

**December 19, 2014**

**PUBLIC NOTICE # 2014-51**

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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 %*
14-8415	0313	AEGIS SECURITY INSURANCE COMPANY	PERSONAL	EARTHQUAKE	NEW PROGRAM	NONE	0
14-8343	0361	AMERICAN FAMILY HOME INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	
14-8445	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-8495	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
14-8344	0361	AMERICAN SOUTHERN HOME INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	
14-8446	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-8496	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
14-8487	0457	ARGONAUT GREAT CENTRAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	ARGO INSURANCE PACKAGE	13.71
14-8413	0457	ARGONAUT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	6.28
14-8423	0000	ARMED FORCES INSURANCE EXCHANGE	PERSONAL	INLAND MARINE	FORMS	NONE	
14-8356	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NON-PROFIT ORGANIZATION MANAGEMENT LIABILITY	
14-8358	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	BEAZLEY ONE MANAGEMENT LIABILITY	
14-8503	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NON-PROFIT ORGANIZATION MANAGEMENT LIABILITY	
14-8417	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	GENERAL RISK	
14-8425	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	GENERAL RISK	
14-8428	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	GENERAL RISK	
14-8451	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	GENERAL RISK	
14-8454	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROF LIAB-GENERAL RISK	
14-8457	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	GENERAL RISK	
14-8488	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	GENERAL RISK	
14-8491	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	GENERAL RISK	0
14-8502	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	GENERAL RISK	

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14-8506	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS - GENERAL RISK	
14-8418	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	GENERAL RISK	
14-8426	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	GENERAL RISK	
14-8429	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	GENERAL RISK	
14-8452	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	GENERAL RISK	
14-8455	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROF LIAB- GENERAL RISK	
14-8458	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	GENERAL RISK	
14-8489	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	GENERAL RISK	
14-8492	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	GENERAL RISK	0
14-8504	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	GENERAL RISK	
14-8507	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS - GENERAL RISK	
14-8497	0212	EMPIRE FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
14-8447	0212	EMPIRE INDEMNITY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-8360	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
14-8421	3786	ENDURANCE RISK SOLUTIONS ASSURANCE CO.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	0
14-8510	3786	ENDURANCE RISK SOLUTIONS ASSURANCE CO.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-8369	0038	EXECUTIVE RISK INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	EXECUTIVE PROTECTION PORTFOLIO	
14-8353	0069	FARMERS INSURANCE EXCHANGE	PERSONAL	HOMEOWNERS MULTI PERIL	BOTH RATE AND FORM	NONE	6.9
14-8370	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EXECUTIVE PROTECTION PORTFOLIO	
14-8412	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	CYBERSECURITY BY CHUBB	
14-8416	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	THE CHUBB PRIMARY	
14-8448	0212	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-8498	0212	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
14-8354	0069	FIRE INSURANCE EXCHANGE	PERSONAL	HOMEOWNERS MULTI PERIL	BOTH RATE AND FORM	NONE	6.9

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14-8432	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	PROPERTY EXTENSION	0
14-8371	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SAFEPAK	0
14-8408	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	AGRIPAK FARM AND RANCH	0
14-8440	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
14-8522	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-SAFEPAK	
14-8372	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SAFEPAK	0
14-8409	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	AGRIPAK FARM AND RANCH	0
14-8441	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
14-8523	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-SAFEPAK	
14-8368	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
14-8410	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	AGRIPAK FARM AND RANCH	0
14-8442	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
14-8373	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SAFEPAK	0
14-8411	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	AGRIPAK FARM AND RANCH	0
14-8443	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
14-8524	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-SAFEPAK	
14-8420		HISCOX INSURANCE COMPANY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS-MANAGEMENT LIABILITY	
14-8424	2538	INTEGON PREFERRED INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	3.96
14-8511	3589	MAXUM CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	MANAGEMENT LIABILITY	0
14-8355	0069	MID-CENTURY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	BOTH RATE AND FORM	NONE	6.9
14-8431	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	FARM	0
14-8433	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	PROPERTY EXTENSION	0
14-8470	0088	NOVA CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	BOP-STANDARD AND AFFINITY	0
14-8475	0088	NOVA CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-8414	0150	OLD REPUBLIC GENERAL INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	CONSTRUCTION MANAGEMENT	0

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14-8483	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NON PROFIT DIRECTORS & OFFICERS	
14-8398	0775	PHARMACISTS MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE AND VARIANCE	VAR. 7A. & 8B.- UMBRELLA/EXCESS	17.1
14-8485	0775	PHARMACISTS MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	0
14-8407	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	SPECIAL EVENTS	0
14-8422	0175	PLAZA INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RATE	NONE	0
14-8486	0175	PLAZA INSURANCE COMPANY	COMMERCIAL	FIDELITY	RATE	CRIME AND FIDELITY	
14-8391	1154	PREFERRED PROFESSIONAL INSURANCE COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	NEW PROGRAM	RISK PURCHASING GROUP	0
14-8439	0796	QBE INSURANCE CORPORATION	PERSONAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	FARM PACKAGE	
14-8366	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	11.74
14-8419	0098	STARNET INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	GENERAL RISK	
14-8427	0098	STARNET INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	GENERAL RISK	
14-8430	0098	STARNET INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	GENERAL RISK	
14-8453	0098	STARNET INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	GENERAL RISK	
14-8456	0098	STARNET INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROF LIAB-GENERAL RISK	
14-8459	0098	STARNET INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	GENERAL RISK	
14-8490	0098	STARNET INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	GENERAL RISK	
14-8493	0098	STARNET INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	GENERAL RISK	0
14-8505	0098	STARNET INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	GENERAL RISK	
14-8381	0176	STATE FARM GENERAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE AND VARIANCE	VAR. 2A, 3 - HOMEOWNERS	6.9
14-8392	4765	STILLWATER INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	HOMEOWNERS	
14-8397	4765	STILLWATER PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	HOMEOWNERS.	
14-8471	3098	TNUS INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	-8.9
14-8481	3098	TNUS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	NONE	-7.8
14-8472	3098	TOKIO MARINE AMERICA INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	-8.9
14-8480	3098	TOKIO MARINE AMERICA INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	NONE	-7.8
14-8473	3098	TRANS PACIFIC INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	-8.9
14-8482	3098	TRANS PACIFIC INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	NONE	-7.8

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14-8526	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NON-PROFIT CHOICE	
14-8525	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	SURETY	NEW PROGRAM	2014 IMMIGRATION BOND	0
14-8521	0000	WESTERN GENERAL INSURANCE COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	NEW PROGRAM	COLLATERAL PROTECTION PLUS (BCP)	0
14-8450	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-8499	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
14-8449	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-8500	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
<b>105 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS</b>							

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