

January 16, 2015

PUBLIC NOTICE # 2015-03

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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 %*
15-293	0012	AIG PROPERTY CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
15-294	0012	AIU INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
15-305	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	FORMS	PET INSURANCE	
15-260	0361	AMERICAN FAMILY HOME INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	HR3210	
15-236	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	AIRCRAFT	FORMS	NONE	
15-295	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
15-175	0361	AMERICAN MODERN HOME INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	BOTH RATE AND FORM	HOMEOWNERS HO-6	6.42
15-255	0361	AMERICAN MODERN HOME INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	COMMERCIAL PHYSICAL DAMAGE	0
15-261	0361	AMERICAN SOUTHERN HOME INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	HR3210	
15-201		ASI SELECT INSURANCE CORP	PERSONAL	FIRE	NEW PROGRAM	DWELLING FIRE	0
15-228		ASI SELECT INSURANCE CORP	PERSONAL	HOMEOWNERS MULTI PERIL	NEW PROGRAM	CONDO OWNERS (HO-6) & SPECIALTY HO (HO-5)	0
15-159	3416	AXIS INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
15-182	3416	AXIS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-173	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
15-188	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
15-148	0660	CALIFORNIA AUTOMOBILE INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	RULE CHANGE	ALL PROGRAMS	0
15-269	0660	CALIFORNIA AUTOMOBILE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	6.9
15-264	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-296	0012	COMMERCE AND INDUSTRY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
15-306	0306	CUMIS INSURANCE SOCIETY, INC.	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	BOND	12.9
15-288	0140	DEPOSITORS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-290	0057	ELECTRIC INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
15-184	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
15-307	0038	EXECUTIVE RISK INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	FOREFRONT PORTFOLIO FOR NOT -FOR-PROFIT ORGANIZATI	
15-167	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	

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15-172	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	THE CHUBB PRIMARY	
15-174	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF. LIAB. - EMPLOYED LAWYERS	
15-178	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
15-183	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
15-189	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
15-229	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
15-246	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
15-265	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
15-273	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS.	
15-301	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROF.LIAB.-CHUBB PORTFOLIO	0
15-311	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	FOREFRONT PORTFOLIO FOR NOT -FOR-PROFIT ORGANIZATI	
15-157	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	BOP	-1.56
15-158	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	BOP	-1.56
15-177	0349	FLORISTS' MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BUSINESS PACKAGE POLICY	
14-7418	0000	GLOBAL LIBERTY INSURANCE COMPANY OF NEW YORK	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR. 7A&7B - 8A&8B	5.43
15-145	0000	GOLDEN BEAR INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	DIFFERENCE IN CONDITIONS	0
15-197	0000	GOLDEN BEAR INSURANCE COMPANY	PERSONAL	EARTHQUAKE	RATE	SUPERIOR CHOICE RESIDENTIAL EARTHQUAKE	-6.7
15-135	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
15-141	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	ALTERIS	0
15-146	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
15-237	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	AIRCRAFT	FORMS	NONE	
15-297	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
15-151	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SAFEPAK	0
15-263	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UNDERGROUND ST ORAGE TANK	
15-283	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
15-152	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SAFEPAK	0

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15-284	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
15-166	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	AIRCRAFT	NEW PROGRAM	AVIATION HULL & LIAB.	0
15-171	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	AIRCRAFT	NEW PROGRAM	AVIATION REVENUE & DEPRECIATION	0
15-176	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	AIRCRAFT	NEW PROGRAM	AVIATION GENERAL LIAB.	0
15-285	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
15-153	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SAFEPAK	0
15-286	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
15-168	0038	GREAT NORTHERN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
15-179	0038	GREAT NORTHERN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
15-185	0038	GREAT NORTHERN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
15-190	0038	GREAT NORTHERN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
15-231	0038	GREAT NORTHERN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
15-266	0038	GREAT NORTHERN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
15-253	0000	GREENPATH INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR.7B. &8B-COMPASS	6.8
15-144	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	PRO. LIAB. - REAL ESTATE AGENTS E&O	-33.6
15-291	0225	HARCO NATIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	NORTH AMERICAN TIMBER	0
15-143	0140	HARLEYSVILLE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	0
15-238	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	AIRCRAFT	FORMS	NONE	
15-298	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
15-257	2538	INTEGON NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	SUMMIT	
15-276	2538	INTEGON PREFERRED INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	CORNERSTONE	
15-139	1318	INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
15-137	0000	JEWELERS MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	JEWELERS BLOCK	0
15-277	0150	MANUFACTURERS ALLIANCE INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	NONE	-25

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15-280	0150	MANUFACTURERS ALLIANCE INSURANCE COMPANY	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	NONE	-10
15-243	0031	MEDICAL PROTECTIVE COMPANY (THE)	COMMERCIAL	MEDICAL MALPRACTICE	RULE CHANGE	PHYSICIANS & SURGEONS & COMPREHENSIVE	0
15-227	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
15-239	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	AIRCRAFT	FORMS	NONE	
15-299	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
15-160	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	
15-136	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
15-142	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	ALTERIS	0
15-147	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
15-240	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	AIRCRAFT	FORMS	NONE	
15-300	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
15-226	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	ENTERTAINMENT	5.4
15-169	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
15-180	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
15-186	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
15-191	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
15-232	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
15-247	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
15-267	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
15-274	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS.	
15-258	2698	PACO ASSURANCE COMPANY, INC.	COMMERCIAL	MEDICAL MALPRACTICE	RULE CHANGE	OUM CHIROPRACTIC	
15-278	0150	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	NONE	-25
15-281	0150	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	NONE	-10
15-279	0150	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	NONE	-25
15-282	0150	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	NONE	-10

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15-292	2698	PODIATRY INSURANCE COMPANY OF AMERICA	COMMERCIAL	MEDICAL MALPRACTICE	RULE CHANGE	PROFESSIONAL PODIATRY LIABILITY	
15-259	3098	SAFETY NATIONAL CASUALTY CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	-2.72
15-149	0098	STARNET INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	ANIMAL MORTALITY	1
15-256	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	FIRE	NEW PROGRAM	CORE	0
15-302	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	CORE	0
15-303	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	CORE	0
15-304	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	FIDELITY	NEW PROGRAM	CORE	0
15-150	4765	STILLWATER INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-8334	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	AUTO PHYSICAL DAMAGE	NEW PROGRAM	GUARANTEED ASSET PROTECTION CONTRACTUAL LIAB	0
15-140	3098	TOKIO MARINE AMERICA INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	HIGHLY PROTECTED RATES-HPR	0
15-161	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	CUSTOMARQ	
15-170	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
15-181	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
15-187	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
15-192	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
15-233	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
15-248	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
15-262	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	CUSTOMARQ	
15-268	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
119 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
January 16, 2015**

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	14-7418	11/14/2014	Global Liberty Insurance Company of New York	Commercial Auto Liability and Physical Damage	Rate and Variance	Var 7A, 7B, 8A, 8B	-0.37%
Correct	14-7418	1/16/2015	Global Liberty Insurance Company of New York	Commercial Auto Liability and Physical Damage	Rate and Variance	Var 7A, 7B, 8A, 8B	5.43%

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