

October 31, 2014

PUBLIC NOTICE # 2014-44

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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
Public Notice Filing
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
14-7041	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
14-7058	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	HR3210	
14-7069	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	HR3210	
14-7093	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	HR3210 - PACKAGE	
14-7042	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
14-7059	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	HR3210	
14-7070	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	HR3210	
14-7095	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	HR3210 - PACKAGE	
14-7043	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
14-7060	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	HR3210	
14-7071	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	HR3210	
14-7096	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	HR3210 - PACKAGE	
14-7033	0012	AIG PROPERTY CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	0
14-7155	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-7160	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	FIRE	FORMS	COMMERCIAL OUTPUT	
14-7156	0361	AMERICAN FAMILY HOME INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-7083	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	CRIME	-5.7
14-7089	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	CRIME	-44.6
14-7123	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-6.6
14-7157	0361	AMERICAN SOUTHERN HOME INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-7084	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	CRIME	-5.7
14-7090	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	CRIME	-44.6
14-7124	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-6.6
14-7172	1279	ARCH INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	BOP	

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14-7044	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
14-7061	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	HR3210	
14-7072	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	HR3210	
14-7097	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	HR3210 - PACKAGE	
14-7049	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR. 7B & 8B-GENERAL RISK	8.4
14-7050	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR. 7B & 8B-GENERAL RISK	8.4
14-7158	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
14-7034	0012	COMMERCE AND INDUSTRY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	0
14-7068	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF LIAB-LIFE AGENTS	
14-7125	0212	EMPIRE FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-6.6
14-7077	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210-PROF LIAB-INVESTMENT MANAGEMENT	0
14-7173	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210-PRIVATE CO. LIAB. POLICY	0
14-7126	0212	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-6.6
14-7078	0111	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	CLASSIC CAR	
14-7159	0749	GENERAL SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	EQUINE MORTALITY INSURANCE	0
14-7035	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	0
14-7136	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	LONG HAUL TRUCKING	
14-7144	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	LONG HAUL TRUCKING	
14-7163	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	LONG HAUL TRUCKING	
14-7140	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	FORMS	PROF LIAB-DENTISTS	
14-7067	0517	HDI-GERLING AMERICA INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	FINE ARTS	0
14-7081	0300	HORACE MANN INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
14-7082	0300	HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
14-7052	4359	HOUSING ENTERPRISE INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0

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14-7045	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
14-7062	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	INLAND MARINE	FORMS	HR3210	
14-7073	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	FIRE	FORMS	HR3210	
14-7098	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	HR3210 - PACKAGE	
14-7107	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	ACE SELF STORAGE FACILITIES BOP	0
14-7046	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
14-7063	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	INLAND MARINE	FORMS	HR3210	
14-7074	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	FIRE	FORMS	HR3210	
14-7099	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	HR3210 - PACKAGE	
14-7036	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	0
14-7039	2538	INTEGON NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NATION SAFE DRIVER	0
14-7053	2538	INTEGON NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	SUMMIT	
14-7056	2538	INTEGON NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	PRIME	
14-7130	2538	INTEGON NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	PRIME	0
14-7175	2538	INTEGON NATIONAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	ONE CHOICE	0
14-7129	2538	INTEGON PREFERRED INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	AMC	0
14-7134	1318	INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
14-7162	1318	THE AUTOMOBILE CLUB	PERSONAL	DAMAGE	FORMS	NONE	
14-7135	0111	LIBERTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	INLAND MARINE	FORMS	NONE	
14-7139	0111	LIBERTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	INLAND MARINE	FORMS	COMM'L INLAND MARINE GUIDE	
14-7145	0411	MAPFRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
14-7138	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	PEST CONTROL	
14-6641	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	SIDE-A-EDGE	0
14-7037	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	0

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14-7038	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	0
14-7174	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
14-7106	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	TECHNOLOGY	0
14-7177	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	GENERIC ISO	0
14-7047	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
14-7064	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	HR3210	
14-7075	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	HR3210	
14-7100	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	HR3210 - PACKAGE	
14-7165	0796	PRAETORIAN INSURANCE COMPANY	COMMERCIAL	AIRCRAFT	RULE CHANGE	NONE	
14-7166	0796	QBE INSURANCE CORPORATION	COMMERCIAL	AIRCRAFT	RULE CHANGE	NONE	
14-7146	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RULE CHANGE	HUMAN SERVICES	
14-7161	0783	RLI INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	RLIPACK	4.4
14-7079	0111	SAFECO INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	CLASSIC CAR	
14-7164	3219	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
14-7109	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	1ST CHOICE	
14-7110	3548	COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	1ST CHOICE	
14-7111	3548	COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	1ST CHOICE	
14-7051	0098	STARNET INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR. 7B & 8B-GENERAL RISK	8.4
14-7167	0796	STONINGTON INSURANCE COMPANY	COMMERCIAL	AIRCRAFT	RULE CHANGE	NONE	
14-7113	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	FINANCIAL INSTITUTIONS BONDS	0
14-7114	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	DESIGN, LAWYERS, ACCOUNTANTS	
14-7104	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	MULTI-PERIL	FORMS	PUBLIC ENTITY RATE PLAN	
14-7105	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	FORMS	PUBLIC ENTITY RATE PLAN	
14-7112	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF LIAB-PRIVATE CHOICE OVATION	
14-7168	0796	UNIGARD INSURANCE COMPANY	COMMERCIAL	AIRCRAFT	RULE CHANGE	NONE	

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14-7048	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
14-7065	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	HR3210	
14-7076	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	HR3210	
14-7101	0626	COMPANY	COMMERCIAL	PERIL	FORMS	HR3210 - PACKAGE	
14-7108	0218	WESTERN SURETY COMPANY	COMMERCIAL	SURETY	RATE	NONE	-24
14-7178	0228	WESTFIELD NATIONAL INSURANCE COMPANY	COMMERCIAL	SURETY	RATE	WESEXRESS	0
14-7085	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	CRIME	-5.7
14-7091	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	CRIME	-44.6
14-7127	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-6.6
14-7086	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	CRIME	-5.7
14-7092	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	CRIME	-44.6
14-7128	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-6.6
109 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
October 31, 2014**

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

Incorrect	14-6907	10/24/2014	Old Republic Insurance Company	Commercial Other Liability	Rate and Form	A Side	0.00%
Correct	14-6907	10/24/2014	Old Republic Insurance Company	Commercial Other Liability	Rule Change	A Side	