

January 9, 2015

PUBLIC NOTICE # 2015-02

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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 %*
15-49	0761	AGCS MARINE INSURANCE COMPANY	PERSONAL	INLAND MARINE	FORMS	PET HEALTH INSURANCE	
14-8875	3239	ALLIED WORLD ASSURANCE COMPANY (U.S.) INC.	COMMERCIAL	INLAND MARINE	FORMS	NONE	
14-8876	3239	ALLIED WORLD ASSURANCE COMPANY (U.S.) INC.	COMMERCIAL	MULTI-PERIL	FORMS	COMMERCIAL OUTPUT	
14-8877	3239	ALLIED WORLD ASSURANCE COMPANY (U.S.) INC.	COMMERCIAL	INLAND MARINE	FORMS	NONE	
15-50	0008	ALLSTATE INSURANCE COMPANY	COMMERCIAL	DAMAGE	VARIANCE	VAR 7A AND 8F	14.7
15-110	0019	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	FIRST PROTECTOR INDIVIDUAL	0
15-39	4256	ANCHOR GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 7B & 8B - GEMINI	4.35
15-52	3416	AXIS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
15-53		CALIFORNIA EARTHQUAKE AUTHORITY	PERSONAL	EARTHQUAKE	RATE	RESIDENTIAL	-8.2
15-31	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-0.01
15-34	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROF. LIAB. - HUMAN SERVICES	0
15-12	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	EARTHQUAKE	RULE CHANGE	NONE	
15-41	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	
15-47	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	EARTHQUAKE	NEW PROGRAM	CNA SIGNATURE	0
15-48	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	EARTHQUAKE	NEW PROGRAM	CNA SIGNATURE	0
15-51	0306	CUMIS INSURANCE SOCIETY, INC.	COMMERCIAL	EARTHQUAKE	RATE	NONE	3.1
15-21	0248	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
15-33	0069	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	PERSONAL	FIRE	RATE	DWELLING FIRE	-8.39
15-58	0069	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS ACV INSURANCE	
15-69	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SAFEPAK	
15-70	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SAFEPAK	
15-78	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	AIRCRAFT	FORMS	AVIATION	
15-71	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SAFEPAK	

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15-13	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	EARTHQUAKE	RULE CHANGE	NONE	
15-42	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	
15-14	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	EARTHQUAKE	RULE CHANGE	NONE	
15-43	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	
15-30	0473	HOMESITE INSURANCE COMPANY OF CALIFORNIA	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS	0
15-11	2538	INTEGON NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	PRIME	
15-38	4509	IRONSHORE INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	RATE	PROF LIAB-LAWYERS	23
15-65	0111	LIBERTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMBO POLICY D&O	0
15-25	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	COLLECTOR VEHICLE GARAGE	0
15-15	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RULE CHANGE	NONE	
15-44	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	
15-104	0169	MIDDLESEX INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	NONE	-6.6
15-116	0169	MIDDLESEX INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	BUSINESS PRODUCTS	0.4
15-19	0169	MIDDLESEX INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	0
15-35	0169	MIDDLESEX INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	BUSINESS PRODUCTS	4.87
15-55	0169	MIDDLESEX INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RATE AND VARIANCE	VAR. 5 - CRIME - DIVISION THREE	-70.9
15-63	0169	MIDDLESEX INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PACKAGE	0
15-83	0169	MIDDLESEX INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	BUSINESSOWNERS	0.1
15-95	0169	MIDDLESEX INSURANCE COMPANY	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	NONE	22.6
15-99	0169	MIDDLESEX INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	UMBRELLA/EXCESS	-1.49
15-107	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	FIDELITY	FORMS	NONE	
15-114	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	BURGLARY AND THEFT	FORMS	NONE	
15-119	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PRACTICES LIABILITY	
15-32	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	

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15-59	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
15-72	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP	
15-76	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210-UMBRELLA/EXCESS	
15-45	3548	NORTHLAND INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
15-82	0088	NOVA CASUALTY COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	LIVESTOCK MORTALITY	
15-37	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	RISK MANAGEMENT	
15-40	0150	COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
15-57	0645	OREGON MUTUAL INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	RATE	NONE	-23.3
15-109	2698	PROASSURANCE INDEMNITY COMPANY, INC.	COMMERCIAL	MEDICAL MALPRACTICE	NEW PROGRAM	DENTIST AND ORAL SURGEON	0
15-26	0867	PROTECTIVE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-1
15-46	0501	RSUI INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
15-74	0501	RSUI INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
14-8881	2538	COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
15-27	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
15-111	0091	SENTINEL INSURANCE COMPANY, LTD.	COMMERCIAL	MULTI-PERIL	RATE	GROWING SPECTRUM	-0.1
15-100	0169	SENTRY INSURANCE A MUTUAL COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	UMBRELLA/EXCESS	-1.49
15-105	0169	SENTRY INSURANCE A MUTUAL COMPANY	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	NONE	-6.6
15-117	0169	SENTRY INSURANCE A MUTUAL COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	BUSINESS PRODUCTS	0.4
15-20	0169	SENTRY INSURANCE A MUTUAL COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	0
15-36	0169	SENTRY INSURANCE A MUTUAL COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	BUSINESS PRODUCTS	4.87
15-56	0169	COMPANY	COMMERCIAL	THEFT	VARIANCE	DIVISION THREE	-70.9
15-64	0169	SENTRY INSURANCE A MUTUAL COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PACKAGE	0
15-84	0169	SENTRY INSURANCE A MUTUAL COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	BUSINESSOWNERS	0.1
15-96	0169	SENTRY INSURANCE A MUTUAL COMPANY	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	NONE	22.6
15-106	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	DEALER OPERATIONS	4.3
15-115	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	7.7

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15-118	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	DEALER OPERATIONS	-11.9
15-54	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	DEALER OPERATIONS	10.86
15-80	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	0
15-86	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PACKAGE	0
15-93	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	DEALER OPERATIONS	-0.6
15-97	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	DEALER OPERATIONS	23.1
15-16	3548	INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
15-17	3548	ST. PAUL GUARDIAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
15-18	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
15-75	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	REPOSSESSORS, AUTO	0
15-28	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
15-73	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	INLAND MARINE	NEW PROGRAM	DEVICE PROTECTION	0
15-61	3098	TNUS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
15-62	3098	TOKIO MARINE AMERICA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
14-8882	2538	WESCO INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
15-29	2538	WESCO INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
15-67	2538	WESCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	LIAB. - DESIGNATED AGREEMENTS-DCIU	0
15-112	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	FIDUCIARY LIABILITY	
15-66	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EMPLOYMENT PRACTICES LIAB.	
15-113	0212	COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PRIVACY	0
93 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
January 9, 2015**

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	14-7674	11/21/2014	American Casualty Company of Reading, Pennsylvania	Commercial Multi-Peril	Forms	BOP - CNA Connect	
Correct	14-7674	11/21/2014	American Casualty Company of Reading, Pennsylvania	Commercial Multi-Peril	Rule Change	BOP - CNA Connect	
Incorrect	14-7675	11/21/2014	Continental Casualty Company	Commercial Multi-Peril	Forms	BOP - CNA Connect	
Correct	14-7675	11/21/2014	Continental Casualty Company	Commercial Multi-Peril	Rule Change	BOP - CNA Connect	
Incorrect	14-7676	11/21/2014	National Fire Insurance Company of Hartford	Commercial Multi-Peril	Forms	BOP - CNA Connect	
Correct	14-7676	11/21/2014	National Fire Insurance Company of Hartford	Commercial Multi-Peril	Rule Change	BOP - CNA Connect	
Incorrect	14-7677	11/21/2014	Transportation Insurance Company	Commercial Multi-Peril	Forms	BOP - CNA Connect	
Correct	14-7677	11/21/2014	Transportation Insurance Company	Commercial Multi-Peril	Rule Change	BOP - CNA Connect	
Incorrect	14-7678	11/21/2014	Valley Forge Insurance Company	Commercial Multi-Peril	Forms	BOP - CNA Connect	
Correct	14-7678	11/21/2014	Valley Forge Insurance Company	Commercial Multi-Peril	Rule Change	BOP - CNA Connect	

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