

January 2, 2015

**PUBLIC NOTICE # 2015-01**

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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 %*
14-8775	0012	AIG PROPERTY CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
14-8776	0012	AIU INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
14-8793	0140	AMCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	VETERINARIANS	0
14-8792	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF LIAB - LAWYERS	
14-8774	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
14-8788	0361	AMERICAN MODERN HOME INSURANCE COMPANY	PERSONAL	INLAND MARINE	NEW PROGRAM	SELF STORAGE	0
14-8789		AMERICAN NUCLEAR INSURERS	COMMERCIAL	OTHER LIABILITY	FORMS	NUCLEAR LIABILITY	
14-8830	0019	AMERICAN RELIABLE INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	HO-3	
14-8795	4698	ASPEN AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROF LIAB - APPRAISAL AND VALUATION	0
14-8782	1129	ATLANTIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	@VANTAGE FOR GENERAL LIABILITY	0
14-8791	0023	BCS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	CYBER LIABILITY & PRIVACY	0
14-8801	0023	BCS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	TRIP PROTECTION - UNFORSEEN REASONS	0
14-8773	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	ADVANCED BOARDROOM & COMPANY PROTECTION	
14-8783	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	MPL SECURE - MISC PROF & NETWORK SECURITY	
14-8785	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
14-8824	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	BEAZLEY ONE MANAGEMENT LIABILITY	
14-8790	0098	BERKLEY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROF LIAB - LAWYERS	0
14-8777	0012	COMMERCE AND INDUSTRY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
14-8812	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	LAWYERS	2
14-8799	0306	CUMIS INSURANCE SOCIETY, INC.	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	CYBER & SECURITY INCIDENT	-1.3
14-8821	2538	DEVELOPERS SURETY AND INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	ARTISAN CONTRACTORS & TRACT HOMEBUILDERS	0

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14-8787	3786	ENDURANCE RISK SOLUTIONS ASSURANCE CO.	COMMERCIAL	OTHER LIABILITY	FORMS	EXCESS MANAGEMENT LIABILITY	
14-8813	0069	FARMERS INSURANCE EXCHANGE	PERSONAL	FIRE	RATE	DWELLING FIRE	6.9
14-8834	0069	FARMERS INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	FORMS	BUSINESSOWNERS POLICIES	
14-8837	0069	FARMERS INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	FORMS	HABITATIONAL	
14-8814	0069	FIRE INSURANCE EXCHANGE	PERSONAL	FIRE	RATE	DWELLING FIRE	6.9
14-8822	0796	GENERAL CASUALTY COMPANY OF WISCONSIN	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-8778	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
14-8825	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	0
14-8807	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
14-8797	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	TRUCKING PRODUCTS	
14-8809	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
14-8810	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
14-8811	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
14-8779	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
14-8827	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	0
14-8835	0069	MID-CENTURY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BUSINESSOWNERS POLICIES	
14-8838	0069	MID-CENTURY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	HABITATIONAL	
14-8840	4715	mitsui sumitomo insurance company of america	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	NONE	-11.78
14-8845	4715	mitsui sumitomo insurance company of america	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	NONE	-71.3
14-8841	4715	mitsui sumitomo insurance usa inc.	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	NONE	-11.78
14-8846	4715	mitsui sumitomo insurance usa inc.	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	NONE	-71.3
14-8780	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
14-8828	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	0
14-8781	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
14-8829	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	0
14-8803	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	

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14-8805	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
14-8823	0796	REGENT INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-8808		SAFE AUTO INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR. 7B & 8B - SAFE AUTO	11.1
14-8786	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	PROF LIAB - DEALER OPERATIONS	17.8
14-8802	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-8833	3098	TNUS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	PROPERTY - PACKAGE	0
14-8842	3098	TNUS INSURANCE COMPANY	COMMERCIAL	FIDELITY	RATE AND VARIANCE	VAR.7A & 8A - CRIME AND FIDELITY	-10
14-8831	3098	TOKIO MARINE AMERICA INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	PROPERTY - PACKAGE	0
14-8843	3098	TOKIO MARINE AMERICA INSURANCE COMPANY	COMMERCIAL	FIDELITY	RATE AND VARIANCE	VAR.7A & 8A - CRIME AND FIDELITY	-10
14-8832	3098	TRANS PACIFIC INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	PROPERTY - PACKAGE	0
14-8844	3098	TRANS PACIFIC INSURANCE COMPANY	COMMERCIAL	FIDELITY	RATE AND VARIANCE	VAR.7A & 8A - CRIME AND FIDELITY	-10
14-8794	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	FIRE	RATE	OMNI II	-7.8
14-8796	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	FIRE	RATE	OMNI II	-7.8
14-8836	0069	TRUCK INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	FORMS	BUSINESSOWNERS POLICIES	
14-8839	0069	TRUCK INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	FORMS	HABITATIONAL	
14-8804	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
14-8806	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
14-8800	0140	VETERINARY PET INSURANCE COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	PET INSURANCE	
14-8784	0140	VICTORIA FIRE & CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	2.9
<b>66 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS</b>							

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