

November 13, 2015

PUBLIC NOTICE # 2015-46

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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 %*
15-8853	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	FORMS	NONE	
15-8921	0140	ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
15-8903	0140	AMCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
15-8918	0155	ASI SELECT INSURANCE CORP	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	0
15-8926	0155	ASI SELECT INSURANCE CORP	PERSONAL	FIRE	RULE CHANGE	NONE	0
15-8870	1129	ATLANTIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	MANAGEMENT LIABILITY	
15-7796	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	GENERAL RISK	-24.6
15-7797	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	GENERAL RISK	-24.6
15-8937	0802	CALIFORNIA CAPITAL INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	NONE	0
15-8924	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	MEDICAL MALPRACTICE	NEW PROGRAM	ONCOLOGY	0
15-8925	1285	CATLIN INSURANCE COMPANY, INC.	COMMERCIAL	INLAND MARINE	FORMS	TRIA2015	
15-8919	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	ASSOCIATION LIAB.	2.76
15-8848	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
15-8813	0038	EXECUTIVE RISK INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	CONSTRUCTION	0
15-8936	0000	FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	RURAL ELECTRIC COOPERATIVE	0
15-8859	0796	GENERAL CASUALTY COMPANY OF WISCONSIN	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
15-8836	0111	GOLDEN EAGLE INSURANCE CORPORATION	COMMERCIAL	FARMOWNERS MULTI-PERIL	RATE	FARM & RANCH	-13.6
15-8893	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
15-8867	0201	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	PERSONAL	FIRE	RULE CHANGE	NONE	
15-8897	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	CRIME	0
15-8906	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	CRIME	0
15-8930	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	AGRIPAK FARM AND RANCH	0
15-8898	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	CRIME	0
15-8907	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	CRIME	0
15-8931	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	AGRIPAK FARM AND RANCH	0
15-8899	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	CRIME	0

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15-8908	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	CRIME	0
15-8932	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	AGRIPAK FARM AND RANCH	0
15-8900	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	FIDELITY	RULE CHANGE	CRIME	0
15-8909	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	CRIME	0
15-8933	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	AGRIPAK FARM AND RANCH	0
15-8805	0084	GREAT AMERICAN SECURITY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	TRIA2015	
15-8806	0084	GREAT AMERICAN SPIRIT INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	TRIA2015	
15-8872	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE	NONE	-20.8
15-8876	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-8877	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-8827	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	CRIMESHIELD ADVANCED	
15-8878	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-8879	0091	HARTFORD INSURANCE COMPANY OF THE MIDWEST	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-8880	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-8887	0004	IDS PROPERTY CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	COSTCO AND NON-COSTCO SAFETY PAYS AUTO	
15-8888	0004	IDS PROPERTY CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	COSTCO SAFETY PAYS AUTO	6.88
15-8889	0004	IDS PROPERTY CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NON-COSTCO SAFETY PAYS AUTO	6.83
15-8901	2538	INTEGON PREFERRED INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	8.7
15-8814	0150	MANUFACTURERS ALLIANCE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
15-8863	0150	MANUFACTURERS ALLIANCE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
15-8817	0785	MARKEL AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	11.05
15-8818	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	11.05
15-8920	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COLLECTOR VEHICLE GARAGE	0
15-8927	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	MEDICAL TRANSPORT	0
15-8825	0140	NATIONAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	

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15-8850	0031	NATIONAL LIABILITY & FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	MANAGEMENT LIABILITY	0
15-8821	0093	NATIONAL SPECIALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	TUMI	0
15-8846	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	FORMS	PRIVATE EDGE PLUS	
15-8866	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RATE	FARM	-9
15-8904	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
15-8905	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
15-8922	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
15-8923	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
15-8894	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
15-8809	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	FOLLOWING FORM EXCESS LIAB.	0
15-8890	0088	NOVA CASUALTY COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
15-8849	0225	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	PERSONAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	OCCIDENTAL II	5.24
15-8852	0225	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	OCCIDENTAL II (SEMI-ANNUAL)	
15-8861	0225	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	COMMERCIAL	FIRE	RULE CHANGE	HABITATIONAL RISK	0
15-8837	0111	PEERLESS INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RATE	FARM & RANCH	-13.6
15-8815	0150	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
15-8864	0150	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
15-8816	0150	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
15-8865	0150	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
15-8847	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	RULE CHANGE	MOTORCYCLE DEALERS	
15-8874	0175	PLAZA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROF.LIAB. ACCOUNTANT	0
15-8917	0175	PLAZA INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	COMMERCIAL AUTO PIC	9.7
15-8935	0175	PLAZA INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	TOW	6.07
15-8881	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0

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15-8860	0796	REGENT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
15-8826	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
15-8875	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
15-8845	3219	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	-1.7
15-8885	0748	STAR INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	LIVESTOCK MARKETING ASSOCIATION	0
15-7798	0098	STARNET INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	GENERAL RISK	-24.6
15-8804	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
15-8833	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	MOBILE HOME PARKS	0
15-8834	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	OILPATCH	0
15-8823	0000	STERLING CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	CLASSIC	6.1
15-8808	0225	TRANSGUARD INSURANCE COMPANY OF AMERICA, INC	COMMERCIAL	INLAND MARINE	NEW PROGRAM	GROUP RELOCATION	0
15-8824	3548	TRAVELERS COMMERCIAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	QUANTUM AUTO 2	
15-8839	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	OMNI II	
15-8891	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	FIRE	NEW PROGRAM	LARGE COMM'L. FIRST PARTY	0
15-8840	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	OMNI II	
15-8892	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	FIRE	NEW PROGRAM	LARGE COMM'L. FIRST PARTY	0
15-8869	3548	TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	UANTUM AUTO 2.0	
15-8807	0084	TRIUMPH CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
15-8871	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	THE HARTFORD PROFESSIONALLIABILITY	
15-8882	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-8851	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	PROF. OFFICE PACKAGE	0
15-8868	0201	UTICA MUTUAL INSURANCE COMPANY	PERSONAL	FIRE	RULE CHANGE	NONE	
15-8855	0309	WESTERN HOME INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	WESTERN HOME 1	
15-8856	0309	WESTERN HOME INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR. 8B-WESTERN HOME 1	6.8
15-8857	0309	WESTERN HOME INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR. 8B-WESTERN HOME 2	6.9

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15-8829	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	PROFESSIONALS ADVANTAGE FOR LAWYERS	0
15-8819	0660	WORKMEN'S AUTO INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NON-STANDARD	
15-8820	0660	WORKMEN'S AUTO INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NON-STANDARD	6.9
15-8803	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
15-8862	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PRIVATE COMPANY D & O	
15-8873	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE	NONE	-20.8
106 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
November 13, 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	15-7796	10/2/2015	Berkley National Insurance Company	Commercial Inland Marine	Both Rate and Form	General Risk	-45.00%
Correct	15-7796	11/13/2015	Berkley National Insurance Company	Commercial Inland Marine	Both Rate and Form	General Risk	-24.60%
Incorrect	15-7797	10/2/2015	Berkley Regional Insurance Company	Commercial Inland Marine	Both Rate and Form	General Risk	-45.00%
Correct	15-7797	11/13/2015	Berkley Regional Insurance Company	Commercial Inland Marine	Both Rate and Form	General Risk	-24.60%
Incorrect	15-7798	10/2/2015	StarNet Insurance Company	Commercial Inland Marine	Both Rate and Form	General Risk	-45.00%
Correct	15-7798	11/13/2015	StarNet Insurance Company	Commercial Inland Marine	Both Rate and Form	General Risk	-24.60%