

December 25, 2015

PUBLIC NOTICE # 2015-52

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
15-9896	0313	AEGIS SECURITY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	CA SECONDARY RESIDENCE INSURANCE	0
15-9944	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
15-9963	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
15-9947	0761	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	GENERAL LIABILITY	0
15-9862	0361	AMERICAN MODERN HOME INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	MORTGAGE SECURITY	0
15-9856	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
15-9865	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	ADVANCED BOARDROOM & COMPANY PROTECTION	
15-9946	0098	BERKLEY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	EXECSUITE	10.5
15-9902	0150	BITCO GENERAL INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
15-9903	0150	BITCO NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
15-9857		BUSINESS ALLIANCE INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	NONE	0
15-9916	0000	COFACE NORTH AMERICA INSURANCE COMPANY	COMMERCIAL	CREDIT	FORMS	GLOBALLIANCE TRADE CREDIT INSURANCE	
15-9860	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ARCHITECTS & ENGINEERS	
15-9910	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	MORTGAGE INTEREST & LIABILITY POLICY	0
15-9965	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ENTERPRISE MEDIA SOLUTIONS	
15-9901	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE AND VARIANCE	VAR 7A, 7B & 8B - CYBER COVER LIAB	0
15-9891	0008	FIRST COLONIAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	GUARANTEED ASSET PROTECTION REIMBURSEMENT INS.	0
15-9892	0008	FIRST COLONIAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	EXCESS WEAR AND TEAR DESIGNATED CONTRACT	0
15-9893	0008	FIRST COLONIAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	AGGREGATE COVERAGE	0
15-9904	0008	FIRST COLONIAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	LIMITED WARRANTY REIMBURSEMENT COVERAGE	0
15-9950	0200	GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	BOTH RATE AND FORM	HOMEOWNERS-OWNERS	6.9
15-9978	0200	GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	BOTH RATE AND FORM	CONDOMINIUM HOMEOWNERS	6.9
15-9952	0201	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-9867	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	AGRICULTURAL OUTPUT	0

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15-9874	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PACKAGE	0
15-9878	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	AGRICULTURAL OUTPUT	0
15-9868	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	AGRICULTURAL OUTPUT	0
15-9875	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PACKAGE	0
15-9879	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	AGRICULTURAL OUTPUT	0
15-9869	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	AGRICULTURAL OUTPUT	0
15-9876	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PACKAGE	0
15-9880	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	AGRICULTURAL OUTPUT	0
15-9870	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MULTI-PERIL	RULE CHANGE	AGRICULTURAL OUTPUT	0
15-9877	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PACKAGE	0
15-9881	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	FIRE	RULE CHANGE	AGRICULTURAL OUTPUT	0
15-9861	0084	GREAT AMERICAN SPIRIT INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	AIP-SINGLE INTEREST PROPERTY INS.	0
15-9967	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	0
15-9889	0158	HUDSON INSURANCE COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	NEW PROGRAM	PHYSICIANS, SURGEONS, & ALLIED HEALTHCARE PROVIDER	0
15-9943	3495	INFINITY SELECT INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	6.98
15-9888		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	MULTI-PERIL	MANUAL	BUSINESSOWNERS	
15-9872	0031	MEDICAL PROTECTIVE COMPANY (THE)	COMMERCIAL	MEDICAL MALPRACTICE	FORMS	HEALTHCARE PROFESSIONALS	
15-9873	0031	MEDICAL PROTECTIVE COMPANY (THE)	COMMERCIAL	MEDICAL MALPRACTICE	FORMS	CHIROPRACTORS AND PODIATRISTS	
15-9890	0031	MEDICAL PROTECTIVE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	MEDPRO PROVIDER SOLUTIONS, INC.	
15-9866	0660	MERCURY CASUALTY COMPANY	PERSONAL	FIRE	RATE	DWELLING FIRE	-2.8
15-9948	4715	mitsui sumitomo insurance company of america	COMMERCIAL	BURGLARY AND THEFT	FORMS	TRIA2015	
15-9949	4715	mitsui sumitomo insurance usa inc.	COMMERCIAL	BURGLARY AND THEFT	FORMS	TRIA2015	
15-9884	0140	NATIONAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
15-9915	0084	NATIONAL INTERSTATE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
15-9883	0031	NATIONAL LIABILITY & FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF LIAB - LAWYERS	
15-9957	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	RULE CHANGE	HIGH HAZARD	0
15-9887	0088	NOVA CASUALTY COMPANY	COMMERCIAL	INLAND MARINE	RATE	NONE	-20.8
15-9945	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	PERSONAL	INLAND MARINE	FORMS	WATERCRAFT	
15-9966	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	

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15-7449	0775	PHARMACISTS MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR 7A, 8B-BOP	0
15-9956	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	TRIA2015	
15-9982	0501	RSUI INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	0
15-9972	0257	SAFEWAY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	5.97
15-9973	0257	SAFEWAY INSURANCE COMPANY OF GEORGIA	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	5.97
15-9981	0158	SENECA INSURANCE COMPANY, INC.	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	COMMERCIAL PACKAGE	0
15-9970	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ENTERTAINMENT WATERWELL DRILLERS	
15-9971	0748	STAR INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE		
15-9303	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR. 7A, 7B, 8B	0
15-9960	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	SURETY	FORMS	SIS SURETY	
15-9859	4765	STILLWATER INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
15-9871	4765	STILLWATER INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	PREFERRED	6.9
15-9894	4765	STILLWATER INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	HOMEOWNERS	
15-9895	4765	STILLWATER PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	HOMEOWNERS	
15-9898	3098	TNUS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
15-9912	3098	TNUS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
15-9897	3098	TOKIO MARINE AMERICA INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
15-9911	3098	TOKIO MARINE AMERICA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
15-9899	3098	TRANS PACIFIC INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
15-9913	3098	TRANS PACIFIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
15-9975	3548	TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
15-9974	3548	TRAVELERS COMMERCIAL INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RULE CHANGE	PLUS	0
15-9976	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
15-9977	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
15-9961	3548	TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RULE CHANGE	PLUS	0
15-9885	0248	UNITED FIRE & CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
15-9954	0200	UNITED SERVICES AUTOMOBILE ASSOCIATION	PERSONAL	HOMEOWNERS MULTI-PERIL	BOTH RATE AND FORM	OWNERS OCCUPIED	6.7
15-9958	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	HIGH HAZARD	0
15-9914	0031	UNITED STATES LIABILITY INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS LIABILITY	
15-9951	0200	USAA CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	BOTH RATE AND FORM	HOMEOWNERS-OWNERS	6.9

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15-9979	0200	USAA CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	BOTH RATE AND FORM	CONDOMINIUM HOMEOWNERS	6.9
15-9955	0200	USAA GENERAL INDEMNITY COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	BOTH RATE AND FORM	HOMEOWNERS M.P.	6.9
15-9980	0200	USAA GENERAL INDEMNITY COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	BOTH RATE AND FORM	CONDOMINIUM HOMEOWNERS	6.9
15-9953	0201	UTICA MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-9968	1285	XL INSURANCE AMERICA, INC.	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	0
15-9969	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	0
15-9959	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	
90 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS							

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Public Notice Filing Errata Report

December 25, 2015

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	15-8363	10/23/2015	American Casualty Company of Reading, PA	Commercial Inland Marine	Forms	Motor Truck Cargo	
Correct	15-8363	10/23/2015	American Casualty Company of Reading, PA	Commercial Inland Marine	Forms	Contractors Equipment	
Incorrect	15-8365	10/23/2015	Continental Casualty Company	Commercial Inland Marine	Forms	Motor Truck Cargo	
Correct	15-8365	10/23/2015	Continental Casualty Company	Commercial Inland Marine	Forms	Contractors Equipment	
Incorrect	15-8366	10/23/2015	Continental Insurance Company (The)	Commercial Inland Marine	Forms	Motor Truck Cargo	
Correct	15-8366	10/23/2015	Continental Insurance Company (The)	Commercial Inland Marine	Forms	Contractors Equipment	
Incorrect	15-9838	12/18/2015	Manufacturers Alliance Insurance Company	Commercial Auto Liability and Physical Damage	Rate		5.74%
Correct	15-9838	12/18/2015	Manufacturers Alliance Insurance Company	Commercial Auto Liability and Physical Damage	Rate and Variance	Var 7A, 8B	5.74%
Incorrect	15-8367	10/23/2015	National Fire Insurance Company of Hartford, CT	Commercial Inland Marine	Forms	Motor Truck Cargo	
Correct	15-8367	10/23/2015	National Fire Insurance Company of Hartford, CT	Commercial Inland Marine	Forms	Contractors Equipment	
Incorrect	15-9839	12/18/2015	Pennsylvania Manufacturers' Association Insurance Company	Commercial Auto Liability and Physical Damage	Rate		5.74%
Correct	15-9839	12/18/2015	Pennsylvania Manufacturers' Association Insurance Company	Commercial Auto Liability and Physical Damage	Rate and Variance	Var 7A, 8B	5.74%
Incorrect	15-9840	12/18/2015	Pennsylvania Manufacturers Indemnity Company	Commercial Auto Liability and Physical Damage	Rate		5.74%
Correct	15-9840	12/18/2015	Pennsylvania Manufacturers Indemnity Company	Commercial Auto Liability and Physical Damage	Rate and Variance	Var 7A, 8B	5.74%
Incorrect	15-7449	9/18/2015	Pharmacists Mutual Insurance Company	Commercial Multi-peril	Rule Change		0.00%
Correct	15-7449	12/25/2015	Pharmacists Mutual Insurance Company	Commercial Multi-peril	Rate and Variance	Var 7A, 8B - BOP	0.00%
Incorrect	15-9303	11/27/2015	Starr Indemnity & Liability Company	Commercial Auto Liability and Physical Damage	Rule Change		0.00%
Correct	15-9303	12/25/2015	Starr Indemnity & Liability Company	Commercial Auto Liability and Physical Damage	Rate and Variance	Var 7A, 7B, 8B	0.00%
Incorrect	15-8368	10/23/2015	Transportation Insurance Company	Commercial Inland Marine	Forms	Motor Truck Cargo	
Correct	15-8368	10/23/2015	Transportation Insurance Company	Commercial Inland Marine	Forms	Contractors Equipment	
Incorrect	15-8369	10/23/2015	Valley Forge Insurance Company	Commercial Inland Marine	Forms	Motor Truck Cargo	
Correct	15-8369	10/23/2015	Valley Forge Insurance Company	Commercial Inland Marine	Forms	Contractors Equipment	

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