

January 22, 2016

PUBLIC NOTICE # 2015-04

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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  
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
16-278	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	BUSINESS AUTO, MOTOR CARRIER, AUTO DEALERS	
16-331	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	DIRECTORS AND OFFICERS LIABILITY	
16-279	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	MOTOR CARRIER, AUTO DEALERS	
16-280	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	MOTOR CARRIER, AUTO DEALERS	
16-367	0761	AGCS MARINE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
16-361	0012	AIG PROPERTY CASUALTY COMPANY	PERSONAL	OTHER LIABILITY	RULE CHANGE	AIG PRIVATE CLIENT GROUP	
16-294	3239	ALLIED WORLD INSURANCE COMPANY	COMMERCIAL	CREDIT	NEW PROGRAM	TRADE CREDIT.	0
16-289	3239	ALLIED WORLD SPECIALTY INSURANCE COMPANY	COMMERCIAL	CREDIT	NEW PROGRAM	TRADE CREDIT	0
16-291	0140	AMCO INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	VEHICLE - MOTORCYCLE	
16-313	0140	AMCO INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	RECREATIONA VEHICLE	
16-391	0140	AMCO INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BUSINESSOWNERS	
16-318	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EMPLOYMENT PRACTICES LIABILITY	
16-334	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS LIABILITY	
16-385	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
16-394	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
16-386	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
16-395	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
16-319	4698	ASPEN AMERICAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	OUTPUT	0
16-321	4698	ASPEN AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	0
16-383	4698	ASPEN AMERICAN INSURANCE COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	RULE CHANGE	PHYSICIANS AND SURGEONS	0

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16-281	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	MOTOR CARRIER, AUTO DEALERS	
16-293	0031	BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
16-330	0031	INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	MARINE	0
16-381	0031	BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	0
16-335	0033	CALIFORNIA CASUALTY INDEMNITY EXCHANGE (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
16-373	0783	CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	TRIA2015	0
16-322	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
16-336	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
16-358	3786	ENDURANCE REINSURANCE CORPORATION OF AMERICA	COMMERCIAL	AIRCRAFT	NEW PROGRAM	AVIATION INSURANCE	0
16-256	0008	ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	3.16
16-257	0008	ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
16-295	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	NON-FILED	0
16-390	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	NONE	-10.5
16-393	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	NONE	-10.5
16-323	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
16-337	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
16-371	0796	GENERAL CASUALTY COMPANY OF WISCONSIN	COMMERCIAL	MULTI-PERIL	RULE CHANGE	FLEX BIZ	0
16-311	0000	GENERALI ASSICURAZIONI GENERALI S.P.A. (U.S. BRANCH)	PERSONAL	INLAND MARINE	NEW PROGRAM	IDENTITY INSURANCE	0
16-261	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
16-263	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	FARM & RANCH	0
16-273	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
16-346	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UNDERGROUND STORAGE TANK	

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

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16-274	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
16-275	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
16-276	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
16-347	0098	GREAT DIVIDE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF LIAB.-ACCOUNTANTS	0
16-353	0140	HARLEYSVILLE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	HUMAN SERVICES	2.2
16-398	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	FINANCIAL PRODUCTS.	
16-399	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	FINANCIAL PRODUCTS.	
16-389		HISCOX INSURANCE COMPANY INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	ENTERTAINMENT	2.5
16-287	4359	HOUSING ENTERPRISE INSURANCE COMPANY, INC.	COMMERCIAL	MULTI-PERIL	RULE CHANGE	OUTPUT.	0
16-282	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	MOTOR CARRIER, AUTO DEALERS	
16-283	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	MOTOR CARRIER, AUTO DEALERS	
16-255		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	MANUAL	TRIA2015 - CRIME/FIDELITY	
16-288		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	TRIA2015-FARM	
16-316		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	MULTI-PERIL	MANUAL	ASSETS(OUTPUT POLICY)	
16-402		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	MULTI-PERIL	MANUAL	AGRICULTURAL CAPITAL ASSETS	
16-350	2538	INTEGON NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	PRIME	
16-372	0000	COMPANY	COMMERCIAL	MULTI-PERIL	FORM	BUSINESSOWNERS	0
16-324	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
16-338	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
16-325	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
16-339	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
16-326	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
16-340	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
16-327	0111	LM INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0

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16-341	0111	LM INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
16-320	0785	COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	INSURANCE	0
16-369	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	CHILDCARE AND EDUCATOR	0
16-292	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	VEHICLE - MOTORCYCLE	
16-314	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	RECREATIONA VEHICLE	
16-392	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	FORMS	BUSINESSOWNERS	
16-262	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
16-264	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	FARM & RANCH	0
16-345	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
16-376	0088	NOVA CASUALTY COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
16-349	0111	OHIO SECURITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
16-284	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	MOTOR CARRIER, AUTO DEALERS	
16-308	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	NONE	175.4
16-374		QUALITAS INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	BASIC AND DRIVESURE	0
16-375		QUALITAS INSURANCE COMPANY	PERSONAL	DAMAGE	CLASS PLAN	DREVESURE	0
16-351	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
16-355	0091	SENTINEL INSURANCE COMPANY, LTD.	COMMERCIAL	MULTI-PERIL	FORMS	GROWING SPECTRUM	
16-296	4765	STILLWATER INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS	
16-382	4765	STILLWATER INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
16-297	4765	STILLWATER PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS	
16-384	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	INLAND MARINE	RULE CHANGE	DEVICE PROTECTION	
16-408	3548	TRAVELERS COMMERCIAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	QUANTUM 2.0	
16-305	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	NONE	
16-307	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	NONE	
16-411	3548	TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	QUANTUM 2.0	

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16-400	0091	TRUMBULL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	FINANCIAL PRODUCTS.	
16-401	0091	COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	FINANCIAL	
16-354	3098	U.S. SPECIALTY INSURANCE COMPANY	COMMERCIAL	AIRCRAFT	FORMS	GENERAL AVIATION	
16-377	3098	U.S. SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	GENERAL AVIATION	
16-348	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	DIRECTORS & OFFICERS	0
16-328	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
16-342	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
16-290	2538	WESCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	GAP COMBO VLD	0
16-352	2538	WESCO INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
16-285	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	BUSINESS AUTO, MOTOR CARRIER, AUTO DEALERS	
16-332	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	DIRECTORS AND OFFICERS LIABILITY EXCE	
16-387	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
16-396	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
16-388	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
16-397	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
<b>106 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS</b>							

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# California Department of Insurance Public Notice Filing Errata Report January 22, 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	15-9092	11/27/2015	American Reliable Insurance Company	Commercial Multi-Peril	Forms	Farmers and Ranchers	
Correct	15-9092	11/27/2015	American Reliable Insurance Company	<b>Commercial Farmowners Multi-Peril</b>	Forms	Farmers and Ranchers	
Incorrect	15-9269	11/27/2015	American Reliable Insurance Company	Commercial Multi-Peril	Forms	Farm Administration Certificate	
Correct	15-9269	11/27/2015	American Reliable Insurance Company	<b>Commercial Farmowners Multi-Peril</b>	Forms	Farm Administration Certificate	

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