

March 11, 2016

PUBLIC NOTICE # 2015-11

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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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

###

(see attached list)

**California Department of Insurance
Public Notice Filing
March 11, 2016**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
16-1440	0012	AIG PROPERTY CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
16-1458	0012	AIG PROPERTY CASUALTY COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	AIG PRIVATE CLIENT GROUP PRIVATE COLLECTIONS	0
16-1469	0012	AIG PROPERTY CASUALTY COMPANY	PERSONAL	EARTHQUAKE	RULE CHANGE	AIG PRIVATECLIENT GROUP BASIC EARTHQUAKE	0
16-1441	0012	AIU INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
16-1527	0140	ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-1477	3239	ALLIED WORLD SPECIALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	INITIAL ADOPTION OF ISO	0
16-1528	0140	AMCO INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-1542	0140	AMCO INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	RECREATIONAL VEHICLE	
16-1549	0140	AMCO INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	RECREATIONAL VEHICLE- MOTORHOMES & TRAVEL TRAILERS	
16-1451	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	TRIA2015	
16-1512	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	TRIA2015	
16-1516	0111	AMERICAN FIRE AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
16-1442	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
16-1557	0761	AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
16-1450	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	WATER DISTRICTS	
16-1480	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	MOTOR TRUCK CARGO	0
16-1558	0761	ASSOCIATED INDEMNITY CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
16-1521	3098	AVEMCO INSURANCE COMPANY	PERSONAL	AIRCRAFT	RULE CHANGE	AVIATION	
16-1551		CALIFORNIA FAIR PLAN	PERSONAL	FIRE	RULE CHANGE	DWELLING FIRE	0
16-1501	0000	CALIFORNIA MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMML PACKAGE POLICY	0
16-1518	1285	CATLIN INDEMNITY COMPANY	COMMERCIAL	FIRE	FORMS	TRIA2015	
16-1525	1285	CATLIN INDEMNITY COMPANY	COMMERCIAL	INLAND MARINE	FORMS	TRIA2015	
16-1526	1285	CATLIN INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015	
16-1545	1285	CATLIN INDEMNITY COMPANY	COMMERCIAL	BOILER AND MACHINERY	FORMS	TRIA2015	
16-1547	1285	CATLIN INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015- UMBRELLA EXCESS	
16-1478	4851	CHURCH MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	INDEPENDENT CHURCH PACKAGE	0

PN#: 2016-11

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

**California Department of Insurance
Public Notice Filing
March 11, 2016**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
16-1492	4851	CHURCH MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	INDEPENDENT PACKAGE INSTITUTIONAL & CHURCH	
16-1500	4851	CHURCH MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	INDEPENDENT PACKAGE INSTITUTIONAL & CHURCH	
16-1523	0069	COAST NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	BASIC	6.9
16-1459	0000	COFACE NORTH AMERICA INSURANCE COMPANY	COMMERCIAL	CREDIT	FORMS	GLOBALLIANCE TRADE CREDIT INSURANCE (2)	
16-1443	0012	COMMERCE AND INDUSTRY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
16-1529	0140	CRESTBROOK INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-1530	0140	DEPOSITORS INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-1479	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
16-1552	0922	EXPLORER INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR. 2B - UNIVERSAL	5.3
16-1502	0626	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	FOREFRONT PORTFOLIO 30	
16-1513	0626	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	FOREFRONT PORTFOLIO 3.0	
16-1537	0626	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HEALTH CARE PORTFOLIO	
16-1489	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
16-1490	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
16-1559	0761	FIREMAN'S FUND INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
16-1455	0069	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	PERSONAL	INLAND MARINE	RATE AND VARIANCE	VAR. 8B-MARINE CHOICE	6.7
16-1509	0069	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	COMMERCIAL	MULTI-PERIL	FORMS	PRECISION/SCP	
16-1517	0069	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	PERSONAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	TRAVEL TRAILER	4.2
16-1510	0069	FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	PRECISION/SCP	
16-1511	0069	FOREMOST SIGNATURE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	PRECISION/SCP	
16-1474	0796	GENERAL CASUALTY COMPANY OF WISCONSIN	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
16-1444	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	

PN#: 2016-11

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

**California Department of Insurance
Public Notice Filing
March 11, 2016**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
16-1548	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	MED TECH	0
16-1461	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SPECIAL MULTI-FLEX	
16-1462	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SPECIAL MULTI-FLEX	
16-1463	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SPECIAL MULTI-FLEX	
16-1464	0091	HARTFORD INSURANCE COMPANY OF THE MIDWEST	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SPECIAL MULTI-FLEX	
16-1465	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SPECIAL MULTI-FLEX	
16-1445	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
16-1495	0922	INSURANCE COMPANY OF THE WEST	COMMERCIAL	EARTHQUAKE	FORMS	DIFFERENCES IN CONDITIONS (DIC)	
16-1454		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015-UMB/EXCESS	
16-1507		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	MANUAL	TRIA2015 UMB/EXCESS-FARM	
16-1519		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015-UMB/ECESS	
16-1476	0000	KOOKMIN BEST INSURANCE CO., LTD. (US BRANCH)	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	CRIME	0
16-1493	4715	MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SELF STORAGE	0
16-1533	0000	MUTUAL INSURANCE COMPANY OF ARIZONA	COMMERCIAL	MEDICAL MALPRACTICE	FORMS	MPL	
16-1560	0761	NATIONAL SURETY CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
16-1446	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
16-1531	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-1543	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	RECREATIONAL VEHICLE	
16-1550	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	RECREATIONAL VEHICLE- MOTORHOMES & TRAVEL TRAILERS	
16-1538	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
16-1481	0510	NAVIGATORS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
16-1447	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
16-1532	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	DEALERS INVENTORY PROTECTION	0
16-1491	0645	OREGON MUTUAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	6.9

PN#: 2016-11

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

**California Department of Insurance
Public Notice Filing
March 11, 2016**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
16-1498	0645	OREGON MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	14.9
16-1534	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	SOLUTIONS 2000 FOR AGRIBUSINESS	0
16-1466	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SPECIAL MULTI-FLEX	
16-1475	0796	REGENT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
16-1553	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
16-1467	0091	SENTINEL INSURANCE COMPANY, LTD.	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SPECIAL MULTI-FLEX	
16-1522	0091	SENTINEL INSURANCE COMPANY, LTD.	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR.7B.8A & 8B-GROWING SPECTRUM	6.8
16-1539	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR.7A,7B,8B-BUSINESSOWNERS	-14.8
16-1520	0176	STATE FARM FIRE AND CASUALTY COMPANY	COMMERCIAL	SURETY	FORMS	NONE	
16-1554	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
16-1514	0225	TRANSGUARD INSURANCE COMPANY OF AMERICA, INC	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
16-1541	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	FORMS	INVESTMENT ADVISERS AND FUNDS LIAB.	
16-1540	3548	TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RATE	MASTER PAC EXPRESS	-0.5
16-1468	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SPECIAL MULTI-FLEX	
16-1515	3098	U.S. SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ARTISAN CONTRACTORS	
16-1555	2538	WESCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
16-1544	0000	WESTERN GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	CLASSIC	
16-1546	0000	WESTERN GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR.8A-CLASSIC	5.4
90 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS							

PN#: 2016-11

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