

May 16, 2014

PUBLIC NOTICE # 2014-20

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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
May 16, 2014**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
14-3366	0626	ACE AMERICAN INSURANCE COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	BOATSMAN	
14-3351	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	AIRPORT LIABILITY	
14-3296	0012	AIG PROPERTY CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
14-3297	0012	AIU INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
14-3331	0000	ALLIANCE UNITED INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	GOLD AND GOLD AFFINITY GROUP	
14-3333	0000	ALLIANCE UNITED INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	GOLD AND GOLD AFFINITY GROUP	3.88
14-3283	0019	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	PERSONAL	HOMEOWNERS MULTI PERIL	RULE CHANGE	HOUSING HOME BUYERS	
14-3341	0111	AMERICAN ECONOMY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-3306	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	SOCIAL SERVICES	0
14-3298	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
14-3342	0111	AMERICAN STATES INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-3307	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	SOCIAL SERVICES	0
14-3276	1279	ARCH INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
14-2470	0457	ARGONAUT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	PACKAGE	6.9
14-3369	1129	ATLANTIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	@VANTAGE FOR GEN. LIAB.	0
14-3287	0984	AVEMCO INSURANCE COMPANY	COMMERCIAL	AIRCRAFT	FORMS	HR3210	
14-3292	0000	INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
14-3364	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	BOARDROOM & COMPANY	0
14-3368	0098	BERKLEY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	EXECUTIVE LIABILITY	0
14-3262	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	EXCESS & UMBRELLA	0
14-3365	0000	CENTURY-NATIONAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	RATE	RENTERS INSURANCE	-14.3

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14-3358	0000	CHURCH MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	INDEPENDENT COMMERCIAL PACKAGE INSTITUTIONAL	
14-3361	0000	CHURCH MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PACKAGE INSTITUTION	
14-3299	0012	INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
14-3290	0783	CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS	0
14-3374	0140	DEPOSITORS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
14-3274	4672	DONGBU INSURANCE CO., LTD. (U.S. BRANCH)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PACKAGE POLICY	0
14-3354	4672	DONGBU INSURANCE CO., LTD. (U.S. BRANCH)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-DYNAMIC	0
14-3294	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	-7
14-3357	1120	COMPANY	PERSONAL	DAMAGE	RULE CHANGE	NONE	0
14-3243	0038	EXECUTIVE RISK INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	ASSET PROTECTION	
14-3362	0038	EXECUTIVE RISK INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	PORTFOLIO FOR NOT-FOR-PROFIT	
14-3260	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COP	0
14-3377	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	0
14-3244	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ASSET PROTECTION	
14-3269	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	THE CHUBB PRIMARY	
14-3284	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HEALTHCARE PORTFOLIO	
14-3363	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PORTFOLIO FOR NOT-FOR-PROFIT	
14-3352	0215	FINANCIAL INDEMNITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
14-3343	0111	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-3344	0111	GENERAL INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-3300	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
14-3349	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	-3
14-3379	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	NONE	
14-3380	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	NONE	

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14-3270	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
14-3289	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
14-3381	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	NONE	
14-3382	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	FIDELITY	FORMS	NONE	
14-3353	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	INSURANCE AGENTS E & O	
14-3271	0140	HARLEYSVILLE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROF. LIAB. - HUMAN SERVICES	0
14-3272	0140	HARLEYSVILLE INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	HUMAN SERVICES	0
14-3275	0140	HARLEYSVILLE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	HUMAN SERVICES	0
14-3279	0140	HARLEYSVILLE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS - HUMAN SERVICES	0
14-3304	0140	HARLEYSVILLE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	HUMAN SERVICES	0
14-3386	0140	HARLEYSVILLE INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	HUMAN SERVICES	0
14-3367	0626	INSURANCE COMPANY OF NORTH AMERICA	PERSONAL	INLAND MARINE	RULE CHANGE	BOATSMAN	
14-3301	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
14-3334	0215	INSURANCE COMPANY	PERSONAL	DAMAGE	FORMS	NONE	
14-3359	1316	KNIGHTBROOK INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	NONE	0
14-3360	1316	KNIGHTBROOK INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	NONE	0
14-3370	1316	KNIGHTBROOK INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	NONE	0
14-3384	1316	KNIGHTBROOK INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	NONE	0
14-3281	0411	MAPFRE INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	BOTH RATE AND FORM	UMBRELLA/EXCESS	-19.54
14-3302	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
14-3261	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COP	0

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14-3378	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	0
14-3375	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
14-3376	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
14-3303	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
14-3350	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	-3
14-3337	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
14-3373	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
14-3310	0008	NORTHBROOK INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	LIABILITY INSURANCE	
14-3355	0088	NOVA CASUALTY COMPANY	COMMERCIAL	FIRE	RULE CHANGE	AFFINITY	
14-3273	0225	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	ANIMAL MORTALITY	4.14
14-3383	2638	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	NEW PROGRAM	PROFL.LIAB.DENTAL	0
14-3345	0111	SAFECO INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-3277	3098	TOKIO MARINE AMERICA INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	RULE CHANGE	HOMEOWNERS	
14-3278	3098	TRANS PACIFIC INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	RULE CHANGE	HOMEOWNERS	
14-3245	3548	INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-3246	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-3247	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-3385	0248	UNITED FIRE & CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	0
14-3335	0215	UNITRIN AUTO AND HOME INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-3356	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	AIRCRAFT	FORMS	AIRCRAFT	
14-3308	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	SOCIAL SERVICES	0
14-3309	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	FIRE	NEW PROGRAM	SOCIAL SERVICES	0

88 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 16, 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	14-2470	4/11/2014	Argonaut Insurance Company	Commercial Other Liability	Both Rate and Form	Package	6.20%
Correct	14-2470	4/11/2014	Argonaut Insurance Company	Commercial Other Liability	Both Rate and Form	Package	6.90%
Delete	14-3209	5/12/2014	Landcar Casualty Co.	Commercial Other Liability	Form	Service Contract Reimb.	

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