

November 20, 2015

**PUBLIC NOTICE # 2015-47**

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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 %* |
|---------|-------|--|------------|-----------------------|--------------------|--|-----------------|
| 15-9013 | 0626  | ACE AMERICAN INSURANCE COMPANY                     | COMMERCIAL | OTHER LIABILITY       | FORMS              |  |                 |
| 15-9020 | 0626  | ACE AMERICAN INSURANCE COMPANY                     | COMMERCIAL | OTHER LIABILITY       | NEW PROGRAM        | CODA PREMIER MUTUAL FUND INDEPENDENT DIRECTOR LIAB | 0               |
| 15-9010 | 0785  | ALTERRA AMERICA INSURANCE COMPANY                  | COMMERCIAL | INLAND MARINE         | FORMS              | TRIA2015   |                 |
| 15-9004 | 0212  | AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY | COMMERCIAL | FIRE                  | RULE CHANGE        | NONE   | 0               |
| 15-9005 | 0212  | AMERICAN ZURICH INSURANCE COMPANY                  | COMMERCIAL | FIRE                  | RULE CHANGE        | NONE   | 0               |
| 15-9038 | 4698  | ASPEN AMERICAN INSURANCE COMPANY                   | COMMERCIAL | MEDICAL MALPRACTICE   | FORMS              | PROF LIAB-PHYSICIANS & SURGEONS                    |                 |
| 15-8995 |       | ATRADIUS TRADE CREDIT INSURANCE, INC.              | COMMERCIAL | CREDIT                | FORMS              | TRADE CREDIT MODULA POLICY                         |                 |
| 15-9019 |       | ATRADIUS TRADE CREDIT INSURANCE, INC.              | COMMERCIAL | CREDIT                | FORMS              | TRADE CREDIT MODULA POLICY                         |                 |
| 15-8996 | 0098  | BERKLEY INSURANCE COMPANY                          | COMMERCIAL | OTHER LIABILITY       | RULE CHANGE        | PROF. LIAB. - LAWYERS                              | 0               |
| 15-9024 | 0262  | CANAL INSURANCE COMPANY                            | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | BOTH RATE AND FORM | CANAL TRUCKING & PUBLIC AUTO                       | 0.6             |
| 15-9001 | 0244  | CINCINNATI INSURANCE COMPANY (THE)                 | PERSONAL   | INLAND MARINE         | NEW PROGRAM        | INLAND MARINE                                      | 0               |
| 15-9000 | 0411  | COMMERCE WEST INSURANCE COMPANY                    | PERSONAL   | AUTO LIAB/PHYS DAMAGE | RATE               | NATION SAFE  | 16.38           |
| 15-9023 | 0411  | COMMERCE WEST INSURANCE COMPANY                    | PERSONAL   | AUTO LIAB/PHYS DAMAGE | RATE               | SELECT   | 11.35           |
| 15-9006 | 0212  | EMPIRE FIRE AND MARINE INSURANCE COMPANY           | COMMERCIAL | FIRE                  | RULE CHANGE        | NONE   | 0               |
| 15-9042 | 0111  | EMPLOYERS INSURANCE COMPANY OF WAUSAU              | COMMERCIAL | OTHER LIABILITY       | FORMS              | TRIA2015   |                 |
| 15-9054 | 0111  | EMPLOYERS INSURANCE COMPANY OF WAUSAU              | COMMERCIAL | FIRE                  | FORMS              | TRIA2015   |                 |
| 15-9052 | 1120  | EVEREST NATIONAL INSURANCE COMPANY                 | PERSONAL   | AUTO LIAB/PHYS DAMAGE | NEW PROGRAM        | PREFERRED  | 0               |
| 15-9053 | 1120  | EVEREST NATIONAL INSURANCE COMPANY                 | PERSONAL   | AUTO LIAB/PHYS DAMAGE | CLASS PLAN         | PREFERRED  |                 |
| 15-8984 | 0038  | EXECUTIVE RISK INDEMNITY INC.                      | COMMERCIAL | OTHER LIABILITY       | FORMS              | CHUBB PRO E&O                                      |                 |
| 15-8980 | 0038  | FEDERAL INSURANCE COMPANY                          | COMMERCIAL | OTHER LIABILITY       | FORMS              | THE CHUBB PRIMARY                                  |                 |
| 15-8981 | 0038  | FEDERAL INSURANCE COMPANY                          | COMMERCIAL | OTHER LIABILITY       | FORMS              | CHUBB PRO E&O                                      |                 |
| 15-9050 | 0038  | FEDERAL INSURANCE COMPANY                          | COMMERCIAL | OTHER LIABILITY       | FORMS              | HEALTH CARE PORTFOLIO                              |                 |
| 15-9051 | 0038  | FEDERAL INSURANCE COMPANY                          | COMMERCIAL | OTHER LIABILITY       | FORMS              | MEDIAGUARD BY CHUBB                                |                 |
| 15-9007 | 0212  | FIDELITY AND DEPOSIT COMPANY OF MARYLAND           | COMMERCIAL | FIRE                  | RULE CHANGE        | NONE   | 0               |

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|         |      |  |            |                        |                    |  |      |
|---------|------|--|------------|------------------------|--------------------|--|------|
| 15-8971 | 3548 | FIDELITY AND GUARANTY INSURANCE COMPANY            | COMMERCIAL | SURETY                 | RATE               | SURETY RATE PLAN                                   | -10  |
| 15-8972 | 3548 | FIDELITY AND GUARANTY INSURANCE UNDERWRITERS, INC. | COMMERCIAL | SURETY                 | RATE               | SURETY RATE PLAN                                   | -10  |
| 15-9043 | 0111 | FIRST LIBERTY INSURANCE CORPORATION (THE)          | COMMERCIAL | OTHER LIABILITY        | FORMS              | TRIA2015   |      |
| 15-9055 | 0111 | FIRST LIBERTY INSURANCE CORPORATION (THE)          | COMMERCIAL | FIRE                   | FORMS              | TRIA2015   |      |
| 15-8991 | 0111 | GOLDEN EAGLE INSURANCE CORPORATION                 | COMMERCIAL | FARMOWNERS MULTI-PERIL | RULE CHANGE        | FARM   |      |
| 15-9067 | 0084 | GREAT AMERICAN ALLIANCE INSURANCE COMPANY          | COMMERCIAL | SURETY                 | RULE CHANGE        | NONE   | 0    |
| 15-8998 | 0084 | GREAT AMERICAN SECURITY INSURANCE COMPANY          | COMMERCIAL | FIRE                   | FORMS              | TRIA2015   |      |
| 15-9012 | 0084 | GREAT AMERICAN SECURITY INSURANCE COMPANY          | COMMERCIAL | BURGLARY AND THEFT     | FORMS              | TRIA2015   |      |
| 15-9017 | 0084 | GREAT AMERICAN SECURITY INSURANCE COMPANY          | COMMERCIAL | INLAND MARINE          | FORMS              | NONE   |      |
| 15-8999 | 0084 | GREAT AMERICAN SPIRIT INSURANCE COMPANY            | COMMERCIAL | FIRE                   | FORMS              | TRIA2015   |      |
| 15-9014 | 0084 | GREAT AMERICAN SPIRIT INSURANCE COMPANY            | COMMERCIAL | BURGLARY AND THEFT     | FORMS              | TRIA2015   |      |
| 15-9018 | 0084 | GREAT AMERICAN SPIRIT INSURANCE COMPANY            | COMMERCIAL | INLAND MARINE          | FORMS              | NONE   |      |
| 15-9034 | 0091 | HARTFORD CASUALTY INSURANCE COMPANY                | COMMERCIAL | OTHER LIABILITY        | FORMS              | UMBRELLA EXCESS                                    |      |
| 15-9033 | 0517 | HDI-GERLING AMERICA INSURANCE COMPANY              | COMMERCIAL | OTHER LIABILITY        | NEW PROGRAM        | UMBRELLA/EXCESS-CALIFORNIA COMMUNITY               | 0    |
| 15-9031 |      | HISCOX INSURANCE COMPANY INC.                      | COMMERCIAL | AUTO LIAB/PHYS DAMAGE  | RULE CHANGE        | ENTERTAINMENT                                      | 2.6  |
| 15-9036 |      | HISCOX INSURANCE COMPANY INC.                      | COMMERCIAL | INLAND MARINE          | BOTH RATE AND FORM | ENTERTAINMENT                                      | 18.4 |
| 15-9003 | 0626 | INDEMNITY INSURANCE COMPANY OF NORTH AMERICA       | COMMERCIAL | FARMOWNERS MULTI-PERIL | RULE CHANGE        | NONE   | 0    |
| 15-9015 | 0626 | INDEMNITY INSURANCE COMPANY OF NORTH AMERICA       | COMMERCIAL | OTHER LIABILITY        | FORMS              |  |      |
| 15-8982 | 2538 | INTEGON NATIONAL INSURANCE COMPANY                 | PERSONAL   | FIRE                   | FORMS              | TRIA2015 - DWELLING FIRE (ONE CHOICE/TRADITIONAL T |      |
| 15-9044 | 0111 | LIBERTY INSURANCE CORPORATION                      | COMMERCIAL | OTHER LIABILITY        | FORMS              | TRIA2015   |      |
| 15-9056 | 0111 | LIBERTY INSURANCE CORPORATION                      | COMMERCIAL | FIRE                   | FORMS              | TRIA2015   |      |
| 15-9045 | 0111 | LIBERTY MUTUAL FIRE INSURANCE COMPANY              | COMMERCIAL | OTHER LIABILITY        | FORMS              | TRIA2015   |      |
| 15-9057 | 0111 | LIBERTY MUTUAL FIRE INSURANCE COMPANY              | COMMERCIAL | FIRE                   | FORMS              | TRIA2015   |      |
| 15-9046 | 0111 | LIBERTY MUTUAL INSURANCE COMPANY                   | COMMERCIAL | OTHER LIABILITY        | FORMS              | TRIA2015   |      |

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| 15-9058 | 0111 | LIBERTY MUTUAL INSURANCE COMPANY                       | COMMERCIAL | FIRE                   | FORMS       | TRIA2015                            |      |
| 15-9047 | 0111 | LM INSURANCE CORPORATION                               | COMMERCIAL | OTHER LIABILITY        | FORMS       | TRIA2015                            |      |
| 15-9059 | 0111 | LM INSURANCE CORPORATION                               | COMMERCIAL | FIRE                   | FORMS       | TRIA2015                            |      |
| 15-9011 | 0785 | MARKEL AMERICAN INSURANCE COMPANY                      | COMMERCIAL | INLAND MARINE          | FORMS       | TRIA2015                            |      |
| 15-9037 | 0785 | MARKEL INSURANCE COMPANY                               | COMMERCIAL | MULTI-PERIL            | RATE        | BOP                                 | 0.24 |
| 15-9032 | 0473 | MIDVALE INDEMNITY COMPANY                              | COMMERCIAL | OTHER LIABILITY        | NEW PROGRAM | NONE                                | 0    |
| 15-9035 | 0473 | MIDVALE INDEMNITY COMPANY                              | COMMERCIAL | OTHER LIABILITY        | NEW PROGRAM | CONTRACTORS E&O & MISC. PROF. LIAB. | 0    |
| 15-8997 | 0093 | NATIONAL SPECIALTY INSURANCE COMPANY                   | COMMERCIAL | OTHER LIABILITY        | RULE CHANGE | TECHSERVE                           | 0    |
| 15-9002 | 0093 | NATIONAL SPECIALTY INSURANCE COMPANY                   | COMMERCIAL | OTHER LIABILITY        | RULE CHANGE | WATERWELL DRILLERS                  | 0    |
| 15-9022 | 0093 | NATIONAL SPECIALTY INSURANCE COMPANY                   | COMMERCIAL | OTHER LIABILITY        | RULE CHANGE | UMBRELLA/EXCESS                     | 0    |
| 15-8992 | 0111 | PEERLESS INSURANCE COMPANY                             | COMMERCIAL | FARMOWNERS MULTI-PERIL | RULE CHANGE | FARM                                |      |
| 15-9025 | 3098 | PHILADELPHIA INDEMNITY INSURANCE COMPANY               | COMMERCIAL | OTHER LIABILITY        | FORMS       | TRIA2015-UMBRELLA/EXCESS            |      |
| 15-8989 | 3219 | SOMPO JAPAN FIRE & MARINE INSURANCE COMPANY OF AMERICA | COMMERCIAL | AUTO LIAB/PHYS DAMAGE  | RULE CHANGE | NONE                                | 0    |
| 15-8985 | 3219 | SOMPO JAPAN INSURANCE COMPANY OF AMERICA               | COMMERCIAL | FIRE                   | RULE CHANGE | NONE                                | 0    |
| 15-8986 | 3219 | SOMPO JAPAN INSURANCE COMPANY OF AMERICA               | COMMERCIAL | OTHER LIABILITY        | RULE CHANGE | UMBRELLA & EXCESS                   | 0    |
| 15-8987 | 3219 | SOMPO JAPAN INSURANCE COMPANY OF AMERICA               | COMMERCIAL | OTHER LIABILITY        | RULE CHANGE | NONE                                | 0    |
| 15-8988 | 3219 | SOMPO JAPAN INSURANCE COMPANY OF AMERICA               | COMMERCIAL | INLAND MARINE          | RULE CHANGE | NONE                                | 0    |
| 15-8990 | 3219 | SOMPO JAPAN INSURANCE COMPANY OF AMERICA               | COMMERCIAL | AUTO LIAB/PHYS DAMAGE  | RULE CHANGE | NONE                                | 0    |
| 15-8973 | 3548 | ST. PAUL FIRE AND MARINE INSURANCE COMPANY             | COMMERCIAL | SURETY                 | RATE        | SURETY RATE PLAN                    | -10  |
| 15-8974 | 3548 | ST. PAUL GUARDIAN INSURANCE COMPANY                    | COMMERCIAL | SURETY                 | RATE        | SURETY RATE PLAN                    | -10  |
| 15-8975 | 3548 | ST. PAUL MERCURY INSURANCE COMPANY                     | COMMERCIAL | SURETY                 | RATE        | SURETY RATE PLAN                    | -10  |
| 15-9039 | 0176 | STATE FARM FIRE AND CASUALTY COMPANY                   | COMMERCIAL | SURETY                 | FORMS       | FIDELITY AND SURETY BONDS           |      |
| 15-8976 | 3548 | TRAVELERS CASUALTY AND SURETY COMPANY                  | COMMERCIAL | SURETY                 | RATE        | SURETY RATE PLAN                    | -10  |
| 15-8977 | 3548 | TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA       | COMMERCIAL | SURETY                 | RATE        | SURETY RATE PLAN                    | -10  |
| 15-9041 | 3548 | TRAVELERS COMMERCIAL INSURANCE COMPANY                 | PERSONAL   | HOMEOWNERS MULTI-PERIL | RULE CHANGE | QUANTUM HOMEOWNERS & HVH            |      |
| 15-8978 | 3548 | UNITED STATES FIDELITY AND GUARANTY COMPANY            | COMMERCIAL | SURETY                 | RATE        | SURETY RATE PLAN                    | -10  |
| 15-8983 | 0038 | VIGILANT INSURANCE COMPANY                             | COMMERCIAL | OTHER LIABILITY        | FORMS       | CHUBB PRO E&O                       |      |

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|  |      |   |            |                 |             |  |   |
|--|------|---|------------|-----------------|-------------|--|---|
| 15-9048  | 0111 | WAUSAU BUSINESS INSURANCE COMPANY             | COMMERCIAL | OTHER LIABILITY | FORMS       | TRIA2015   |   |
| 15-9060  | 0111 | WAUSAU BUSINESS INSURANCE COMPANY             | COMMERCIAL | FIRE            | FORMS       | TRIA2015   |   |
| 15-9049  | 0111 | WAUSAU UNDERWRITERS INSURANCE COMPANY         | COMMERCIAL | OTHER LIABILITY | FORMS       | TRIA2015   |   |
| 15-9061  | 0111 | WAUSAU UNDERWRITERS INSURANCE COMPANY         | COMMERCIAL | FIRE            | FORMS       | TRIA2015   |   |
| 15-9021  | 0626 | WESTCHESTER FIRE INSURANCE COMPANY            | COMMERCIAL | OTHER LIABILITY | NEW PROGRAM | CODA PREMIER MUTUAL FUND INDEPENDENT DIRECTOR LIAB | 0 |
| 15-9008  | 0212 | ZURICH AMERICAN INSURANCE COMPANY             | COMMERCIAL | FIRE            | RULE CHANGE | NONE   | 0 |
| 15-9009  | 0212 | ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS | COMMERCIAL | FIRE            | RULE CHANGE | NONE   | 0 |
| <b>82 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS</b> |      |   |            |                 |             |  |   |

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