

September 23, 2016

PUBLIC NOTICE # 2016-39

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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
September 23, 2016**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
16-5705	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	ISO COMMERCIAL PACKAGE	0	ACEH-130721526
16-5706	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	ISO COMMERCIAL PACKAGE	0	ACEH-130721526
16-5707	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	ISO COMMERCIAL PACKAGE	0	ACEH-130721526
16-5756	0008	ALLSTATE INDEMNITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 8A	6.9	ALSE-130720932
16-5757	0008	ALLSTATE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 8A	6.9	ALSE-130720932
16-5758	0008	ALLSTATE NORTHBROOK INDEMNITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 8A	6.9	ALSE-130720932
16-5695	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	OTHER LIABILITY	FORMS	NONE		CNAB-130714903
16-5713	1129	ATLANTIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS		BEAC-130699505
16-5708	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	ISO COMMERCIAL PACKAGE	0	ACEH-130721526
16-5759	0031	BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	ENGINEERS AND CONSULTANT	0	REGU-130718617
16-5740	0802	CALIFORNIA CAPITAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	0	CIGI-130723832
16-5714	0411	COMMERCE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NATION SAFE	7	CMWS-130706415
16-5788	0411	COMMERCE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	SELECT	7	CMWS-130706416
16-5696	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE		CNAB-130714903
16-5697	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	NONE		CNAB-130714903
16-5683	0000	CRUSADER INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	MAINSTREET		CRUS-130698491

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16-5741	0802	EAGLE WEST INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	0	CIGI-130723832
16-5686	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	FINANCIAL INSTITUTIONS	0	EVST-130714711
16-5687	0069	FARMERS INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	RULE CHANGE	(BOP)	0	FARM-130717023
16-5784	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE		FEMC-130732497
16-5797	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE		FEMC-130732651
16-5800	0007	FEDERATED MUTUAL INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS		FEMC-130732599
16-5738	0000	FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS		FDRE130725641
16-5785	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE		FEMC-130732497
16-5798	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE		FEMC-130732651
16-5801	0007	FEDERATED SERVICE INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS		FEMC-130732599
16-5711	0031	GEICO MARINE INSURANCE COMPANY	PERSONAL	INLAND MARINE	BOTH RATE AND FORM	YACHT & PLEASURE BOAT	-6.1	SWIC-130314782
16-5755	0796	GENERAL CASUALTY COMPANY OF WISCONSIN	COMMERCIAL	MULTI-PERIL	FORMS	FLEXBIZ		QBEC-130713239
16-5736	4381	GREAT MIDWEST INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	PROF LIAB INS AGENTS & BROKERS	0	PERR-130726200
16-5734	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		HNVX-G130726223
16-5742	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL OUTPUT POLICY	0	HNVX-G130729832
16-5681	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 7B AND 8B	6.8	HART-130675513

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
16-5727		HISCOX INSURANCE COMPANY INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PRIVATE CO. & NOT-FOR-PROFIT MNGT LIAB		HISC-130704690
16-5793	0300	HORACE MANN INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE		HRMN-130318692
16-5794	0300	HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE		HRMN-130318692
16-5792	4381	IMPERIUM INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EMPLOYMENT-RELATED PRACTICES LIAB.		PERR-130719374
16-5709	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	ISO COMMERCIAL PACKAGE	0	ACEH-130721526
16-5710	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	ISO COMMERCIAL PACKAGE	0	ACEH-130721526
16-5716		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	EARTHQUAKE	MANUAL	NONE		
16-5752		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	MEDICAL MALPRACTICE	MANUAL	HOSPITALS, PHYSICIANS, SURGEONS, DENTISTS		ISOF-130716018
16-5789	3488	LEXON INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	NONE	0	LEXN-130724130
16-4475	0150	MANUFACTURERS ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE AND VARIANCE	VAR 7A	-2.5	STLR-130663888
16-5743	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL OUTPUT POLICY	0	HNVX-G130729832
16-5688	0069	MID-CENTURY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	(BOP)	0	FARM-130717023
16-5767	4715	MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	FORMS	COMMERCIAL PACKAGE		MRTN-130679820
16-5768	4715	MITSUI SUMITOMO INSURANCE USA INC.	COMMERCIAL	MULTI-PERIL	FORMS	COMMERCIAL PACKAGE		MRTN-130679820
16-5698	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	OTHER LIABILITY	FORMS	NONE		CNAB-130714903
16-5712	0093	NATIONAL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	TUMI	0	STNA-130708213

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
16-5748	0510	NAVIGATORS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NOT FOR PROFIT INNAVATION POLICY	0	PERR-130710123
16-5678	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	TRIA2015		PRSS-130719693
16-5679	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	TRIA2015		PRSS-130719679
16-5680	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	TRIA2015-BOP		PRSS-130719677
16-5692	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	TRIA2015- UMBRELLA/EXCESS		PRSS-130719654
16-5693	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	TRIA2015.		PRSS-130719678
16-5729	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	TRIA2015		PRSS-130719680
16-5730	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	TRIA2015		PRSS-130719655
16-5745	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	RULE CHANGE	TRIA2015		PRSS-130719656
16-5790	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015 - UMBRELLA/EXCESS		PRSS-130720081
16-5694	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	CONSTRUCTION		SWRE-130711316
16-5766	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	ENTERTAINMENT	-0.9	SWRE-130730847
16-5760	0088	NOVA CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	GAP WAIVER CONTRATUAL LIAB.	0	REGU-130703478
16-5773	0088	NOVA CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS		REGU-130731706
16-5715	0111	OHIO SECURITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0	LBRC-130715355
16-5747	0150	OLD REPUBLIC GENERAL INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS	0	LDDX-G130725605

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
16-4476	0150	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE AND VARIANCE	VAR 7A	-2.5	STLR-130663888
16-4477	0150	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RATE AND VARIANCE	VAR 7A	-2.5	STLR-130663888
16-5718	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	ULTIMATE COVER	0	PHLX-G130669168
16-5732	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COVER PRO	0	PHLX-G130679896
16-5746	0796	QBE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS		QBEC-130719317
16-5770	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PACKAGE		UNKP-130723644
16-5774	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0	UNKP-130732475
16-5779	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE		UNKP-130720699
16-5717	0158	SENECA INSURANCE COMPANY, INC.	COMMERCIAL	FIRE	RULE CHANGE	NONE	0	REGU-130728279
16-5761	0019	STANDARD GUARANTY INSURANCE COMPANY	PERSONAL	FIRE	RULE CHANGE	FIRSTSELECT DWELLING		ASPX-G130720432
16-5796	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	NON-FILED INLAND MARINE	0	SIPD-130718401
16-5744	0176	STATE FARM FIRE AND CASUALTY COMPANY	COMMERCIAL	SURETY	FORMS	NONE		SFMA-130718419
16-5769	0176	STATE FARM FIRE AND CASUALTY COMPANY	COMMERCIAL	SURETY	FORMS	NONE		SFMA-130721065
16-5771	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PACKAGE		UNKP-130723644
16-5775	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0	UNKP-130732475
16-5780	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	FIRE	RULE CHANGE	NONE		UNKP-130720699

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16-5699	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE		CNAB-130714903
16-5684	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	TECHNOLOGY		TRVD-130717185
16-5685	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	TECHNOLOGY		TRVD-130717185
16-5689	0069	TRUCK INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	RULE CHANGE	(BOP)	0	FARM-130717023
16-5682	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	PRIVATE CHOICE PREMIER (PCP)	-3.2	HART-130696822
16-5753	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	TECHNOLOGY PACKAGE	0	USLI-130720080
16-5750	0071	UNIVERSAL NORTH AMERICA INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	EXCLUSIVE AGENTS	0	UNAC-130709667
16-5700	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE		CNAB-130714903
16-5772	2538	WESCO INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PACKAGE		UNKP-130723644
16-5776	2538	WESCO INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0	UNKP-130732475
16-5781	2538	WESCO INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE		UNKP-130720699
16-5690	1285	XL INSURANCE AMERICA, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS		XLAM-130718149
92 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
September 23, 2016**

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	16-4475	9/23/2016	Manufacturers Alliance Insurance Company	Commercial Other Liability	Rate		-2.50%
Correct	16-4475	9/23/2016	Manufacturers Alliance Insurance Company	Commercial Other Liability	Rate and Variance	Variance 7A	-2.50%
Incorrect	16-4476	9/23/2016	Pennsylvania Manufacturers' Association Insurance Company	Commercial Other Liability	Rate		-2.50%
Correct	16-4476	9/23/2016	Mitsui Sumitomo Insurance Company of America	Commercial Other Liability	Rate and Variance	Variance 7A	-2.50%
Incorrect	16-4477	9/23/2016	Pennsylvania Manufacturers' Indemnity Company	Commercial Other Liability	Rate		-2.50%
Correct	16-4477	9/23/2016	Pennsylvania Manufacturers' Indemnity Company	Commercial Other Liability	Rate and Variance	Variance 7A	-2.50%

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