

April 25, 2014

**PUBLIC NOTICE # 2014-17**

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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  
April 25, 2014**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
14-2846	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS-CODA PREMIER-D&O	
14-2866	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	FIRE	FORMS	CNA PARAMOUNT	
14-2881	0023	BCS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	PROF. LIAB. - AGENTS ERRORS AND OMISSIONS	0
14-2880	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	MEDICAL MALPRACTICE	RULE CHANGE	PRO. LIAB. - MISC. MEDICAL	
14-2891	0000	BROTHERHOOD MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR. 7A	3.65
14-2853	0033	CALIFORNIA CASUALTY INDEMNITY EXCHANGE (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-2879	0411	COMMERCE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	PROTECTION	0
14-2893	0411	COMMERCE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	SELECT	0
14-2895	0411	COMMERCE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NATION SAFE	0
14-2925	0411	COMMERCE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	GROUP	0
14-2867	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	FIRE	FORMS	CNA PARAMOUNT	
14-2890	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	CREDIT UNION BONDS	
14-2868	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	FORMS	CNA PARAMOUNT	
14-2926	0783	CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROF. LIAB.- MISCELLANEOUS	0
14-2910	0140	DEPOSITORS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	NONE	0
14-2872	2538	DEVELOPERS SURETY AND INDEMNITY COMPANY	COMMERCIAL	SURETY	RULE CHANGE	SUBDIVISION BONDS	
14-2906	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	-3.4
14-2907	4795	GATEWAY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	-8.7
14-2882	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-2900	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-2911	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	EQUINE CARE, CUSTODY OR CONTROL	
14-2918	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	E-COMMERCE	
14-2883	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-2901	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0

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14-2912	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	EQUINE CARE,CUSTODY OR CONTROL	
14-2920	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	E-COMMERCE	
14-2884	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-2889	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	AIRCRAFT	RULE CHANGE	AVIATION	
14-2902	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-2913	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	EQUINE CARE,CUSTODY OR CONTROL	
14-2921	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	E-COMMERCE	
14-2885	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-2903	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-2914	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	INLAND MARINE	FORMS	EQUINE CARE,CUSTODY OR CONTROL	
14-2922	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MULTI-PERIL	FORMS	E-COMMERCE	
14-2923	0084	GREAT AMERICAN SECURITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	E-COMMERCE	
14-2924	0084	GREAT AMERICAN SPIRIT INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	E-COMMERCE	
14-2854	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF LIAB-ACCOUNTANTS	
14-2873	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	SPECTRUM POLICY EPLI	
14-2874	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	SPECTRUM POLICY EPLI	
14-2941	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	3.6
14-2875	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	SPECTRUM POLICY EPLI	
14-2942	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	3.6
14-2876	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	SPECTRUM POLICY EPLI	
14-2943	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	3.6
14-2917	0517	HDI-GERLING AMERICA INSURANCE COMPANY	PERSONAL	INLAND MARINE	NEW PROGRAM	FINE ARTS	0
14-2936	0517	HDI-GERLING AMERICA INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	ENERGI	
14-2937	0517	HDI-GERLING AMERICA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ENERGI	

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14-2938	0517	HDI-GERLING AMERICA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS-ENERGI	
14-2848	2538	INTEGON PREFERRED INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	CORNERSTONE	
14-2850	0111	LIBERTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
14-2908	0031	MEDICAL PROTECTIVE COMPANY (THE)	COMMERCIAL	MEDICAL MALPRACTICE	RULE CHANGE	PROF. LIAB.-DENTISTS & ORAL SURGEONS	
14-2892	2538	MIC GENERAL INSURANCE CORPORATION	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	EMPLOYEE GROUP	
14-2869	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	FIRE	FORMS	CNA PARAMOUNT	
14-2915	0084	NATIONAL INTERSTATE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
14-2933	0084	NATIONAL INTERSTATE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
14-2928	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
14-2929	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
14-2904	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	SURETY	RATE	NONE	-0.6
14-2886	0150	OLD REPUBLIC GENERAL INSURANCE CORPORATION	COMMERCIAL	SURETY	RATE	NONE	0
14-2887	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	SURETY	RATE	NONE	0
14-2888	0150	OLD REPUBLIC SURETY COMPANY	COMMERCIAL	SURETY	RATE	NONE	0
14-2930	0155	PROGRESSIVE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	MOTORCYCLE	
14-2877	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	MULTI-PERIL	FORMS	SPECTRUM POLICY EPLI	
14-2944	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	3.6
14-2844	0215	QUALITAS INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	NEW PROGRAM	CROSSBORDER TRUCKERS	0
14-2927	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	MOTOR TRUCK CARGO	0
14-2940	3548	STANDARD FIRE INSURANCE COMPANY (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	LEGACY	0
14-2932	4670	STARR INDEMNITY & LIABILITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
14-2939	4670	STARR INDEMNITY & LIABILITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MOTORCYCLE	0
14-2894	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS-PUBLIC SERVICE INS.	0

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14-2896	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	MOBILE HOME AND RECREATIONAL VEHICLE (RV) PARK	0
14-2897	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	BOP	0
14-2898	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	PROPERTY OWNERS	0
14-2899	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	HOTEL/MOTEL	0
14-2870	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	CNA PARAMOUNT	
14-2916	0084	TRIUMPHE CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
14-2934	0084	TRIUMPHE CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
14-2878	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	SPECTRUM POLICY EPLI	
14-2945	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	3.6
14-2935	0796	UNIGARD INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
14-2871	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	CNA PARAMOUNT	
14-2905	0181	WASHINGTON INTERNATIONAL INSURANCE COMPANY	COMMERCIAL	SURETY	RATE	NONE	-0.6
14-2919	2538	WESCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	SERVICE CONTRACT REIMBURSEMENT INSURANCE	
14-2847	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS-CODA PREMIER-D&O	
14-2843	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	BOILER AND MACHINERY	FORMS	HR3210-SPECIALTY PROPERTY	
14-2851	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	FORMS	HR3210-SPECIALTY PROPERTY	
14-2852	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	EARTHQUAKE	FORMS	HR3210-SPECIALTY PROPERTY	
14-2909	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	FIRE	FORMS	HR3210-SPECIALTY PROPERTY	
<b>89 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS</b>							

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**California Department of Insurance  
Public Notice Filing Errata Report  
April 25, 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	14-2619	4/18/2014	Anchor General Insurance Company	Personal Auto Liability and Physical Damage	Rate	Gemini	5.72%
Correct	14-2619	4/18/2014	Anchor General Insurance Company	Personal Auto Liability and Physical Damage	Rate	<b>Var 7B, 8B - Gemini</b>	5.72%
Incorrect	14-2710	4/18/2014	Anchor General Insurance Company	Personal Auto Liability and Physical Damage	Symbols		
Correct	14-2710	4/18/2014	Anchor General Insurance Company	<b>Personal Auto Physical Damage</b>	Symbols		

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