

April 4, 2014

PUBLIC NOTICE # 2014-14

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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)

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
14-2295	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROTECTION POLICY-EPL	
14-2363	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	MUTUAL FUND, INVESTMENT	
14-2378	3239	ALLIED WORLD ASSURANCE COMPANY (U.S.) INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	SIR-EXCESS	
14-2352	0140	AMCO INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 7A, 8A, 8B - MOTORCYCLE RECREATIONAL VEHICLE-F	4.5
14-2361	0140	AMCO INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 7A, 8A, 8B- MOTORCYCLE RECREATIONAL VEHICLE-ASSOC	4.5
14-2367	0140	AMCO INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP	
14-2381	0140	AMCO INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 7A, 8A, 8B - MOTORCYCLE RECREATIONAL VEHICLE-R	4.5
14-2343	0111	COMPANY	COMMERCIAL	DAMAGE	FORMS	NONE	
14-2344	0111	AMERICAN FIRE AND CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-2380	0361	AMERICAN SOUTHERN HOME INSURANCE COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	WATERCRAFT	
14-2345	0111	AMERICAN STATES INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-2287	1129	ATLANTIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	PROF. LIAB. - MEDIA	1.57
14-2329	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	BEAZLY ARMOUR SIDE A D & O	
14-2359	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
14-2365	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	AFB A & E MEDIA TECH	
14-2289	0783	CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROF. LIAB. - TECHNOLOGY PROF. AND PRIVACY PROTECT	0
14-2325	0323	COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
14-2379	0057	ELECTRIC INSURANCE COMPANY	COMMERCIAL	SURETY	NEW PROGRAM	NONE	0
14-2372	0785	ESSENTIA INSURANCE COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	CLASSIC BOAT	0
14-2306	0069	FARMERS INSURANCE EXCHANGE	COMMERCIAL	OTHER LIABILITY	RATE	EMPLOYMENT PRACTICES LIAB.	25
14-2300	0038	FEDERAL INSURANCE COMPANY	PERSONAL	ALLIED LINES	FORMS	PRIMARY FLOOD	
14-2346	0111	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-2383	0349	FLORISTS' MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BUSINESS PACKAGE POLICY	-0.99

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14-2304	0069	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	MOTORCYCLE	
14-2315	0069	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	OFF-ROAD VEHICLE	
14-2314	4795	GATEWAY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-2320	0796	GENERAL CASUALTY COMPANY OF WISCONSIN	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	0
14-2371	0796	GENERAL CASUALTY COMPANY OF WISCONSIN	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-2347	0111	GENERAL INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-2384	0031	GENESIS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	THE SCHOOL	
14-2310	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	REPOSSESSION GUARD	0
14-2354	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-2355	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-2356	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-2357	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-2045	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA EXCESS- ACE COMMERCIAL AB	0
14-2305	2538	INTEGON PREFERRED INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	CORNERSTONE	0
14-2317	0150	MANUFACTURERS ALLIANCE INSURANCE COMPANY	COMMERCIAL	FIRE	RATE AND VARIANCE	VAR. 7A & 8B	-21.5
14-2309	0411	MAPFRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
14-2307	0069	MID-CENTURY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	EMPLOYMENT PRACTICES LIAB.	25
14-2360	0802	MONTEREY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	US TRANSPORTATION	
14-2377	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	ADVISOR RISK PROTECTOR POLICY	0
14-2353	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 7A, 8A, 8B - MOTORCYCLE RECREATIONAL VEHICLE-F	4.5
14-2362	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 7A,8A,8B- MOTORCYCLE RECREATIONAL VEHICLE-ASSOC	4.5
14-2368	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	FORMS	BOP	

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14-2382	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 7A, 8A, 8B - MOTORCYCLE RECREATIONAL VEHICLE-R	4.5
14-2311	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	REPOSSESSION GUARD	0
14-2358	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	DIRECTORS AND OFFICERS LIAB.	
14-2366	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EXCESS LIAB. TECHNOLOGY AND	
14-2322	0088	NOVA CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
14-2386	0088	NOVA CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
14-2348	0111	OHIO CASUALTY INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-2349	0111	OHIO SECURITY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-2313	0645	OREGON MUTUAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	RULE CHANGE	HOMEOWNERS	0
14-2330	0645	OREGON MUTUAL INSURANCE COMPANY	PERSONAL	FIRE	RULE CHANGE	DWELLING FIRE	0
14-2318	0150	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMMERCIAL	FIRE	RATE AND VARIANCE	VAR. 7 & 8	-21.5
14-2319	0150	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	COMMERCIAL	FIRE	RATE AND VARIANCE	VAR. 7 & 8	-21.5
14-2302	0775	PHARMACISTS MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA AND EXCESS	
14-2385	4664	PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	PERSONAL	EARTHQUAKE	RULE CHANGE	PURE HIGH VALUE HOMEOWNERS INSURANCE	0
14-2324	2698	PROASSURANCE INDEMNITY COMPANY, INC.	COMMERCIAL	MEDICAL MALPRACTICE	NEW PROGRAM	PHYSICIAN AND SURGEON	0
14-2327	0155	COMPANY	PERSONAL	DAMAGE	SYMBOLS	PROGRAM/BUSINES	
14-2321	0796	REGENT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	0
14-2373	0796	REGENT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-2350	0111	SAFECO INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-2299	3219	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	BOILER AND MACHINERY	RULE CHANGE	NONE	0
14-2303	0176	STATE FARM FIRE AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	EMPLOYMENT PRACTICES LIAB.	0
14-2376	0161	TOPA INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	10.5
14-2308	0069	TRUCK INSURANCE EXCHANGE	COMMERCIAL	OTHER LIABILITY	RATE	EMPLOYMENT PRACTICES LIAB.	25
14-2374	0796	UNIGARD INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-2375	0796	UNIGARD INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0

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14-2328	0155	UNITED FINANCIAL CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	PROGRAM/BUSINESS & PROFESSIONAL	
14-2288	0071	INSURANCE COMPANY	PERSONAL	PERIL	RULE CHANGE	NONE	
14-2301	0071	UNIVERSAL NORTH AMERICA INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	FORMS	NONE	
14-2331	0071	UNIVERSAL NORTH AMERICA INSURANCE COMPANY	PERSONAL	FIRE	FORMS	DWELLING FIRE	
14-2369	0084	VANLINER INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
14-2351	0111	WEST AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-2296	0626	COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROTECTION	
14-2364	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	MUTUAL FUND, INVESTMENT ADVISER D & O	
14-2323	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	AUTO DEALERS	0
79 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS							

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