April 1, 2016 PUBLIC NOTICE # 2016-13

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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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

| File # | Grp# | Company Name | Line Type | Line Description | File Type | Program | Overall Rate %* |
|------------|------|--|------------|---------------------------|-----------------------|---|--------------------|
| 16-1824 | 0626 | ACE AMERICAN INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | FORMS | NONE | |
| 16-1855 | 0626 | ACE AMERICAN INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | FORMS | EXCESS AUTO | |
| 16-1859 | 0626 | ACE AMERICAN INSURANCE COMPANY | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | FORMS | NONE | |
| 16-1898 | 3239 | ALLIED WORLD INSURANCE COMPANY | | MEDICAL MALPRACTICE | FORMS | PSYCHIATRISTS PROFESSIONAL AND GENERAL LIABILITY | |
| 16-1826 | 0140 | AMCO INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | FORMS | NONE | |
| 16-1883 | 0000 | AMERICAN PET INSURANCE COMPANY | PERSONAL | INLAND MARINE | BOTH RATE AND FORM | TRUPANION PET HEALTH | 14.5 |
| 16-1809 | 1279 | ARCH INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | AMBULANCE SERVICES | 0 |
| 16-1862 | 1279 | ARCH INSURANCE COMPANY | COMMERCIAL | INLAND MARINE | FORMS | MORTGAGE HAZARD | |
| 16-1823 | 0000 | ARMED FORCES INSURANCE EXCHANGE | PERSONAL | INLAND MARINE | FORMS | NONE | |
| 16-1819 | 0098 | BERKLEY NATIONAL INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | RULE CHANGE | TRIA2015 | 0 |
| 16-1820 | 0098 | BERKLEY REGIONAL INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | RULE CHANGE | TRIA2015 | 0 |
| 16-1833 | 0031 | BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | UMBRELLA LIABILITY | 0 |
| 16-1900 | 0244 | CINCINNATI INSURANCE COMPANY (THE) | PERSONAL | INLAND MARINE | RULE CHANGE | WATERCRAFT | 0 |
| 16-1827 | 0140 | DEPOSITORS INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | FORMS | NONE | |
| 16-1867 | 0057 | ELECTRIC INSURANCE COMPANY | PERSONAL | HOMEOWNERS MULTI PERIL | RULE CHANGE | MULTI PERIL HOMEOWNERS | 0 |
| 16-1836 | 3786 | ENDURANCE RISK SOLUTIONS ASSURANCE CO. | COMMERCIAL | INLAND MARINE | RULE CHANGE | TRIA2015 | 0 |
| 16-1837 37 | 3786 | ENDURANCE RISK SOLUTIONS ASSURANCE CO. | COMMERCIAL | OTHER LIABILITY | FORMS | PRIMARY MGMT. LIABILITY | |
| | | EVEREST NATIONAL INSURANCE | | | | SPORTS, LEISURE AN ENTERTAINMENT RISK PURCHASING | |
| 16-1884 | 1120 | COMPANY | COMMERCIAL | | NEW PROGRAM | | 0 |
| 16-1878 | 0626 | FEDERAL INSURANCE COMPANY | COMMERCIAL | | RULE CHANGE | CUSTOMARQ | 0 |
| 16-1886 | 0626 | FEDERAL INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | RULE CHANGE | CUSTOMARQ | 0 |
| 16-1817 | 0007 | FEDERATED MUTUAL INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | BOTH RATE AND FORM | PRINTERS E&O | -8.6 |
| 16-1818 | 0007 | FEDERATED SERVICE INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | BOTH RATE AND FORM | PRINTERS E&O | -8.6 |
| 16-1877 | 0215 | FINANCIAL INDEMNITY COMPANY | PERSONAL | AUTO LIAB/PHYS DAMAGE | SYMBOLS | NONE | 0 |
| 16-1857 | 0070 | FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY | PERSONAL | AUTO LIAB/PHYS DAMAGE | CLASS PLAN | NONE | |

| File # | Grp # | Company Name | Line Type | Line Description | File Type | Program | Overall Rate %* |
|---------|-------|--|------------|--------------------------|----------------------|------------------------------|--------------------|
| 16-1858 | 0070 | FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY | PERSONAL | AUTO LIAB/PHYS DAMAGE | RATE AND VARIANCE | VAR.5 | 0 |
| 16-1894 | 0031 | GEICO CASUALTY COMPANY | PERSONAL | AUTO LIAB/PHYS DAMAGE | FORMS | NONE | 0 |
| 16-1895 | 0031 | GEICO GENERAL INSURANCE COMPANY | PERSONAL | AUTO LIAB/PHYS DAMAGE | FORMS | NONE | |
| 16-1896 | 0031 | GEICO INDEMNITY COMPANY | PERSONAL | AUTO LIAB/PHYS DAMAGE | FORMS | NONE | |
| 16-1893 | 0031 | GOVERNMENT EMPLOYEES INSURANCE COMPANY | PERSONAL | OTHER LIABILITY | FORMS | UMBRELLA EXCESS LIABILITY | 0 |
| 16-1897 | 0031 | GOVERNMENT EMPLOYEES INSURANCE COMPANY | PERSONAL | AUTO LIAB/PHYS DAMAGE | FORMS | NONE | |
| 16-1805 | 0084 | GREAT AMERICAN ALLIANCE INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | FORMS | TRIA-2015-BOP | |
| 16-1810 | 0084 | GREAT AMERICAN ALLIANCE INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | FORMS | TRIA2015 | |
| 16-1840 | 0084 | GREAT AMERICAN ALLIANCE INSURANCE COMPANY | COMMERCIAL | BOILER AND MACHINERY | FORMS | TRIA2015 | |
| 16-1845 | 0084 | GREAT AMERICAN ALLIANCE INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | FORMS | TRIA2015 | |
| 16-1806 | 0084 | GREAT AMERICAN ASSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | FORMS | TRIA-2015-BOP | |
| 16-1811 | 0084 | GREAT AMERICAN ASSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | FORMS | TRIA2015 | |
| 16-1841 | 0084 | GREAT AMERICAN ASSURANCE COMPANY | COMMERCIAL | BOILER AND MACHINERY | FORMS | TRIA2015 | |
| 16-1846 | 0084 | GREAT AMERICAN ASSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | FORMS | TRIA2015 | |
| 16-1807 | 0084 | GREAT AMERICAN INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | FORMS | TRIA-2015-BOP | |
| 16-1812 | 0084 | GREAT AMERICAN INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | FORMS | TRIA2015 | |
| 16-1842 | 0084 | GREAT AMERICAN INSURANCE COMPANY | COMMERCIAL | BOILER AND MACHINERY | FORMS | TRIA2015 | |
| 16-1847 | 0084 | GREAT AMERICAN INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | FORMS | TRIA2015 | |
| 16-1854 | 0084 | GREAT AMERICAN INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | FORMS | UMBRELLA/EXCESS | |
| 16-1808 | 0084 | GREAT AMERICAN INSURANCE COMPANY OF NEW YORK | COMMERCIAL | MULTI-PERIL | FORMS | TRIA-2015-BOP | |
| 16-1813 | 0084 | GREAT AMERICAN INSURANCE COMPANY OF NEW YORK | COMMERCIAL | OTHER LIABILITY | FORMS | TRIA2015 | |
| 16-1843 | 0084 | GREAT AMERICAN INSURANCE COMPANY OF NEW YORK | COMMERCIAL | BOILER AND MACHINERY | FORMS | TRIA2015 | |
| 16-1848 | 0084 | GREAT AMERICAN INSURANCE COMPANY OF NEW YORK | COMMERCIAL | MULTI-PERIL | FORMS | TRIA2015 | |
| 16-1835 | 4381 | GREAT MIDWEST INSURANCE COMPANY | COMMERCIAL | FIRE | NEW PROGRAM | CW PROPERTY | 0 |
| 16-1879 | 0626 | GREAT NORTHERN INSURANCE COMPANY | COMMERCIAL | FIRE | RULE CHANGE | CUSTOMARQ | 0 |

| File # | Grp # | Company Name | Line Type | Line Description | File Type | Program | Overall Rate %* |
|---------|-------|---|------------|--------------------------|-----------------------|---|--------------------|
| 16-1887 | 0626 | GREAT NORTHERN INSURANCE COMPANY | COMMERCIAL | MI II TI-PERII | RULE CHANGE | CUSTOMARQ | 0 |
| 10-1007 | 0020 | | | | | EMPLOYMENT RELATED PRACTICES | |
| 16-1868 | 4820 | HAMILTON INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | RULE CHANGE | LIABILITY FOR BOP | 0 |
| 16-1825 | 0626 | INDEMNITY INSURANCE COMPANY OF NORTH AMERICA | COMMERCIAL | OTHER LIABILITY | FORMS | NONE | |
| 16-1856 | 0626 | INDEMNITY INSURANCE COMPANY OF NORTH AMERICA | COMMERCIAL | OTHER LIABILITY | FORMS | EXCESS AUTO | |
| 16-1860 | 0626 | INDEMNITY INSURANCE COMPANY OF NORTH AMERICA | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | FORMS | NONE | |
| 16-1885 | 2538 | INTEGON NATIONAL INSURANCE COMPANY | COMMERCIAL | INLAND MARINE | NEW PROGRAM | LENDERS SINGLE INTEREST | 0 |
| 16-1804 | 0000 | KOOKMIN BEST INSURANCE CO., LTD. (US BRANCH) | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | NONE | |
| 16-1834 | 0000 | KOOKMIN BEST INSURANCE CO., LTD. (US BRANCH) | COMMERCIAL | FIDELITY | RULE CHANGE | NONE | 0 |
| 16-1869 | 0000 | KOOKMIN BEST INSURANCE CO., LTD. (US BRANCH) | COMMERCIAL | MULTI-PERIL | RULE CHANGE | ВОР | |
| 16-1872 | 0000 | KOOKMIN BEST INSURANCE CO., LTD. (US BRANCH) | COMMERCIAL | MULTI-PERIL | RULE CHANGE | NONE | |
| 16-1849 | 0111 | LIBERTY INSURANCE UNDERWRITERS, INC. | COMMERCIAL | OTHER LIABILITY | FORMS | FIDUCIARY LIABILITY | |
| 16-1865 | 4715 | MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA | COMMERCIAL | INLAND MARINE | NEW PROGRAM | SELF STORAGE OPERATORS LEGA LIAB. | 0 |
| 16-1828 | 0140 | NATIONWIDE AGRIBUSINESS INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | FORMS | NONE | |
| 16-1801 | 0140 | NATIONWIDE INSURANCE COMPANY OF AMERICA | COMMERCIAL | INLAND MARINE | RULE CHANGE | NONE | |
| 16-1829 | 0140 | NATIONWIDE INSURANCE COMPANY OF AMERICA | COMMERCIAL | OTHER LIABILITY | FORMS | NONE | |
| 16-1802 | 0140 | NATIONWIDE MUTUAL INSURANCE COMPANY | COMMERCIAL | INLAND MARINE | RULE CHANGE | NONE | |
| 16-1830 | 0140 | NATIONWIDE MUTUAL INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | FORMS | NONE | |
| 16-1882 | 0510 | NAVIGATORS INSURANCE COMPANY | COMMERCIAL | FIDELITY | NEW PROGRAM | COMMERCIAL CRIME | 0 |
| 16-1892 | 0510 | NAVIGATORS INSURANCE COMPANY | COMMERCIAL | BURGLARY AND THEFT | NEW PROGRAM | COMMERCIAL CRIME | 0 |
| 16-1850 | 0256 | NEW YORK MARINE AND GENERAL INSURANCE COMPANY | COMMERCIAL | INLAND MARINE | RULE CHANGE | TRIA2015 | 0 |
| 16-1871 | 0256 | NEW YORK MARINE AND GENERAL INSURANCE COMPANY | COMMERCIAL | FIRE | BOTH RATE AND FORM | NONE | -6.4 |
| 16-1852 | 0158 | NORTH RIVER INSURANCE COMPANY (THE) | COMMERCIAL | OTHER LIABILITY | FORMS | NONE | |
| 16-1880 | 0626 | PACIFIC INDEMNITY COMPANY | COMMERCIAL | | RULE CHANGE | CUSTOMARQ | 0 |
| 16-1888 | 0626 | PACIFIC INDEMNITY COMPANY | COMMERCIAL | MULTI-PERIL | RULE CHANGE | CUSTOMARQ | 0 |

| File # | Grp# | Company Name | Line Type | Line Description | File Type | Program | Overall Rate %* |
|---------|------|------------------------------|------------|------------------|-------------|------------------|--------------------|
| | | | | | | HUMAN SVCS. AND | |
| | | PHILADELPHIA INDEMNITY | | | | RELIGIOUS | |
| 16-1831 | 3098 | INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | ORGANIZATIONS | |
| | | PHILADELPHIA INDEMNITY | | | | | |
| 16-1844 | 3098 | INSURANCE COMPANY | COMMERCIAL | FIRE | RULE CHANGE | NONE | |
| | | | | | | THE SOLUTION FOR | |
| 16-1864 | 0796 | QBE INSURANCE CORPORATION | COMMERCIAL | OTHER LIABILITY | FORMS | PUBLIC COMPANY | |
| | | SCOTTSDALE INDEMNITY | | | | SPORTS AND | |
| 16-1875 | 0140 | COMPANY | COMMERCIAL | MULTI-PERIL | FORMS | LEISURE | |
| | | STANDARD FIRE INSURANCE | | AUTO LIAB/PHYS | | | |
| 16-1874 | 3548 | COMPANY (THE) | PERSONAL | DAMAGE | RULE CHANGE | LEGACY | |
| 16-1821 | 0098 | STARNET INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | RULE CHANGE | TRIA2015 | 0 |
| | | STILLWATER INSURANCE | | | | | |
| 16-1803 | 4765 | COMPANY | PERSONAL | FIRE | RULE CHANGE | DWELLING FIRE | |
| | | STILLWATER INSURANCE | | HOMEOWNERS MULTI | | | |
| 16-1870 | 4765 | COMPANY | PERSONAL | PERIL | RULE CHANGE | HOMEOWNERS | |
| | | STILLWATER PROPERTY AND | | HOMEOWNERS MULTI | | | |
| 16-1832 | 4765 | CASUALTY INSURANCE COMPANY | PERSONAL | PERIL | RULE CHANGE | HOMEOWNERS | |
| | | STILLWATER PROPERTY AND | | HOMEOWNERS MULTI | | | |
| 16-1851 | 4765 | CASUALTY INSURANCE COMPANY | PERSONAL | PERIL | RULE CHANGE | HOMEOWNERS | |
| | | | | | | VAR 7A,8A,- | |
| | | TRAVELERS CASUALTY AND | | | RATE AND | CYBERRISK*MODUL | |
| 16-1891 | 3548 | SURETY COMPANY OF AMERICA | COMMERCIAL | OTHER LIABILITY | VARIANCE | AR | 0 |
| | | TWIN CITY FIRE INSURANCE | | | | | |
| 16-1861 | 0091 | COMPANY | COMMERCIAL | OTHER LIABILITY | FORMS | LAWYERS | |
| | | UNITED STATES FIRE INSURANCE | | | | | |
| 16-1853 | 0158 | COMPANY | COMMERCIAL | OTHER LIABILITY | FORMS | NONE | |
| 16-1881 | 0626 | VIGILANT INSURANCE COMPANY | COMMERCIAL | FIRE | RULE CHANGE | CUSTOMARQ | 0 |
| 16-1889 | 0626 | VIGILANT INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | RULE CHANGE | CUSTOMARQ | 0 |
| | | | | | | TRAVEL AGENTS | |
| | | ZURICH AMERICAN INSURANCE | | | | AND TOUR | |
| 16-1863 | 0212 | COMPANY | COMMERCIAL | OTHER LIABILITY | FORMS | OPERATORS | |