

October 3, 2014

PUBLIC NOTICE # 2014-40

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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 %*
14-6366	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	SURETY	RATE	NONE	-5
14-6338	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	COMMUNITY ASSOCIATION PRODUCT	0
14-6399	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	NON-PROFIT DIRECTORS & OFFICERS & EPL	0
14-6339	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	COMMUNITY ASSOCIATION PRODUCT	0
14-6400	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	NON-PROFIT DIRECTORS & OFFICERS & EPL	0
14-6402	0012	AIG PROPERTY CASUALTY COMPANY	COMMERCIAL	AUTO LIABILITY	FORMS	NONE	
14-6403	0012	AIU INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	FORMS	NONE	
14-6328	3239	ALLIED WORLD ASSURANCE COMPANY (U.S.) INC.	COMMERCIAL	FIRE	NEW PROGRAM	BREWERY PLUS	0
14-6342	3239	ALLIED WORLD ASSURANCE COMPANY (U.S.) INC.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS-BREWERYPLUS	0
14-6370	3239	ALLIED WORLD ASSURANCE COMPANY (U.S.) INC.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	BREWERYPLUS	0
14-6341	3239	ALLIED WORLD INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	HR3210-DIRECTORS & OFFICERS	0
14-6364	0140	AMCO INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	
14-6336	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR. 5 - HOSPICE, HOME HEALTH CARE AND RELATED ORG	-44.63
14-6404	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	FORMS	NONE	
14-6329	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS-BROWNYARD	
14-6322	3416	AXIS INSURANCE COMPANY	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	NONE	0
14-6363	3416	AXIS INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	NONE	0
14-6435	0244	CINCINNATI CASUALTY COMPANY (THE)	COMMERCIAL	SURETY	NEW PROGRAM	NONE	0
14-6436	0244	CINCINNATI INDEMNITY COMPANY (THE)	COMMERCIAL	SURETY	NEW PROGRAM	NONE	0
14-6378	0244	CINCINNATI INSURANCE COMPANY (THE)	COMMERCIAL	SURETY	RATE AND VARIANCE	VAR-2A	-0.11
14-6405	0012	COMMERCE AND INDUSTRY INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	FORMS	NONE	
14-6371	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	

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14-6325	0069	FARMERS INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	FORMS	BOP-HABITATIONAL	
14-6345	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	GENERAL LIABILITY	-3.73
14-6346	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	GENERAL LIABILITY	-3.73
14-6334	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	2.71
14-6343	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
14-6406	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	FORMS	NONE	
14-6432	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SAFEPAK	0
14-6433	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SAFEPAK	0
14-6434	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SAFEPAK	0
14-6429	0150	GREAT WEST CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
14-6437	0150	GREAT WEST CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
14-6430	0225	HARCO NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	MOTOR CARRIER	0
14-6390	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SPECTRUM POLICY	0
14-6391	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SPECTRUM POLICY	0
14-6392	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SPECTRUM POLICY	0
14-6393	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SPECTRUM POLICY	0
14-6367	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	SURETY	RATE	NONE	-5
14-6323	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	AIRCRAFT	RULE CHANGE	NONE	
14-6359	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	CLUB	0
14-6407	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	AUTO LIABILITY	FORMS	NONE	
14-6421	0000	JEWELERS MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	JEWELERS BLOCK	0
14-6426	0150	MANUFACTURERS ALLIANCE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	NONE	-32.8
14-6387	0079	MIC PROPERTY AND CASUALTY INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	ENHANCED LIMITED WARRANTY	
14-6326	0069	MID-CENTURY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP-HABITATIONAL	
14-6423	0031	NATIONAL LIABILITY & FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	PROF. LIAB. - LAWYERS	-8.4

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14-6337	0093	NATIONAL SPECIALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	WATERWELL DRILLERS	
14-6431	0093	NATIONAL SPECIALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	WATERWELL DRILLERS	
14-6324	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	AIRCRAFT	RULE CHANGE	NONE	
14-6360	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	CLUB	0
14-6408	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	AUTO LIABILITY	FORMS	NONE	
14-6365	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	
14-6335	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	2.71
14-6344	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
14-6409	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	FORMS	NONE	
14-6376	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
14-6419	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	ENTERTAINMENT	0
14-6422	0088	NOVA CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-6357	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	A SIDE	0
14-6340	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	COMMUNITY ASSOCIATION PRODUCT	0
14-6368	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	SURETY	RATE	NONE	-5
14-6401	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	NON-PROFIT DIRECTORS & OFFICERS & EPL	0
14-6427	0150	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	NONE	-32.8
14-6428	0150	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	NONE	-32.8
14-6377	0775	PHARMACISTS MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	VAR.7A.B-UMBRELLA EXCESS	50.81
14-6375	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-6353	2638	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	RULE CHANGE	PROF. LIAB. - DENTAL	0
14-6394	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SPECTRUM POLICY	0
14-6354	0867	PROTECTIVE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	

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14-6389	0796	QBE INSURANCE CORPORATION	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	THE SOLUTION FOR MANAGEMENT LIABILITY	0
14-6425	0796	QBE INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMUNITY ASSOCIATION	0
14-6355	0471	RURAL COMMUNITY INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	FORMS	CITRUS FRUIT (FREEZE) NAMED PERIL INS.	
14-6383	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-6358	0158	SENECA INSURANCE COMPANY, INC.	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-6317	0091	SENTINEL INSURANCE COMPANY, LTD.	COMMERCIAL	MULTI-PERIL	RULE CHANGE	GROWING SPECTRUM	0
14-6379	4765	STILLWATER INSURANCE COMPANY	PERSONAL	INLAND MARINE	FORMS	BOATOWNERS	
14-6384	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-6331	3098	TNUS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE AND VARIANCE	VAR 8B	-4.1
14-6332	3098	TOKIO MARINE AMERICA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE AND VARIANCE	VAR 8B	-4.1
14-6333	3098	TRANS PACIFIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE AND VARIANCE	VAR 8B	-4.1
14-6327	0069	TRUCK INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	FORMS	BOP-HABITATIONAL	
14-6395	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SPECTRUM POLICY	0
14-6374	0796	UNIGARD INDEMNITY COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	FARM & RANCH	
14-6373	0796	UNIGARD INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	FARM & RANCH	
14-6372	0031	UNITED STATES LIABILITY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	ANTIQUE AUTO	
14-6385	2538	WESCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-6369	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	SURETY	RATE	NONE	-5
14-6319	1285	XL INSURANCE AMERICA, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
89 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS							

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