

November 14, 2014

PUBLIC NOTICE # 2014-46

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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 %*
14-7456	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
14-7429	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	BOP	0
14-7430	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	BOP	0
14-7500	0012	AIG PROPERTY CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-7451	3239	ALLIED WORLD ASSURANCE COMPANY (U.S.) INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	ALTERNATIVE RISK RATING OPTION	0
14-7460	0008	ALLSTATE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR 8A-LANDLORDS PACKAGE POLICY	-43.05
14-7452	0111	AMERICAN FIRE AND CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
14-7489	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	AFTERMARKET EXPRESS	0
14-7501	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-7510	0408	AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	NEW PROGRAM	HOMEOWNERS	0
14-7462	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-7463	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
14-7425	1129	ATLANTIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	@VANTAGE FOR GEN. LIAB.	0
14-7515	1129	ATLANTIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	DESIGN PROFESSIONAL LIABILITY	0
14-7507	0000	BENCHMARK INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	MEDICAL PRODUCTS,DME,OP & MANUFACTURERS	
14-7461	0098	BERKLEY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	PROFESSIONALS	-20.7
14-7403	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	GENERAL RISK.	-5
14-7419	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	GENERAL RISK	-5
14-7404	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	GENERAL RISK.	-5
14-7420	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	GENERAL RISK	-5
14-7499	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	INLAND MARINE	RATE	NONE	-20.8

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14-7406	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-7502	0012	COMMERCE AND INDUSTRY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-7437	0057	ELECTRIC INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MASS MARKETING	0
14-7438	0212	EMPIRE FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	AUTO RENTAL	-4.2
14-7488	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
14-7445	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	INSTITUTION PORTFOLIO	
14-7469	0070	FIRST AMERICAN SPECIALTY INSURANCE COMPANY	PERSONAL	FIRE	RULE CHANGE	DWELLING PROPERTY 3	
14-7418	0000	GLOBAL LIBERTY INSURANCE COMPANY OF NEW YORK	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR. 7A&B - 8A&B	-0.37
14-7503	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-7471	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA	
14-7476	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	EXCESS	
14-7522	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA	
14-7523	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SAFEPAK	
14-7472	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA	
14-7477	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	EXCESS	
14-7524	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SAFEPAK	
14-7473	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA	
14-7478	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	EXCESS	
14-7474	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA	
14-7479	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	EXCESS	
14-7525	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SAFEPAK	

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14-7475	0084	GREAT AMERICAN SECURITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA	
14-7480	0084	GREAT AMERICAN SECURITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	EXCESS	
14-7407	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-7408	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-7439	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	GROWING SPECTRUM	
14-7481	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
14-7490	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-7440	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	GROWING SPECTRUM	
14-7482	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
14-7491	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-7441	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	GROWING SPECTRUM	
14-7483	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
14-7492	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-7484	0091	HARTFORD INSURANCE COMPANY OF THE MIDWEST	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
14-7493	0091	HARTFORD INSURANCE COMPANY OF THE MIDWEST	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-7442	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS - GROWING SPECTRUM	
14-7485	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
14-7494	0091	INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-7497		HISCOX INSURANCE COMPANY INC.	COMMERCIAL	DAMAGE	FORM	NONE	1.5
14-7520		HISCOX INSURANCE COMPANY INC.	COMMERCIAL	FIDELITY	RULE CHANGE	CRIME	
14-7521		HISCOX INSURANCE COMPANY INC.	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	CRIME	
14-7457	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
14-7504	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-7422	2538	INTEGON PREFERRED INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	CORNERSTONE	

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14-7435	0111	LIBERTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-7409	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-7505	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-7423	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	FARM	
14-7506	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-7453	0111	OHIO CASUALTY INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
14-7454	0111	OHIO SECURITY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
14-7508	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	AIRCRAFT	RULE CHANGE	PRODUCTS LIABILITY	0
14-7431	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	BOP	0
14-7446	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	0
14-7447	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	SOCIAL SERVICES PKG.	0
14-7448	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
14-7449	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
14-7450	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
14-7458	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-7459	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	RULE CHANGE	NONE	0
14-7467	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
14-7468	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROF.LIAB.-HUMAN SERVICES	0
14-7511	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	ULTIMATE COVER	0
14-7417	0175	PLAZA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-7443	0091	INSURANCE COMPANY OF HARTFORD	COMMERCIAL	OTHER LIABILITY	FORMS	GROWING SPECTRUM	
14-7486	0091	INSURANCE COMPANY OF HARTFORD	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
14-7495	0091	INSURANCE COMPANY OF HARTFORD	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-7424	0796	QBE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROF. LIAB. - THE SOLUTION	0

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14-7513	0796	QBE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	MANAGEMENT LIALBILITY	
14-7426	0017	RESPONSE INDEMNITY COMPANY OF CALIFORNIA	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	AUTO KNIGHT MOTOR CLUB 125	
14-7427	0017	RESPONSE INDEMNITY COMPANY OF CALIFORNIA	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	AUTO KNIGHT MOTOR CLUB 125	0
14-5800	0783	RLI INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	RECREATION VEHICLE	12.02
14-7464	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	AUTO SERVICE PLUS	0
14-7428	0158	SENECA INSURANCE COMPANY, INC.	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-7509	0158	SENECA INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-7413	0091	SENTINEL INSURANCE COMPANY, LTD.	COMMERCIAL	OTHER LIABILITY	FORMS	GROWING SPECTRUM	
14-7405	0098	STARNET INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	GENERAL RISK.	-5
14-7421	0098	STARNET INSURANCE COMPANY	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	GENERAL RISK	-5
14-7432	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	LIABILITY PROTECTION	0
14-7512	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HOSPITALITY	0
14-7411	0176	STATE FARM FIRE AND CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	INSURANCE RATING GROUP, VEHICLE SAFETY DISCOUNT, &	
14-7433	0176	STATE FARM FIRE AND CASUALTY COMPANY	COMMERCIAL	SURETY	FORMS	FIDELITY AND SURETY BONDS	
14-7412	0176	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	GROUP, VEHICLE SAFETY DISCOUNT,	
14-7465	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	AUTO SERVICE PLUS	0
14-7434	4725	TORUS NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	F&M RATES	0
14-7415	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RATE	OFFICERS AND ORGANIZATION	-8.3
14-7516	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS SPECIALTY	
14-7444	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS - GROWING SPECTRUM	
14-7487	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	

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14-7496	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-7410	0031	UNITED STATES LIABILITY INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
14-7514	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	COMMUNITY ASSOCIATION	
14-7416	0212	UNIVERSAL UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	AND EQUIPMENT DEALER UNICOVER	
14-7466	2538	WESCO INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	AUTO SERVICE PLUS	0
14-7455	0111	WEST AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
14-7414	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE AND VARIANCE	VAR.5 BLOODSTOCK	-2.5
118 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS							

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

Incorrect	14-5800	9/5/2014	RLI Insurance Company	Personal Auto Liability and Physical Damage	Rate	Recreation Vehicle	12.02%
Correct	14-5800	11/14/2014	RLI Insurance Company	Personal Auto Liability and Physical Damage	Rate and Variance	Var 7A, 8B - Recreation Vehicle	12.02%