

August 7, 2015

PUBLIC NOTICE # 2015-32

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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 %*
15-6471	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-1.3
15-6476	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
15-6492	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
15-6489	0140	AMCO INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
15-6472	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	20.7
15-6478	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	FIRE	RULE CHANGE	TRIA2015.	
15-6484	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	TRIA2015 - COMMERCIAL CRIME & FIDELITY	0
15-6485	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	FIDELITY	RULE CHANGE	TRIA2015 - COMMERCIAL CRIME & FIDELITY	0
15-6424	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-0.1
15-6486	0019	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	TRIA2015 - LEASED EQUIPMENT	
15-6448	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	INLAND MARINE	FORMS	MOTOR TRUCK CARGE	
15-6474	0361	AMERICAN FAMILY HOME INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	20.7
15-6480	0361	AMERICAN FAMILY HOME INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	TRIA2015.	
15-6425	0761	AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-0.1
15-6475	0361	AMERICAN SOUTHERN HOME INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	20.7
15-6481	0361	AMERICAN SOUTHERN HOME INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	TRIA2015.	
15-6426	0761	ASSOCIATED INDEMNITY CORPORATION	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-0.1
15-6412	0968	AXA INSURANCE COMPANY	PERSONAL	INLAND MARINE	NEW PROGRAM	SAFE DEPOSIT BOX	0
15-6422	0031	COLUMBIA INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	TRIA2015	
15-6446	0031	COLUMBIA INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	TRIA2015	
15-6449	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	INLAND MARINE	FORMS	MOTOR TRUCK CARGE	
15-6450	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	INLAND MARINE	FORMS	MOTOR TRUCK CARGE	
15-6404	0140	CRESTBROOK INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
15-6419	0140	CRESTBROOK INSURANCE COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	COLLECTIONS	0
15-6421	0140	CRESTBROOK INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0

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15-6456	0140	CRESTBROOK INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	RULE CHANGE	HOME, CONDO, AND TENANT	0
15-6459	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015 - UMBRELLA/EXCESS	
15-6411	0785	ESSENTIA INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	CLASSIC AUTOMOBILE	0
15-6400	0038	EXECUTIVE RISK INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	CHUBB PRO E&O	
15-6399	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	CHUBB PROFESSIONAL PORTFOLIO	
15-6401	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	CHUBB PRO E&O	
15-6415	0248	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
15-6435	0248	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
15-6427	0761	FIREMAN'S FUND INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-0.1
15-5482	0070	FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 5, 7A, 8A	6.89
15-6460	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015 - UMBRELLA/EXCESS	
15-6445	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EMPLOYMENT PRACTICES LIABILITY	
15-6407	0303	GUIDEONE MUTUAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	AUTO VALUE	0
15-6408	0303	GUIDEONE MUTUAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	AUTO VALUE	
15-6402		HISCOX INSURANCE COMPANY INC.	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	ENTERTAINMENT	-1.74
15-6403	4509	IRONSHORE INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	NOT-FOR -PROFIT D&O	
15-6461	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015 - UMBRELLA/EXCESS	
15-6462	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015 - UMBRELLA/EXCESS	
15-6463	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015 - UMBRELLA/EXCESS	
15-6464	0111	LM INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015 - UMBRELLA/EXCESS	
15-6451	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	INLAND MARINE	FORMS	MOTOR TRUCK CARGE	
15-6454	2538	NATIONAL GENERAL ASSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	METROMILE PER-MILE	
15-6414	0084	NATIONAL INTERSTATE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	TRIA2015	0
15-6423	0031	NATIONAL LIABILITY & FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	TRIA2015	
15-6447	0031	NATIONAL LIABILITY & FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	TRIA2015	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
15-6455	0093	NATIONAL SPECIALTY INSURANCE COMPANY	COMMERCIAL	FIDELITY	NEW PROGRAM	HABITATION	0
15-6428	0761	NATIONAL SURETY CORPORATION	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-0.1
15-6490	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	FIRE	RULE CHANGE	NONE	
15-6491	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
15-6467	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	HOMEOWNERS	
15-6469	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	PERSONAL	FIRE	FORMS	RENTAL OWNERS	
15-6417	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	RATE	BOP	20
15-6442	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	RATE	BOP	20
15-6429	3098	SAFETY NATIONAL CASUALTY CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
15-6441	3098	SAFETY NATIONAL CASUALTY CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-6431	0000	SAMSUNG FIRE & MARINE INSURANCE CO., LTD. (UNITED STATES BRANCH)	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
15-6418	3548	STANDARD FIRE INSURANCE COMPANY (THE)	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS-PLUS	
15-6439	3548	STANDARD FIRE INSURANCE COMPANY (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE.	0
15-6440	3548	STANDARD FIRE INSURANCE COMPANY (THE)	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
15-6452	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	MOTOR TRUCK CARGE	
15-6437	3548	TRAVELERS COMMERCIAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
15-6438	3548	TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
15-6443	3548	TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS-PLUS	
15-6444	3548	TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
15-6436	0248	UNITED FIRE & CASUALTY COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
15-6413	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	RESIDENTIAL PROPERTY MGRS.	0
15-6453	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	MOTOR TRUCK CARGE	
15-6416	0084	VANLINER INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	TRIA2015	0
15-6465	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015 - UMBRELLA/EXCESS	
15-6466	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015 - UMBRELLA/EXCESS	

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15-6409	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015-UMBRELLA EXCESS	
76 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS							

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California Department of Insurance Public Notice Filing Errata Report August 7, 2015

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	15-5482	7/3/2015	First American Property & Casualty Insurance Company	Personal Auto Liability and Physical Damage	Rate		6.89%
Correct	15-5482	8/7/2015	First American Property & Casualty Insurance Company	Personal Auto Liability and Physical Damage	Rate and Variance	Var 5, 7A, 8A	6.89%
Incorrect	15-6234	7/31/2015	Starr Indemnity & Liability Company	Commercial Other Liability	Rate	Umbrella/Excess - Starr Programs	-17.90%
Correct	15-6234	7/31/2015	Starr Indemnity & Liability Company	Commercial Other Liability	Rate and Variance	Var 7A, 7B, 8B - Umbrella/Excess - Starr Programs	-17.90%

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