

February 21, 2014

PUBLIC NOTICE # 2014-08

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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 %*
14-1538	0012	AIG PROPERTY CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
14-1545	0140	AMCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
14-1472	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	CORE CASUALTY MANAGEMENT	-4.7
14-1507	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-1539	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
14-1508	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-1455	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	CANOPY	
14-1506	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	CONTRACTUAL LIABILITY	0
14-1551	1279	ARCH INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	CANOPY	
14-1496	0033	CALIFORNIA CASUALTY INDEMNITY EXCHANGE (THE)	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS AND DWELLING PROPERTY	0
14-1475	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	SURETY	NEW PROGRAM	NON-CONTRACT SURETY SPECIALTY	0
14-1487	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
14-1493	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	FIRE	RATE	NONE	0
14-1484	0098	CAROLINA CASUALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	BUSINESS AUTO	0
14-1540	0012	COMMERCE AND INDUSTRY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
14-1485	0783	CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	ALL PROGRAMS	0
14-1509	0212	EMPIRE INDEMNITY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-1483	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-1452	0038	FEDERAL INSURANCE COMPANY	PERSONAL	EARTHQUAKE	RULE CHANGE	MASTERPIECE	
14-1519	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-1510	0212	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-1497	0349	FLORISTS' MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BUSINESS PACKAGE POLICY	-1.19
14-1456	0200	GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	RENTERS	0
14-1513	0083	GRANGE INSURANCE ASSOCIATION	PERSONAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
14-1528	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	INTEGRATED PROPERTY INSURANCE SOLUTIONS	

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14-1541	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
14-1463	0201	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
14-1486	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	AGRIPAK FARM AND RANCH	
14-1499	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	NONE	
14-1488	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	AGRIPAK FARM AND RANCH	
14-1500	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	NONE	
14-1489	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	AGRIPAK FARM AND RANCH	
14-1501	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	NONE	
14-1490	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	AGRIPAK FARM AND RANCH	
14-1502	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	FIDELITY	FORMS	NONE	
14-1521	0038	GREAT NORTHERN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-1451	4359	HOUSING ENTERPRISE INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-1476	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	FARM AND RANCH	0
14-1542	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
14-1474	4509	IRONSHORE INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-1514	0111	LIBERTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
14-1469	0031	MEDICAL PROTECTIVE COMPANY (THE)	COMMERCIAL	MEDICAL MALPRACTICE	FORMS	PHYSICIANS & SURGEONS, ALLIED & COMPREHENSIVE LIAB	
14-1515	0241	METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	BOATOWNERS	0
14-1518	0241	METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
14-1524	0241	METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
14-1552	0241	METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	0
14-1436	0084	NATIONAL INTERSTATE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	RECREATION VEHICLE	
14-1543	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	

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14-1546	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
14-1547	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
14-1529	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	INTEGRATED PROPERTY INSURANCE SOLUTIONS	
14-1544	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
14-1549	0038	NORTHWESTERN PACIFIC INDEMNITY COMPANY	PERSONAL	EARTHQUAKE	NEW PROGRAM	NONE	0
14-1550	0038	NORTHWESTERN PACIFIC INDEMNITY COMPANY	COMMERCIAL	EARTHQUAKE	NEW PROGRAM	DIFFERENCE IN CONDITIONS	0
14-1468	0645	OREGON MUTUAL INSURANCE COMPANY	PERSONAL	FIRE	RULE CHANGE	PROPERTY	0
14-1504	0645	OREGON MUTUAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	RULE CHANGE	HOMEOWNERS	0
14-1453	0038	PACIFIC INDEMNITY COMPANY	PERSONAL	EARTHQUAKE	RULE CHANGE	MASTERPIECE	
14-1522	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-1433	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	PERSONAL	FIRE	RULE CHANGE	RENTAL OWNERS	
14-1437	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	RULE CHANGE	HOMEOWNERS	
14-1465	2898	PACIFIC SPECIALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	RULE CHANGE	HOMEOWNERS	0
14-1445	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	ULTIMATE COVER	
14-1548	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA AND EXCESS	
14-1516	0501	PLATTE RIVER INSURANCE COMPANY	COMMERCIAL	SURETY	RATE	CAR WASH BOND	-43
14-1434	0155	PROGRESSIVE ADVANCED INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	6.98
14-1530	0155	PROGRESSIVE SELECT INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
14-1435	0155	PROGRESSIVE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	6.98
14-1471	0796	QBE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS	0
14-1532	3098	SAFETY NATIONAL CASUALTY CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	
14-1531	3219	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-1442	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ENTERTAINMENT	
14-1443	3548	ST. PAUL GUARDIAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ENTERTAINMENT	
14-1444	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ENTERTAINMENT	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
14-1466	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	SPORTS AND SPECIAL EVENTS	0
14-1470	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HOSPITALITY	0
14-1503	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS-STARR	0
14-1505	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PGI REAL ESTATE	0
14-1525	0176	STATE FARM FIRE AND CASUALTY COMPANY	COMMERCIAL	SURETY	FORMS	FIDELITY AND SURETY BONDS	
14-1527	0176	STATE FARM FIRE AND CASUALTY COMPANY	COMMERCIAL	SURETY	FORMS	FIDELITY & SURETY BONDS	
14-1554	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RATE	HORTICULTURAL	-5.8
14-1492	3703	TOWER INSURANCE COMPANY OF NEW YORK	PERSONAL	HOMEOWNERS MULTI PERIL	RULE CHANGE	NONE	-0.29
14-1517	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	NON-PROFIT ORG. D & O LIAB.-MODULAR	
14-1520	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	PRIVATE COMPANY D&O LIABILITY-MODULAR	
14-1553	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	PRIVATE PARTNERSHIP LIABILITY-MODULAR	
14-1494	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	TECHNOLOGY	
14-1495	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	TECHNOLOGY	
14-1438	0084	TRIUMPH CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	RECREATION VEHICLE	
14-1447	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF. LIAB. - PENSION & BENEFITS PLAN FIDUCIARY LI	
14-1449	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
14-1439	0248	UNITED FIRE & CASUALTY COMPANY	COMMERCIAL	BOILER AND MACHINERY	NEW PROGRAM	EQUIPMENT BREAKDOWN	0
14-1440	0248	UNITED FIRE & CASUALTY COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	NONE	0
14-1441	0248	UNITED FIRE & CASUALTY COMPANY	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	NONE	0
14-1446	0248	UNITED FIRE & CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS	0
14-1498	0248	UNITED FIRE & CASUALTY COMPANY	COMMERCIAL	FIDELITY	NEW PROGRAM	NONE	0
14-1459	0200	UNITED SERVICES AUTOMOBILE ASSOCIATION	PERSONAL	HOMEOWNERS MULTI PERIL	RULE CHANGE	RENTERS	0

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14-1450	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	MICROTEK PACKAGE	
14-1467	0071	UNIVERSAL NORTH AMERICA INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	HOMEOWNERS	
14-1457	0200	USAA CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	RENTERS	0
14-1458	0200	USAA GENERAL INDEMNITY COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	RENTERS	0
14-1464	0201	UTICA MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
14-1454	0038	VIGILANT INSURANCE COMPANY	PERSONAL	EARTHQUAKE	RULE CHANGE	MASTERPIECE	
14-1523	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-1491	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
14-1511	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-1512	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
105 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
February 21, 2014**

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

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	14-1300	2/14/2014	Sterling Casualty Insurance Company	Personal Auto Liability & Physical Damage	Rate and Variance	Var 8A - Vista	1.90%
Correct	14-1300	2/14/2014	Sterling Casualty Insurance Company	Personal Auto Liability & Physical Damage	Rate and Variance	Var 8A - Vista	2.80%

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