

March 7, 2014

PUBLIC NOTICE # 2014-10

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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 %*
14-1741	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-1749	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HEALTH CARE INDIVIDUALS	
14-1755	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-1765	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	LIAB. ALLIED HEALTH CARE	
14-1847	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
14-1742	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-1756	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-1743	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-1757	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-1789	3239	ALLIED WORLD ASSURANCE COMPANY (U.S.) INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-1813	0361	AMERICAN FAMILY HOME INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	CORE CASUALTY MANAGEMENT	0
14-1766	0111	AMERICAN FIRE AND CASUALTY COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-1786	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	AIRCRAFT	RULE CHANGE	LIGHT AIRCRAFT DIVISION	0
14-1773	0000	AMERICAN PET INSURANCE COMPANY	PERSONAL	INLAND MARINE	RATE	TRUPANION PET HEALTH INSURANCE PLANS	13.5
14-1814	0361	AMERICAN SOUTHERN HOME INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	CORE CASUALTY MANAGEMENT	0
14-1744	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-1758	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-1791	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS-BEAZLEY AMOUR	0
14-1808	0000	BROTHERHOOD MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	BOP	4.16
14-1792	0660	CALIFORNIA AUTOMOBILE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	ALIGNED PRODUCT	
14-1729	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-1815	0922	EXPLORER INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	EXPLORER UNIVERSAL	
14-1790	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	FOREFRONT FOR COMMUNITY BANKS	
14-1824	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP SAFEPAK	

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14-1825	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP SAFEPAK	
14-1826	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP SAFEPAK	
14-1770	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	EMPLOYMENT PRACTICES LIABILITY	35.14
14-1730	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-1731	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-1734	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
14-1779	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	SPECIALTY	
14-1780	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	SPECIALTY	
14-1781	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	SPECIALTY	
14-1782	0091	HARTFORD INSURANCE COMPANY OF THE MIDWEST	COMMERCIAL	OTHER LIABILITY	FORMS	SPECIALTY	
14-1783	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	SPECIALTY	
14-1745	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-1759	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-1746	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-1760	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-1787	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	AIRCRAFT	RULE CHANGE	LIGHT AIRCRAFT DIVISION	0
14-1821	0111	LIBERTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210 - UMBRELLA/EXCESS	
14-1771	0785	MARKEL AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	MANAGEMENT LIABILITY	15
14-1811	0785	MARKEL AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-1812	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-1832	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-1732	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-1829	0241	METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	6.85
14-1196	0169	MIDDLESEX INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP	
14-1204	0169	MIDDLESEX INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	NONE	

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14-1788	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	AIRCRAFT	RULE CHANGE	LIGHT AIRCRAFT DIVISION	0
14-1828	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	SURETY	FORMS	NONE	
14-1767	0111	OHIO CASUALTY INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-1768	0111	OHIO SECURITY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-1823	0111	OHIO SECURITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP - COMMERCIAL PROTECTOR	0
14-1747	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-1761	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-1822	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	SECURITY SERVICES	
14-1831	3098	INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ORGANIZATIONS	
14-1784	0091	INSURANCE COMPANY OF HARTFORD	COMMERCIAL	OTHER LIABILITY	FORMS	SPECIALTY	
14-1817	0783	RLI INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	BOP - RLIPACK	2.1
14-1197	0169	SENTRY INSURANCE A MUTUAL COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP	
14-1205	0169	SENTRY INSURANCE A MUTUAL COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	NONE	
14-1198	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP	
14-1206	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	NONE	
14-1763	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	OILPATCH	0
14-1764	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	OILPATCH	0
14-1809	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	INLAND MARINE	NEW PROGRAM	OILPATCH	0
14-1727	3098	TOKIO MARINE AMERICA INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	6.99
14-1728	3098	TRANS PACIFIC INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	6.99
14-1827	0091	TRUMBULL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	NONE	0
14-1785	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	SPECIALTY	
14-1769	0111	WEST AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-1748	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-1762	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0

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14-1848	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
75 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
March 7, 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 (%)*
Add	14-1798	1/31/2014	AIU Insurance Company	Commercial Other Liability	Forms		
Incorrect	14-488	1/24/2014	Pharmacists Mutual Insurance Company	Commercial Multi-Peril	Rate and Variance	Var 7B, 8A - Businessowners	4.00%
Correct	14-488	1/24/2014	Pharmacists Mutual Insurance Company	Commercial Multi-Peril	Rate and Variance	Var 7A, 8A - Businessowners	4.00%
Incorrect	14-911	1/31/2014	St. Paul Fire and Marine Insurance Company	Personal Auto Liability and Physical Damage	Form	Entertainment	
Correct	14-911	1/31/2014	St. Paul Fire and Marine Insurance Company	Commercial Auto Liability and Physical Damage	Form	Entertainment	
Incorrect	14-912	1/31/2014	St. Paul Guardian Insurance Company	Personal Auto Liability and Physical Damage	Form	Entertainment	
Correct	14-912	1/31/2014	St. Paul Guardian Insurance Company	Commercial Auto Liability and Physical Damage	Form	Entertainment	
Incorrect	14-913	1/31/2014	St. Paul Mercury Insurance Company	Personal Auto Liability and Physical Damage	Form	Entertainment	
Correct	14-913	1/31/2014	St. Paul Mercury Insurance Company	Commercial Auto Liability and Physical Damage	Form	Entertainment	

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