

February 26, 2016

PUBLIC NOTICE # 2015-09

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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
February 26, 2016

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
16-1121	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
16-1122	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
16-1123	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
16-1185	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
16-1174	3239	ALLIED WORLD ASSURANCE COMPANY (U.S.) INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
16-1193		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	MULTI-PERIL	MANUAL	COMMERCIAL OUTPUT	
16-1131	0019	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	CONDOMINIUM	
16-1134	0019	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	SPECIALTY HOMEOWNERS	
16-1183	0019	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	COMPREHENSIVE MANUFACTURED HOME	
15-9247	0019	AMERICAN SECURITY INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	COMMERCIAL MORTGAGE SERVICE	0
16-1188	0111	AMERICAN STATES PREFERRED INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
16-1132	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	AFTERMARKET EXPRESS	
16-1124	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
16-1171	0023	BCS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	CYBER LIAB. AND PRIVACY	0
16-1145	0033	CALIFORNIA CASUALTY INDEMNITY EXCHANGE (THE)	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS	
16-1184	0262	CANAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	CANALTRUCKING AND PUBLIC AUTO	
16-1187	0244	CINCINNATI INSURANCE COMPANY (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM		0
16-1189	0244	CINCINNATI INSURANCE COMPANY (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN		
16-1159	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	AVENUES BOP	0
16-1164	0831	DOCTORS' COMPANY, AN INTERINSURANCE EXCHANGE (THE)	COMMERCIAL	MEDICAL MALPRACTICE	FORMS	PHYSICIANS, SURGEONS & ANCILLARY HEALTHCARE PROVID	
16-1195	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-1186	3786	ENDURANCE RISK SOLUTIONS ASSURANCE CO.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
16-1181	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
16-1148	0069	FARMERS INSURANCE EXCHANGE	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-1151	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	RATE	NONE	-4.6
16-1152	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	FIRE	RATE	NONE	-4.6

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16-1196	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-1130	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	NEW PROGRAM	ELS COTTON	0
16-1135	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	NEW PROGRAM	RAISIN RECONDITIONING	
16-1182	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	NEW PROGRAM	C & P TOMATOES	0
16-1141	4381	GREAT MIDWEST INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	CRIME	0
16-1143	4381	GREAT MIDWEST INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	CRIME AND FIDELITY	0
16-1136	0150	GREAT WEST CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	TRIA2015	
16-1160	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	AVENUES BOP	0
16-1161	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	AVENUES BOP	0
16-1208	2538	HERITAGE INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	VEHICLE SERVICE CONTRACTS	5
16-1142	4381	IMPERIUM INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	CRIME	0
16-1144	4381	IMPERIUM INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	CRIME AND FIDELITY	0
16-1192	4381	IMPERIUM INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PEST CONTROL	
16-1125	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	INLAND MARINE	FORMS	NONE	
16-1126	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	INLAND MARINE	FORMS	NONE	
16-1133	2538	INTEGON NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	SUMMIT	6.9
16-1194	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
16-1197	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-1198	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-1199	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-1200	0111	LM INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-1166	0150	MANUFACTURERS ALLIANCE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
16-1162	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	AVENUES BOP	0
16-1149	0069	MID-CENTURY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-1169	0510	NAVIGATORS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	SIDE A DIC	0
16-1178	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
16-1179	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
16-1157	0088	NOVA CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
16-1213	0088	NOVA CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0

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16-1214	0088	NOVA CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROFESSIONAL ERRORS & OMISSIONS LIABILITY	0
16-1127	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
16-1167	0150	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
16-1168	0150	PENNSYLVANIA MANUFACTURERS' INDEMNITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
16-1191	4718	RESPONSE INDEMNITY COMPANY OF CALIFORNIA	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NON-STANDARD AUTO	0
16-1204	0783	RLI INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	RLIPACK	0.6
16-1205	0140	SCOTTSDALE INDEMNITY COMPANY	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
16-1165		SENTRUITY CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	LIMITED WARRANTY	0
16-1177	0748	STAR INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	BUSINESSOWNERS	0
16-1202	3098	TOKIO MARINE AMERICA INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	6.9
16-1203	3098	TRANS PACIFIC INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	6.9
16-1150	0069	TRUCK INSURANCE EXCHANGE	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-1163	0069	TRUCK INSURANCE EXCHANGE	PERSONAL	OTHER LIABILITY	RATE	UMBRELLA EXCESS - TRUCK	6.9
16-1173	3098	U.S. SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ARCHITECTS ENGINEERS, SURVEYORS, CONSULTANTS & CON	
16-1158	0031	UNITED STATES LIABILITY INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	0
16-1201	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-1128	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
16-1180	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
16-1175	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EMPLOYMENT PRACTICES LIABILITY	
74 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS							

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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	15-9247	11/27/2015	American Security Insurance Company	Commercial Fire	Both Rate and Form	Commercial Mortgage Service	-9.00%
Correct	15-9247	2/26/2016	American Security Insurance Company	Commercial Fire	Both Rate and Form	Commercial Mortgage Service	0.00%

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