

October 23, 2015

PUBLIC NOTICE # 2015-43

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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
October 23, 2015**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
15-8301	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	TRIA2015-TANKSAFE STORAGE TANK LIAB.	
15-8371	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
15-8411	0761	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	ALLIANZ D & O PROTECT	0
15-8395	0008	ALLSTATE INDEMNITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	ALL PROGRAMS	
15-8396	0008	ALLSTATE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	ALL PROGRAMS	
15-8334	0008	ALLSTATE NORTHBROOK INDEMNITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	GUARANTEED ASSET PROTECTION REIMBURSEMENT INSURANC	
15-8397	0008	ALLSTATE NORTHBROOK INDEMNITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	ALL PROGRAMS	
15-8414	0140	AMCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	CYBERONE & DATA COMPROMISE & IDENTITY RECOVERY	0
15-8303	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RATE	HOSPICE, HOME HEALTH CARE & RELATED ORGANIZATIONS	38.85
15-8306	0019	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	TRIA2015-FIRST PROTECTOR	
15-8363	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	INLAND MARINE	FORMS	MOTOR TRUCK CARGO	
15-8399	0361	AMERICAN FAMILY HOME INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	COLLECTOR VEHICLE	6.68
15-8400	0361	AMERICAN FAMILY HOME INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	COLLECTOR VEHICLE	
15-8384	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	AFTERMARKET SPECIALTY ACCOUNTS	
15-8417	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	-UMBRELLA / EXCESS - CRISISRESPONSE VAR.8B- FIRST	
15-8422	0361	AMERICAN MODERN HOME INSURANCE COMPANY	PERSONAL	INLAND MARINE	RATE AND VARIANCE	CHOICE WATERCRAFT	3.47
15-8419	0019	AMERICAN SECURITY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	WIRELESS EQUIPMENT	
15-8385	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	AFTERMARKET SPECIALTY ACCOUNTS	
15-8421	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	AFTERMARKET EXPRESS	0
15-8305	0028	AMICA MUTUAL INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RATE	UMBRELLA EXCESS	6.5
15-8315	1279	ARCH INSURANCE COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	FORMS	BLANKET LENDERS SINGLE INTEREST	
15-8355	4698	ASPEN AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	ENVIRONMENTAL COMMERCIAL AUTO	0
15-8338	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	GENERAL RISK	0

PN#: 2015-43

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

**California Department of Insurance
Public Notice Filing
October 23, 2015**

15-8339	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	GENERAL RISK	0
15-8296	0802	CALIFORNIA CAPITAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	PREFERRED.	
15-8335	0802	CALIFORNIA CAPITAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	PREFERRED/EMPLOYEE/CPF	
15-8379	0000	CENTURY-NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 8A & 8B - ROAD AMERICA MOTOR CLUB	2.89
15-8325	0038	CHUBB NATIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	MARKET EDGE	
15-8349	0038	CHUBB NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	TRIA2015	
15-8401	0038	CHUBB NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	MARKET EDGE	
15-8403	0038	CHUBB NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	MARKET EDGE	
15-8405	0038	CHUBB NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015	
15-8407	0038	CHUBB NATIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	TRIA2015	
15-8409	0038	CHUBB NATIONAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	TRIA2015	
15-8388	0244	CINCINNATI INSURANCE COMPANY (THE)	PERSONAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS	0
15-8310	0069	COAST NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	BASIC	
15-8365	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	INLAND MARINE	FORMS	MOTOR TRUCK CARGO	
15-8366	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	INLAND MARINE	FORMS	MOTOR TRUCK CARGO	
15-8415	0140	DEPOSITORS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	CYBERONE & DATA COMPROMISE & IDENTITY RECOVERY	0
15-8297	0802	EAGLE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	PREFERRED.	
15-8336	0802	EAGLE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	PREFERRED/EMPLOYEE/CPF	
15-8292	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
15-8316	3786	ENDURANCE RISK SOLUTIONS ASSURANCE CO.	COMMERCIAL	INLAND MARINE	FORMS	NONE	
15-8313	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	INLAND MARINE GUIDE - NON-FILED	0
15-8314	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	INLAND MARINE GUIDE - FILED	0
15-8381	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	TRIA2015 - COMMERCIAL OUTPUT	0
15-8289	0038	EXECUTIVE RISK INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	CHUBB PRO E&O	
15-8326	0038	EXECUTIVE RISK INDEMNITY INC.	COMMERCIAL	FIRE	RULE CHANGE	MARKET EDGE	
15-8350	0038	EXECUTIVE RISK INDEMNITY INC.	COMMERCIAL	INLAND MARINE	FORMS	TRIA2015	
15-8402	0038	EXECUTIVE RISK INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	MARKET EDGE	
15-8404	0038	EXECUTIVE RISK INDEMNITY INC.	COMMERCIAL	INLAND MARINE	RULE CHANGE	MARKET EDGE	
15-8406	0038	EXECUTIVE RISK INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015	
15-8408	0038	EXECUTIVE RISK INDEMNITY INC.	COMMERCIAL	FIRE	FORMS	TRIA2015	
15-8410	0038	EXECUTIVE RISK INDEMNITY INC.	COMMERCIAL	BURGLARY AND THEFT	FORMS	TRIA2015	

PN#: 2015-43

**California Department of Insurance
Public Notice Filing
October 23, 2015**

15-8299	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	INLAND MARINE GUIDE	
15-8290	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	CHUBB PRO E&O	
15-8295	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	FOREFRONT PORTFOLIO 3.0	
15-8304	0140	FREEDOM SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	GARAGE	0
15-8352	4795	GATEWAY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
15-8298	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EXCESS FOLLOW FORM	
15-8302	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	NONE	
15-8309	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	RULE CHANGE	CROP HAIL INSURANCE	0
15-8377	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	NONE	
15-8307	0084	GREAT AMERICAN SECURITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015	
15-8324	0084	GREAT AMERICAN SECURITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
15-8345	0225	HARCO NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NORTH AMERICAN TIMBER	0
15-8372	0225	HARCO NATIONAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NORTH AMERICAN TIMBER	
15-8376	0225	HARCO NATIONAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NORTH AMERICAN TIMBER	
15-8412		HISCOX INSURANCE COMPANY INC.	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	KIDNAP AND RANSOM	0
15-8389	0660	MERCURY CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP - ALL PROGRAMS	
15-8367	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	INLAND MARINE	FORMS	MOTOR TRUCK CARGO	
15-8354	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROF LIAB PUBLIC OFFICIALS	0
15-8370	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
15-8391	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	RATE	SPECIALTY RISK PROTECTOR	0
15-8418	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	-UMBRELLA / EXCESS - CRISISRESPONSE	
15-8358		NATIONS INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR. 8A & 8B - NATIONS MOTOR CLUB	5.9
15-8300	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	INLAND MARINE GUIDE	
15-8416	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	CYBERONE & DATA COMPROMISE & IDENTITY RECOVERY	0
15-8356	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
15-8423	0000	OHIO INDEMNITY COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	RATE	GUARANTEED ASSET PROTECTION(GAP)	1.5
15-8353	2538	PERSONAL EXPRESS INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	PEIC-GROUP AND NON-GROUP	

PN#: 2015-43

**California Department of Insurance
Public Notice Filing
October 23, 2015**

15-8390	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
15-8337	0796	QBE INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	NEW PROGRAM	NON-FILED CLASSES	0
15-8359	0796	QBE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	REAL ESTATE SERVICES ERRORS & OMISSIONS	0
15-8373	0796	QBE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	CPA GOLD	
15-8392	0796	QBE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	CPA GOLD	
15-8393	0796	QBE INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	NEW PROGRAM	FILED CLASSES	0
15-8398	0501	RSUI INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS LIABILITY	0
15-8322	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	-24.9
15-8351	0091	SENTINEL INSURANCE COMPANY, LTD.	COMMERCIAL	MULTI-PERIL	FORMS	GROWING SPECTRUM	
15-8346	3548	STANDARD FIRE INSURANCE COMPANY (THE)	PERSONAL	INLAND MARINE	FORMS	TRAVELERS EVENT PROTECTOR PLAN	
15-8340	0098	STARNET INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	GENERAL RISK	0
15-8323	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	COLLATERAL PROTECTION	0
15-8383	3098	TOKIO MARINE AMERICA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	TRIA2015 - UMBRELLA/EXCESS	
15-8368	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	MOTOR TRUCK CARGO	
15-8321	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015 - INVESTMENT ADVISERS	
15-8374	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	OMNI II	0
15-8375	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	OMNI II	0
15-8357	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
15-8362	0000	USPLATE GLASS INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	TRIA2015	
15-8369	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	MOTOR TRUCK CARGO	
15-8394	0084	VANLINER INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
15-8341		WAWANESA GENERAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS	0
15-8342		WAWANESA GENERAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HO-4 RENTERS	0
15-8343		WAWANESA GENERAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HO-6 CONDOMINIUM	0
15-8344		WAWANESA GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
15-8347	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROF. LIAB. D & O	0
15-8361	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	D & O	
15-8382	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	PRIVATE COMPANY SELECT INSURANCE POLICY	
15-8386	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	AFTERMARKET SPECIALTY ACCOUNTS	

PN#: 2015-43

**California Department of Insurance
Public Notice Filing
October 23, 2015**

15-8387	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	AFTERMARKET SPECIALTY ACCOUNTS	
111 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS							

PN#: 2015-43

California Department of Insurance Public Notice Filing Errata Report October 23, 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 (%)*
Delete	15-6899	8/21/2015	Great American Alliance Insurance Company	Commercial Inland Marine	Forms	Builders Risk Plus & Homebuilders Builders Risk	
Delete	15-6900	8/21/2015	Great American Assurance Company	Commercial Inland Marine	Forms	Builders Risk Plus & Homebuilders Builders Risk	
Delete	15-6901	8/21/2015	Great American Insurance Company	Commercial Inland Marine	Forms	Builders Risk Plus & Homebuilders Builders Risk	
Delete	15-6902	8/21/2015	Great American Insurance Company of New York	Commercial Inland Marine	Forms	Builders Risk Plus & Homebuilders Builders Risk	
Add	15-8281	10/16/2015	North American Elite Insurance Company	Commercial Inland Marine	Rule Change		
Add	15-8282	10/16/2015	North American Specialty Insurance Company	Commercial Inland Marine	Rule Change		

PN#: 2015-43

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