

January 23, 2015

PUBLIC NOTICE # 2015-04

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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
15-446	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
15-448	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
15-449	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
15-404	0012	AIG PROPERTY CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
15-347	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
15-518	0140	AMCO INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
15-531	0140	AMCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-405	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
15-529	4256	COMPANY	PERSONAL	DAMAGE	RATE	PREMIER	7.88
15-530	4256	ANCHOR GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	PREMIER	
15-450	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
15-538	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	MANAGEMENT LIABILITY	0
15-406	0012	COMMERCE AND INDUSTRY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
15-527	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	CNA SIGNATURE	0
15-528	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	NEW PROGRAM	CNA SIGNATURE	0
15-532	0140	DEPOSITORS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-506	0057	ELECTRIC INSURANCE COMPANY	PERSONAL	AUTO PHYSICAL DAMAGE	SYMBOLS	STANDARD	
15-507	0057	ELECTRIC INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	STANDARD	6
15-429	0008	ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MOTORCYCLE	0
15-434	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	THE CHUBB PRIMARY	0
15-371	3548	FIDELITY AND GUARANTY INSURANCE COMPANY	COMMERCIAL	SURETY	RATE	NONE	-1.5
15-372	3548	FIDELITY AND GUARANTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	SURETY	RATE	NONE	-1.5
15-407	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
15-411	0012	COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-341	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0

PN#: 2015-04

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

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

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
15-430	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-457	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
15-488	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
15-497	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	E-COMMERCE	0
15-539	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	RULE CHANGE	NONE	
15-342	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-431	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-489	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
15-498	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	E-COMMERCE	0
15-540	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	RULE CHANGE	NONE	
15-343	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-432	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-458	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
15-490	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
15-499	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	E-COMMERCE	0
15-515	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	AIRCRAFT	RULE CHANGE	AVIATION	
15-541	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	RULE CHANGE	NONE	
15-344	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-433	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-491	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	FIRE	RULE CHANGE	NONE	
15-500	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MULTI-PERIL	RULE CHANGE	E-COMMERCE	0
15-542	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	BOILER AND MACHINERY	RULE CHANGE	NONE	
15-501	0084	GREAT AMERICAN SECURITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	E-COMMERCE	0

PN#: 2015-04

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

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

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
15-502	0084	GREAT AMERICAN SPIRIT INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	E-COMMERCE	0
15-440	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	INLAND MARINE	NEW PROGRAM	TUITION REIMBURSEMENT	0
15-520	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-521	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-522	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-523	0091	HARTFORD INSURANCE COMPANY OF THE MIDWEST	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-524	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-537	0517	HDI-GERLING AMERICA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HDI-GERLING AMERICA	
15-494		HISCOX INSURANCE COMPANY INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	ISO	0
15-451	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	INLAND MARINE	FORMS	NONE	
15-452	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	INLAND MARINE	FORMS	NONE	
15-408	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
15-383		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	MULTI-PERIL	MANUAL	BUSINESSOWNERS	
15-345	0215	KEMPER INDEPENDENCE INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	RULE CHANGE	HOMEOWNERS	0
15-436	0215	KEMPER INDEPENDENCE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
15-382	0031	MEDICAL PROTECTIVE COMPANY (THE)	COMMERCIAL	MEDICAL MALPRACTICE	FORMS	CHIROPRACTORS AND PODIATRISTS	
15-413	0084	NATIONAL INTERSTATE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
15-409	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
15-533	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-519	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
15-534	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-535	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-410	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
15-412	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0

PN#: 2015-04

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

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

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
15-492	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
15-505	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
15-543	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
15-380	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	KIRK HORSE	
15-401	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	TECHNOLOGY	
15-390	0796	NORTH POINTE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
15-444	0111	OHIO SECURITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP-PROTECTOR	
15-418	0645	OREGON MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
15-439	0645	OREGON MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
15-398	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	SOLUTIONS 2000 FOR AGRIBUSINESS	
15-453	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
15-379	0246	PENNSYLVANIA LUBBERMENS MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-15.4
15-394	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	0
15-397	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	RULE CHANGE	NONE	
15-438	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	INTEGRATED TECHNOLOGY	
15-503	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
15-504	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE	NONE	0
15-391	0796	PRAETORIAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
15-525	0091	INSURANCE COMPANY OF HARTFORD	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-389	0796	QBE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
15-544	0796	QBE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	REAL ESTATE SERVICES E & O	
15-381	0501	RSUI INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	DIRECTORS & OFFICERS LIABILITY	
15-414	3098	SAFETY NATIONAL CASUALTY CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-416	3098	SAFETY NATIONAL CASUALTY CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PREM/OPS, PROD/COMP	0
15-442	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0

PN#: 2015-04

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

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

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
15-441	0000	SPRINGFIELD INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	ONS AND PRODUCTS/COMPLE	0
15-373	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	SURETY	RATE	NONE	-1.5
15-374	3548	ST. PAUL GUARDIAN INSURANCE COMPANY	COMMERCIAL	SURETY	RATE	NONE	-1.5
15-375	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMMERCIAL	SURETY	RATE	NONE	-1.5
15-443	0176	STATE FARM FIRE AND CASUALTY COMPANY	COMMERCIAL	SURETY	FORMS	FIDELITY AND SURETY BONDS	
15-445	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	CORE	0
15-392	0796	STONINGTON INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
15-557	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
15-370	3098	TNUS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
15-369	3098	TOKIO MARINE AMERICA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
15-403	0161	TOPA INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	6.9
15-376	3548	TRAVELERS CASUALTY AND SURETY COMPANY	COMMERCIAL	SURETY	RATE	NONE	-1.5
15-377	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	SURETY	RATE	NONE	-1.5
15-396	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS-SPECIALTY	
15-526	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-378	3548	UNITED STATES FIDELITY AND GUARANTY COMPANY	COMMERCIAL	SURETY	RATE	NONE	-1.5
15-346	0215	UNITRIN AUTO AND HOME INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	RULE CHANGE	HOMEOWNERS	0
15-437	0215	UNITRIN AUTO AND HOME INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
15-386	0071	UNIVERSAL NORTH AMERICA INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	RULE CHANGE	EXCLUSIVE AGENTS	
15-454	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
15-420	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RATE	ADVANTAGE FOR LAWYERS	-18
15-419	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	CORPORATE SECURITIES	0
<b>119 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS</b>							

PN#: 2015-04

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

**California Department of Insurance  
Public Notice Filing Errata Report  
January 23, 2015**

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	15-31	1/9/2015	Capitol Indemnity Corporation	Commercial Other Liability	Rate		-0.01%
Correct	15-31	1/9/2015	Capitol Indemnity Corporation	Commercial Other Liability	<b>Rule Change</b>		
Add	14-8885	12/5/2014	Liberty Mutual Fire Insurance Company	Commercial Other Liability	Rule Change		0.00%
Incorrect	14-8470	12/19/2014	Nova Casualty Company	Commercial Multi-Peril	Both Rate and Form	BOP - Standard & Affinity	0.00%
Correct	14-8470	12/19/2014	Nova Casualty Company	Commercial Multi-Peril	<b>Rule Change</b>	BOP - Standard & Affinity	0.00%
Incorrect	14-7590	11/21/2014	Hanover Insurance Company (The)	Commercial Other Liability	Rate and Variance	Accountants Professional Liability	-4.00%
Correct	14-7590	11/21/2014	Hanover Insurance Company (The)	Commercial Other Liability	<b>Rule Change</b>	Accountants Professional Liability	-4.00%

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