

April 8, 2016

**PUBLIC NOTICE # 2016-14**

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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 %*
16-1969	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	GLATFELTER	
16-1975	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	HOSPITALITY	0
16-2006	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	FIRE	RATE	VENTURE	7.3
16-1970	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	GLATFELTER	
16-1976	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	HOSPITALITY	0
16-2007	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	FIRE	RATE	VENTURE	7.3
16-1930	0098	BERKLEY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE AND VARIANCE	VAR. 7B & 8B PROF. LIAB.-ARCHITECTS AND ENGINEERS	-22.9
16-1920	0802	CALIFORNIA CAPITAL INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	FARM AND RANCH	0
16-1973	4851	CHURCH MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
16-1936	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP - AVENUES	0
16-1985	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
16-2022	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
16-1941	0323	CIVIL SERVICE EMPLOYEES INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	ALL	0
16-1942	0323	CSE SAFEGUARD INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	ALL	0
16-1968	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	TRIA2015	0
16-1966	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	SURETY	NEW PROGRAM	NONE	0
16-1967	1120	EVEREST REINSURANCE COMPANY	COMMERCIAL	SURETY	NEW PROGRAM	NONE	0
16-1981	0626	EXECUTIVE RISK INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	FORFRONT PORTFOLIO NOT FOR PROFIT	
16-1924	0069	FARMERS INSURANCE EXCHANGE	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	GARAGE	0
16-1989	0069	FARMERS INSURANCE EXCHANGE	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	COMMERCIAL AUTO	4.6
16-1982	0626	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	FORFRONT PORTFOLIO NOT FOR PROFIT	
16-1983	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
16-1984	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
16-530	0111	GENERAL INSURANCE COMPANY OF AMERICA	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE AND VARIANCE	VAR.5 HO3	0
16-1921	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	0
16-2018	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
16-1922	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	0
16-2019	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
16-2020	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
16-1923	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	0
16-2021	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
16-1964	0098	GREAT DIVIDE INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	0
16-1918	0303	GUIDEONE MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR 5 - EDUCATION & SENIOR LIVING CENTERS	0
16-1919	0303	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR 5 - EDUCATION & SENIOR LIVING CENTERS	0
16-1937	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP - AVENUES	0
16-1986	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
16-2023	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
16-1938	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP - AVENUES	0
16-1963	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
16-1987	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
16-2024	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
16-2005		HISCOX INSURANCE COMPANY INC.	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	KIDNAP & RANSOM	
16-1950		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-1951		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-1952		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-1953		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	

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

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
16-1955		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-1956		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-1957		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
16-1960		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	MANUAL	NONE	
16-1979		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	MANUAL	NONE	
16-1992		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
16-1993		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
16-1994		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
16-1995		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
16-1996		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
16-1997		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
16-1998		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
16-1999		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
16-2001		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
16-2002		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
16-2003		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
16-2004		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
16-2027		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	MANUAL	UMBRELLA/EXCESS	
16-1980	2538	INTEGON NATIONAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE AND VARIANCE	VAR 7B, 8B - ONE CHOICE	-4.2
16-1974	0000	JEWELERS MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	JEWELERS BLOCK AND JEWELERS STANDARD	0
16-1939	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP - AVENUES	0
16-1988	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
16-2025	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
16-1928	0660	MERCURY CASUALTY COMPANY	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
16-1925	0069	MID-CENTURY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	GARAGE	0

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
16-1990	0069	MID-CENTURY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	COMMERCIAL AUTO	4.6
16-1962	0031	NATIONAL LIABILITY & FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	VACATION RENTAL	0
16-1929	0645	OREGON MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
16-1961	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	175.4
16-2017	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	SPECIAL EVENTS	
16-1965	4765	STILLWATER INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS	
16-1927	0000	SUN SURETY INSURANCE COMPANY	COMMERCIAL	SURETY	FORMS	BAIL BONDS	
16-1926	0069	TRUCK INSURANCE EXCHANGE	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	GARAGE	0
16-1991	0069	TRUCK INSURANCE EXCHANGE	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	COMMERCIAL AUTO	4.6
16-2026	0248	UFG SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS	0
16-1658	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RATE AND VARIANCE	VAR 8B-OPEN BROKERAGE COVERAGE FOR PROFESSIONALS	-0.7
16-1971	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	GLATFELTER	
16-1977	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	HOSPITALITY	0
16-2008	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	RATE	VENTURE	7.3
16-1972	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	GLATFELTER	
16-1978	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	HOSPITALITY	0
16-2009	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	FIRE	RATE	VENTURE	7.3
<b>88 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  
April 8, 2016**

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	<b>FILE #</b>	<b>PN DATE</b>	<b>COMPANY NAME</b>	<b>LINE TYPE &amp; DESCRIPTION</b>	<b>FILE TYPE</b>	<b>PROGRAM</b>	<b>OVERALL RATE (%)*</b>
Incorrect	16-530	1/29/2016	General Insurance Company of America	Personal Homeowners Multi-Peril	Rate	HO-3	0.00%
Correct	16-530	<b>4/8/2016</b>	General Insurance Company of America	Personal Homeowners Multi-Peril	<b>Rate and Variance</b>	<b>Var 5 - HO-3</b>	0.00%
Incorrect	16-1658	3/18/2016	Westport Insurance Corporation	Commercial Other Liability	Rate	Open Brokerage Coverage	-0.70%
Correct	16-1658	<b>4/8/2016</b>	Westport Insurance Corporation	Commercial Other Liability	<b>Rate and Variance</b>	<b>Var 5 - Open Brokerage Coverage for Professionals</b>	-0.70%

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