

May 23, 2014

**PUBLIC NOTICE # 2014-21**

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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 %*
14-3492	3239	ALLIED WORLD ASSURANCE COMPANY (U.S.) INC.	COMMERCIAL	OTHER LIABILITY	FORMS	WINERYPLUS	
14-3505	3239	ALLIED WORLD ASSURANCE COMPANY (U.S.) INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	WINERYPLUS	0
14-3530	3239	ALLIED WORLD ASSURANCE COMPANY (U.S.) INC.	COMMERCIAL	FIRE	NEW PROGRAM	WINERE	0
14-3426	0140	AMCO INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-3403	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	CORE CASUALTY MGMT./EMPLOYEE BENEFIT	0
14-3406	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	CORE CASUALTY MGMT./D&O/EML&M L	0
14-3423	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	CORE CASUALTY MANAGEMENT/INTERNET (CYBER)	0
14-3493	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	CORE CASUALTY MANAGEMENT/ABUSE	0
14-3502	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	CORE CASUALTY MANAGEMENT/SSH CPL+MI	0
14-3532	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	FORMS	NON-FILLED INLAND MARINE	
14-3496	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	INLAND MARINE	FORMS	BUILDERS RISK	
14-3404	0361	AMERICAN FAMILY HOME INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	CORE CASUALTY MGMT./EMPLOYEE BENEFIT	0
14-3407	0361	AMERICAN FAMILY HOME INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	CORE CASUALTY MGMT./D&O/EML&M L	0
14-3424	0361	AMERICAN FAMILY HOME INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	CORE CASUALTY MANAGEMENT/INTERNET (CYBER)	0
14-3494	0361	AMERICAN FAMILY HOME INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	CORE CASUALTY MANAGEMENT/ABUSE	0
14-3503	0361	AMERICAN FAMILY HOME INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	CORE CASUALTY MANAGEMENT/SSH CPL+MI	0
14-3409	0111	AMERICAN FIRE AND CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	4.9
14-3414	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	THE REDWOODS GROUP/MCA, JCC AND CAMPS	0
14-3405	0361	AMERICAN SOUTHERN HOME INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	CORE CASUALTY MGMT./EMPLOYEE BENEFIT	0

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14-3408	0361	AMERICAN SOUTHERN HOME INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	CORE CASUALTY MGMT./D&O/EML&ML	0
14-3425	0361	AMERICAN SOUTHERN HOME INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	CORE CASUALTY MANAGEMENT/INTERNET (CYBER)	0
14-3495	0361	AMERICAN SOUTHERN HOME INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	CORE CASUALTY MANAGEMENT/ABUSE	0
14-3504	0361	AMERICAN SOUTHERN HOME INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	CORE CASUALTY MANAGEMENT/SSH CPL+MI	0
14-3415	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	THE REDWOODS GROUP/MCA, JCC AND CAMPS	0
14-3455	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-3531	1129	ATLANTIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	MANAGEMENT LIAB.	
14-3421	0689	BANKERS INSURANCE COMPANY	COMMERCIAL	SURETY	FORMS	BAIL BONDS	
14-3422	0023	BCS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF LIAB-AGENTS ERRORS AND OMISSIONS	
14-3420	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	PROF LIAB-AFB ARCHITECTS AND ENGINEERS MEDIA TECH	
14-3529	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	AFB A&E MEDIA TECH INSURANCE	0
14-3447	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	GENERAL RISK	0
14-3450	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS/GENERAL RISK	0
14-3448	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	GENERAL RISK	0
14-3451	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS/GENERAL RISK	0
14-3419	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
14-3418	0457	COLONY SPECIALTY INSURANCE COMPANY	PERSONAL	INLAND MARINE	NEW PROGRAM	DENTAL APPLIANCE	0
14-3497	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	INLAND MARINE	FORMS	BUILDERS RISK	
14-3498	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	INLAND MARINE	FORMS	BUILDERS RISK	
14-3446	0783	CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	EMPLOYMENT PRACTICES LIAB.	0
14-3539	0140	CRESTBROOK INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	RULE CHANGE	HOMEOWNERS	0
14-3534	0140	DEPOSITORS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	BUSINESS AUTO	2.27

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
14-3515	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	FIDELITY	RATE	NONE	-6.3
14-3526	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	BURGLARY AND THEFT	RATE	NONE	-21.9
14-3471	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
14-3538	0070	FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY	PERSONAL	FIRE	NEW PROGRAM	RESIDENT CONTENTS COVERAGE	0
14-3475	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-3476	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-3452	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	NEW PROGRAM	PRICE FLEX	0
14-3477	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-3478	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-3472	0038	GREAT NORTHERN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
14-3517	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	SURETY	RATE	NONE	-0.1
14-3435	0225	HARCO NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	DEALERS PACKAGE	
14-3514	0225	HARCO NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
14-3456		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	MULTI-PERIL	MANUAL	COMMERCIAL PACKAGE POLICY	
14-3533		INSURANCE SERVICES OFFICE, INC.	PERSONAL	INLAND MARINE	MANUAL	NONE	
14-3444	2538	INTEGON NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	MOTORCYCLE	
14-3490	2538	INTEGON NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	PRIME	
14-3520	2538	INTEGON NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	SUMMIT	
14-3521	2538	INTEGON PREFERRED INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	CORNERSTONE, GM/GMAC RELATED, AAA, OTHER MOTOR CLUB,	
14-3453	4509	IRONSHORE INDEMNITY INC.	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PACKAGE	0
14-3445	2538	MIC GENERAL INSURANCE CORPORATION	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
14-3432	4715	mitsui sumitomo insurance company of america	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	-3.3
14-3433	4715	mitsui sumitomo insurance usa inc.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	-3.3
14-3499	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	INLAND MARINE	FORMS	BUILDERS RISK	

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14-3427	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-3428	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-3535	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	BUSINESS AUTO	2.27
14-3429	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-3536	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	BUSINESS AUTO	2.27
14-3510	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-3518	0225	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	COMMERCIAL	ALLIED LINES	RULE CHANGE	RAISINS DRIED ON THE VINE(DOV)	
14-3519	0225	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	COMMERCIAL	ALLIED LINES	RULE CHANGE	CROP RAIN	
14-3524	0225	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	COMMERCIAL	ALLIED LINES	RULE CHANGE	RAISIN RECONDITIONING	
14-3410	0111	OHIO CASUALTY INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	4.9
14-3411	0111	OHIO SECURITY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	4.9
14-3473	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
14-3482	0038	PALOMAR SPECIALTY INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RULE CHANGE	DIFFERENT IN CONDITION	0
14-3484	0038	PALOMAR SPECIALTY INSURANCE COMPANY	PERSONAL	EARTHQUAKE	RULE CHANGE	PALOMAR RESIDENTIAL EARTHQUAKE	
14-3434	2538	PERSONAL EXPRESS INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	ALL PROGRAMS	
14-3481	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	INTEGRATED TECHNOLOGY	
14-3512	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	RULE CHANGE	NONE	
14-3513	0017	RESPONSE INDEMNITY COMPANY OF CALIFORNIA	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	CONTRACTUAL LIABILITYL INSURANCE POLICLY FOR DESIG	0
14-3436	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
14-3485	0783	RLI INSURANCE COMPANY	COMMERCIAL	SURETY	FORMS	PUBLIC OFFICIALS	
14-3506	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	BUSINESS & MANAGEMENT LIABILITY-NONPROFIT	
14-3507	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
14-3522	0158	SENECA INSURANCE COMPANY, INC.	COMMERCIAL	SURETY	RULE CHANGE	BAIL BONDS	

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14-3525	0000	SPRINGFIELD INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	BUSINESS OWNERS	32.28
14-3449	0098	STARNET INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	GENERAL RISK	0
14-3489	0468	STONEBRIDGE CASUALTY INSURANCE COMPANY	PERSONAL	AUTO PHYSICAL DAMAGE	NEW PROGRAM	MECHANICAL BREAKDOWN INS.	0
14-3508	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
14-3500	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	BUILDERS RISK	
14-3479	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
14-3480	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
14-3511	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-3437	0031	UNITED STATES LIABILITY INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
14-3501	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	BUILDERS RISK	
14-3474	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
14-3483	2538	WESCO INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	LENDER'S SINGLE INTEREST	
14-3509	2538	WESCO INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
14-3516	2538	WESCO INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
14-3431	0111	WEST AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	4.9
14-3416	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	THE REDWOODS GROUPYMCA, JCC AND CAMPS	0
14-3417	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	THE REDWOODS GROUPYMCA, JCC AND CAMPS	0
<b>105 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  
May 23, 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	14-3186	5/9/2014	Transguard Insurance Company of America, Inc.	Commercial Auto Liability & Physical Damage	Rate	HR3210	0.00%
Correct	14-3186	5/9/2014	Transguard Insurance Company of America, Inc.	Commercial Auto Liability & Physical Damage	Rule	None	<b>0.00%</b>
Incorrect	14-2613	4/18/2014	Seneca Insurance Company, Inc.	Commercial Other Liability	Both Rate & Form		-12.60%
Correct	14-2613	4/18/2014	Seneca Insurance Company, Inc.	Commercial Other Liability	Both Rate & Form		<b>-4.70%</b>