

March 6, 2015

PUBLIC NOTICE # 2015-10

**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-notice/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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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)

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
15-1784	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015	
15-1858	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015	
15-1816	0140	ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	0
15-1844	0140	ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	FIRE	RULE CHANGE	DWELLING FIRE	0
15-1817	0140	AMCO INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	0
15-1845	0140	AMCO INSURANCE COMPANY	PERSONAL	FIRE	RULE CHANGE	DWELLING FIRE	0
15-1787	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015 - UMBRELLA/EXCESS	
15-1820		AMERICAN ASSOCIATION OF INSURANCE SERVICES	PERSONAL	FIRE	MANUAL	TRIA2015	
15-1847		AMERICAN ASSOCIATION OF INSURANCE SERVICES	PERSONAL	OTHER LIABILITY	MANUAL	TRIA2015-PREMISES & OPERATIONS (OL&T AND M&C)	
15-1785	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015-UMBRELLA/EXCESS	
15-1857	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
15-1877	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS-CRISIS RESPONSE	
15-1794	1279	ARCH INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	ESIP (EMERGENCY SERVICES INS PROGRAM)	
15-1861	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015-UMBRELLA/EXCESS-THIRD PARTY LIAB.	
15-1886	0968	AXA INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	TRIA2015	
15-1788	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
15-1860	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	FIDELITY	RULE CHANGE	COMMERCIAL CRIME	
15-1887	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	ADVANCED BOARDROOM AND COMPANY PROTECTION	
15-1884	0000	CAMICO MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	PROF.LIAB.-ACCOUNTANTS	2
15-1789	4574	CATLIN INDEMNITY COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	PRIVATE COMPANY PACKAGE	
15-1813	4574	CATLIN INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	PRIVATE COMPANY PACKAGE	-14.8
15-1872	0000	CENTURY-NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	PREFERRED	5.93

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15-1836	0000	CHURCH MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	INDEPENDENT COMM'L PCKG INSTITUTIONAL & INDEPENDEN	10.41
15-1873	0000	CHURCH MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	INDEPENDENT COMMERCIAL PACKAGE INSTUTIONAL INDEPEN	2.62
15-1799	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	FIRE	RULE CHANGE	NONE	
15-1840	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
15-1879	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	
15-1866	0783	CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PACKAGE POLICY	
15-1792	0038	EXECUTIVE RISK INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	PROF LIAB-EXECUTIVE PROTECTION PORTFOLIO	
15-1869	0069	FARMERS INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	FORMS	BUSINESSOWNERS	
15-1793	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF LIAB-EXECUTIVE PROTECTION PORTFOLIO	
15-1848	0248	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
15-1885	0248	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
15-1893		GLOBAL AEROSPACE, INC.	COMMERCIAL	AIRCRAFT	NEW PROGRAM	UNMANNED AIRCRAFT SYSTEMS	0
15-1800	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	RULE CHANGE	NONE	
15-1841	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
15-1880	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	
15-1801	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	RULE CHANGE	NONE	
15-1810	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	TECHNOLOGY ERRORS & OMISSIONS	
15-1842	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
15-1881	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	

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15-1825	0225	HARCO NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	NORTH AMERICAN TIMBER	0
15-1830	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	FOLLOWING FORM EXCESS LIAB.	0
15-1826	3495	INFINITY SELECT INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	6.89
15-1876	2538	INTEGON NATIONAL INSURANCE COMPANY	PERSONAL	FIRE	RULE CHANGE	DWELLING FIRE (TRADITIONAL ONE CHOICE)	0
15-1851	2538	INTEGON PREFERRED INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
15-1802	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
15-1843	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
15-1882	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	
15-1831	0241	METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	BUSINESSOWNERS	-13.4
15-1870	0069	MID-CENTURY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BUSINESSOWNERS	
15-1878	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS-CRISIS RESPONSE	
15-1846	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	PERSONAL	FIRE	RULE CHANGE	DWELLING FIRE	0
15-1797	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015-UMBRELLA EXCESS	
15-1883	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	TRIA2015-BUSINESSOWNERS ADVANTAGE	
15-1859	2898	PACIFIC SPECIALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	PREFERRED HOMEOWNERS (HO3-P)	
15-1863	2898	PACIFIC SPECIALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	DWELLING FIRE	
15-1811	0175	PLAZA INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR.7B&8B	5.9
15-1868	0796	QBE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015 UMBRELLA/EXCESS	
15-1838	0000	SPRINGFIELD INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	TRIA2015	
15-1849	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR. 7A, 7B & 8B	9.7
15-1850	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	SURETY	FORMS	CINIUM SURETY	
15-1803	0000	TOYOTA MOTOR INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRIA2015 - DEBT CANCELLATION AGREEMENT	

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15-1862	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	BURGLARY AND THEFT	FORMS	NONE	
15-1864	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	CYBERRISK	
15-1890	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	INVESTMENT COMPANY BOND	0
15-1807	3548	TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
15-1808	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
15-1814	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	TECHNOLOGY	
15-1874	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	OMNI II	
15-1888	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
15-1809	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
15-1815	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	TECHNOLOGY	
15-1875	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	OMNI II	
15-1889	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
15-1805	0069	TRUCK INSURANCE EXCHANGE	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
15-1871	0069	TRUCK INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	FORMS	BUSINESSOWNERS	
14-7701	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	NONPROFIT COMMUNITY ASSOC. PACKAGE PRODUCT	22
15-1804	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	MICRO PRO ERRORS & OMISSIONS	0
15-1806	0084	VANLINER INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	6.9
15-1798	2538	WESCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	VEHICLE SERVICE CONTRACT REIMBURSEMENT INS.	
81 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS							

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