53
15-9351	0091	HARTFORD INSURANCE COMPANY OF THE MIDWEST	COMMERCIAL	INLAND MARINE	RATE AND VARIANCE	VAR. 8A	-22.53
15-9352	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE AND VARIANCE	VAR. 8A	-22.53
15-9399	0004	IDS PROPERTY CASUALTY INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	0
15-9345	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	RATE	NONE	-15
15-9346	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	RATE	NONE	-15
15-9359	0785	MARKEL AMERICAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
15-9358	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	FARM	0
15-9360	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
15-9361	0169	MIDDLESEX INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
15-9423	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
15-9356	3548	NORTHLAND INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	PAWNSHOP PACKAGE	-22.16
15-9392	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
15-9412	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS SL	
15-9427	2698	PACO ASSURANCE COMPANY, INC.	COMMERCIAL	MEDICAL MALPRACTICE	RULE CHANGE	OUM CHIROPRACTIC	0
15-9353	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	INLAND MARINE	RATE AND VARIANCE	VAR. 8A	-22.53
15-9390	0796	REGENT INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
15-9420	0796	REGENT INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	COMMERCIAL PACKAGE	
15-9347	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	-6
15-9409	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	FIRE	RATE	PUBLIC ENTITY	21.5
15-9415	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
15-9362	0169	SENTRY INSURANCE A MUTUAL COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
15-9363	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
15-9403	3219	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	FIRE	FORMS	NONE	
15-9354	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE AND VARIANCE	VAR. 8A	-22.53
15-9413	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS SL	
15-9365	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	ACE EXPRESS NOT-FOR-PROFIT ORGANIZATIONS	

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15-9366	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	ACE EXPRESS PRIVATE COMPANY	
15-9371	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ACE EXPRESS NOT-FOR-PROFIT ORGANIZATIONS	
15-9388	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ACE EXPRESS PRIVATE COMPANY	
15-9395	1285	XL INSURANCE AMERICA, INC.	COMMERCIAL	FIRE	FORMS	TRIA2015	
15-8873	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE AND VARIANCE	VAR.7A & 8B	0
15-9396	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	TRIA2015	
58 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS							

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