

December 16, 2016

PUBLIC NOTICE # 2016-51

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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
December 16, 2016**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
16-8019	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ACE CATASTROPHE LIABILITY PLUS		ACEH-130822909
16-7983	0012	AIG PROPERTY CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0	AGNY-130802162
16-7984	0012	AIU INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0	AGNY-130802162
16-7974	0140	ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE		NWPC-130805460
16-7997	0140	ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	FIRE	RULE CHANGE	DWELLING FIRE		NWPC-130805751
16-8017	0008	ALLSTATE INSURANCE COMPANY	COMMERCIAL	FIRE	RATE	NONE	14.9	ALSE-130826232
16-7972	0140	AMCO INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MOTORCYCLE		NWSP-130826756
16-7975	0140	AMCO INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE		NWPC-130805460
16-7998	0140	AMCO INSURANCE COMPANY	PERSONAL	FIRE	RULE CHANGE	DWELLING FIRE		NWPC-130805751
16-8036	0140	AMCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE...	0	NWCM-130826920
16-7928	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0	ZURC-130746378
16-7985	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0	AGNY-130802162

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16-7930	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0	ZURC-130746378
16-8041	1279	ARCH INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	ENTERTAINMENT AND SPORTS	0	WESA-130825823
16-7939	0000	ARMED FORCES INSURANCE EXCHANGE	PERSONAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS LIAB	0	ARMD-130818038
16-7982		ATRADIUS TRADE CREDIT INSURANCE, INC.	COMMERCIAL	CREDIT	FORMS	TRADE CREDIT MODULA POLICY		REGU-130823983
16-8021	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	BEAZLEY ONE MANAGEMENT LIABILITY INSURANCE	0	BEAZ-130820659
16-7934	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	GENERAL RISK	0	BNIC-130528145
16-7935	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	GENERAL RISK	0	BNIC-130528145
16-7996	0031	BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ARCHITECTS, ENGINEERS & CONSULTANTS		REGU-130815338
16-7942	0244	CINCINNATI CASUALTY COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0	CNNA-130821980
16-7992	0244	CINCINNATI CASUALTY COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	FITNESS & RECREATION	0	CNNA-130826763
16-8006	0244	CINCINNATI CASUALTY COMPANY (THE)	COMMERCIAL	FIRE	RULE CHANGE	FITNESS & RECREATION..	0	CNNA-130826689
16-8042	0244	CINCINNATI CASUALTY COMPANY (THE)	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	FARM..		CNNA-130824156

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
16-7943	0244	CINCINNATI INDEMNITY COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0	CNNA-130821980
16-7993	0244	CINCINNATI INDEMNITY COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	FITNESS & RECREATION	0	CNNA-130826763
16-8007	0244	CINCINNATI INDEMNITY COMPANY (THE)	COMMERCIAL	FIRE	RULE CHANGE	FITNESS & RECREATION..	0	CNNA-130826689
16-8043	0244	CINCINNATI INDEMNITY COMPANY (THE)	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	FARM..		CNNA-130824156
16-7944	0244	CINCINNATI INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0	CNNA-130821980
16-7994	0244	CINCINNATI INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	FITNESS & RECREATION	0	CNNA-130826763
16-8008	0244	CINCINNATI INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	RULE CHANGE	FITNESS & RECREATION..	0	CNNA-130826689
16-8044	0244	CINCINNATI INSURANCE COMPANY (THE)	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	FARM..		CNNA-130824156
16-7940	0000	COFACE NORTH AMERICA INSURANCE COMPANY	COMMERCIAL	CREDIT	FORMS	CREDIT		COFA-130821604
16-7986	0012	COMMERCE AND INDUSTRY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0	AGNY-130802162
16-8037	0140	DEPOSITORS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE...	0	NWCM-130826920
16-8010	3179	EQUITY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	AMWINS SELECT..		HMSG-130815100

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
16-8011	3179	EQUITY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR. 7A- AMWINS SELECT.	29	HMSG-130813307
16-7963	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	EVEREST PEAK PROTECT	0	EVST-130817139
16-7987	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0	AGNY-130802162
16-7971	0140	HARLEYSVILLE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	HUMAN SERVICES		HRLV-130822402
16-8005	0140	HARLEYSVILLE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	HUMAN SERVICES..	0	HRLV-130819574
16-6920	0450	INDEPENDENCE AMERICAN INSURANCE COMPANY	PERSONAL	INLAND MARINE	RATE AND VARIANCE	VAR. 8A, 8B, 8D, 8F-PETS BEST	3.7	IADC-130790166
16-7988	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0	AGNY-130802162
16-8023		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	MANUAL	NONE		ISOF-130819509
16-7962	1318	INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB	PERSONAL	FIRE	RATE AND VARIANCE	VAR. 3-RENTAL PROPERTY OWNERS	-10.2	IACA-130786265
16-7989	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0	AGNY-130802162
16-8009	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	PRIVATEEDGE PLUS..	0	AGNY-130823164
16-7968	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	6.5	NWCM-130822771

PN#: 2016-51

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16-8038	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE...	0	NWCM-130826920
16-7973	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MOTORCYCLE		NWSP-130826756
16-7976	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE		NWPC-130805460
16-7999	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	PERSONAL	FIRE	RULE CHANGE	DWELLING FIRE		NWPC-130805751
16-8039	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE...	0	NWCM-130826920
16-8040	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE...	0	NWCM-130826920
16-7990	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0	AGNY-130802162
16-7936	0088	NOVA CASUALTY COMPANY	COMMERCIAL	BOILER AND MACHINERY	RULE CHANGE	CRIME	0	REGU-130821229
16-7995	0088	NOVA CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	CAPITAL ASSETS (OUTPUT POLICY)	0	REGU-130828077
16-8003	0088	NOVA CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESS OWNERS AGRICULTURAL CAPITAL ASSETS (OUTPUT POLICY)	0	REGU-130821019
16-8013	0088	NOVA CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	ASSETS (OUTPUT POLICY)	0	REGU-130828033
16-8018	0088	NOVA CASUALTY COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0	REGU-130826031

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16-8024	0088	NOVA CASUALTY COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0	REGU-130821277
16-7959	0150	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	AAIS NON-FILED INLAND MARINE	0	REGU-130819024
16-7958	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR. 8A-COLLECTOR VEHICLE	7	PHLX-G130804537
16-8030	4779	SURETEC INDEMNITY COMPANY	COMMERCIAL	SURETY	RATE	(EXCEPT COURT BONDS)	-7.2	PERR-130811865
16-8029	4779	SURETEC INSURANCE COMPANY	COMMERCIAL	SURETY	RATE	(EXCEPT COURT BONDS)	-7.2	PERR-130811865
16-7961	0796	UNIGARD INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	VALUEPLUS	0	QBEC-130804284
16-8020	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ACE CATASTROPHE LIABILITY PLUS		ACEH-130822909
16-7980	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	FINANCIAL LIAB PRODUCT		XLAM-130825438
16-7931	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0	ZURC-130746378
16-7932	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0	ZURC-130746378
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
December 16, 2016**

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
<i>The following files were incorrectly listed on the respective Public Notice(PN) Dates:</i>							
Incorrect	16-6920	11/11/2016	Independence American Insurance Company	Personal Inland Marine	Rate	PetsBest	3.70%
Correct	16-6920	12/16/2016	Independence American Insurance Company	Personal Inland Marine	Rate and Variance	Var 8A, 8B, 8D, 8F - PetsBest	3.70%

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