

May 9, 2014

PUBLIC NOTICE # 2014-19

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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 %*
14-3218	0761	AGCS MARINE INSURANCE COMPANY	PERSONAL	INLAND MARINE	BOTH RATE AND FORM	PET HEALTH INSURANCE	18.23
14-3170	0008	ALLSTATE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
14-3148	0140	AMCO INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BUSINESSOWNERS	0
14-3224	0140	AMCO INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BUSINESSOWNERS	0
14-3141	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	BUSINESSOWNERS	0
14-3230	0361	AMERICAN FAMILY HOME INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	BUSINESSOWNERS	0
14-3231	0361	AMERICAN SOUTHERN HOME INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	BUSINESSOWNERS	0
14-3157	4698	ASPEN AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PRIVATE CO. MNGT. LIAB. PACKAGE	
14-3152	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	GENERAL RISK	
14-3168	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF LIAB-TECHNOLOGY	
14-3153	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	GENERAL RISK	
14-3156	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	FIDELITY	RATE	NONE	-10
14-3171	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	BURGLARY AND THEFT	RATE	NONE	-25
14-3204	0244	CINCINNATI CASUALTY COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	FARM AND RANCH	0
14-3205	0244	CINCINNATI INDEMNITY COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	FARM AND RANCH	0
14-3214	0244	CINCINNATI INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	FARM AND RANCH	0
14-3236	0244	CINCINNATI INSURANCE COMPANY (THE)	COMMERCIAL	BOILER AND MACHINERY	RULE CHANGE	NONE	
14-3182	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	0
14-3142	4725	CLARENDON NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
14-3165	0140	DEPOSITORS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-3160	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	RATE	NONE	0
14-3162	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RATE	NONE	0
14-3163	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-3226	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	0
14-3158	0796	GENERAL CASUALTY COMPANY OF WISCONSIN	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP - FLEXBIZ	

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14-3211	0796	GENERAL CASUALTY COMPANY OF WISCONSIN	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	0
14-3155	0083	GRANGE INSURANCE ASSOCIATION	PERSONAL	FIRE	RULE CHANGE	DWELLING FIRE	
14-3169	0083	GRANGE INSURANCE ASSOCIATION	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	
14-3143	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
14-3144	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
14-3147	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
14-3145	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
14-3183	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	0
14-3184	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	0
14-3216	0225	HARCO NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE AND VARIANCE	VAR. 5	-36.73
14-3127		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	FARM	
14-3128		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	FARM	
14-3129		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	FARM	
14-3130		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	FARM	
14-3132		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS-FARM	
14-3134		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS-FARM	
14-3135		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS-FARM	
14-3136		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS-FARM	
14-3137		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS-FARM	
14-3217		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	MULTI-PERIL	MANUAL	BOP	
14-3227		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	MANUAL	UMBRELLA/EXCESS-FARM	
14-3223	2538	INTEGON NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	MOTORCYCLE	9.91
14-3213	2538	INTEGON PREFERRED INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	AMC	18.41
14-3209	0503	LANDCAR CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	SERVICE CONTRACT REIMBURSEMENT POLICY	

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14-3173	0411	MAPFRE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-3185	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	0
14-3229	2538	NATIONAL GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	ALL PROGRAMS	
14-3166	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-3149	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RATE	BUSINESSOWNERS	0
14-3225	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RATE	BUSINESSOWNERS	0
14-3178	0510	NAVIGATORS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	UMBRELLA EXCESS	-0.7
14-3208	0150	OLD REPUBLIC GENERAL INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-3206	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	RISK MANAGEMENT	0
14-3210	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-3234	2698	PACO ASSURANCE COMPANY, INC.	COMMERCIAL	MEDICAL MALPRACTICE	FORMS	OUM CHIROPRACTIC	
14-3201	0796	PRAETORIAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	AUTO DEALER & AUTO SERVICE	
14-3222	4664	PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	PERSONAL	HOMEOWNERS MULTI PERIL	RULE CHANGE	NONE	0
14-3179	0796	QBE INSURANCE CORPORATION	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MOTORCYCLE	0
14-3221	0796	QBE INSURANCE CORPORATION	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
14-3212	0796	REGENT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	0
14-3228	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HUMAN SERVICES	0
14-3174	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-3196	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
14-3195	3219	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	COMMERCIAL OUTPUT	0
14-3154	0098	STARNET INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	GENERAL RISK	
14-3175	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-3197	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
14-3186	0225	TRANSGUARD INSURANCE COMPANY OF AMERICA, INC	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	HR3210	0
14-3232	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
14-3167	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	OMNI II - TECHNOLOGY	

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14-3233	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
14-3177	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NON-PROFIT DIRECTORS & OFFICERS PRODUCT	0
14-3235	0031	UNITED STATES LIABILITY INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	NEW PROGRAM	EXCESS PERSONAL UMBRELLA LIABILITY	0
14-3176	2538	WESCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-3198	2538	WESCO INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
14-3220	2538	WESCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	CONTRACTUAL OBLIGATION REIMBURSEMENT INSURANCE	
81 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
May 9, 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	14-3048	5/2/2014	Capitol Indemnity Corporation	Commercial Fire	Rate		0.00%
Correct	14-3048	5/2/2014	Capitol Indemnity Corporation	Commercial Fire	Rule Change		
Incorrect	14-3049	5/2/2014	Capitol Indemnity Corporation	Commercial Other Liability	Rate		0.00%
Correct	14-3049	5/2/2014	Capitol Indemnity Corporation	Commercial Other Liability	Rule Change		
Incorrect	14-3050	5/2/2014	Capitol Indemnity Corporation	Commercial Multi-Peril	Rate	BOP	0.00%
Correct	14-3050	5/2/2014	Capitol Indemnity Corporation	Commercial Multi-Peril	Rule Change	BOP	

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