

May 24, 2013

PUBLIC NOTICE # 2013-21

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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
Public Notice Filing
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-3597	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESS OWNERS	0
13-3619	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
13-3596		AMERICAN ASSOCIATION OF INSURANCE SERVICES	PERSONAL	INLAND MARINE	FORMS	BOATOWNERS	
13-3622	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
13-3598	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	AIRCRAFT	RULE CHANGE	GOLD MEDALLION COMPREHENSIVE BUSINESS AIRCRAFT	
13-3623	0761	AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
13-3595	0028	AMICA MUTUAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
13-3624	0761	ASSOCIATED INDEMNITY CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
13-3651	1129	ATLANTIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	@VANTAGE FOR	0
13-3683		BUILD AMERICA MUTUAL ASSURANCE COMPANY	COMMERCIAL	FINANCIAL GUARANTY	NEW PROGRAM	ISSUE/SECONDARY MARKET DEBT SERVICE REVENUE FU	
13-3621		BUSINESS ALLIANCE INSURANCE COMPANY	COMMERCIAL	SURETY	RATE	NONE	-7.5
13-3620		COREPOINTE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	GARAGE	0
13-3655	0158	CRUM & FORSTER INDEMNITY COMPANY	COMMERCIAL	SURETY	RULE CHANGE	SURETY BAIL BONDS	
13-3681	0306	CUMIS INSURANCE SOCIETY, INC.	COMMERCIAL	FIDELITY	FORMS	FIDELITY BOND	
13-3652	3786	ENDURANCE RISK SOLUTIONS ASSURANCE CO.	COMMERCIAL	OTHER LIABILITY	FORMS	EXCESS MANAGEMENT LIABILITY	

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13-3617	0038	EXECUTIVE RISK INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	FAMILY OFFICE MANAGEMENT PAK	
13-3610	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	CUSTOMARQ.	3.24
13-3653	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	FOREFRONT FOR COMMUNITY BANKS	
13-3607	0215	FINANCIAL INDEMNITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-3625	0761	FIREMAN'S FUND INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
13-3659	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	SBP-ENHANCED HEALTHCARE PLUS	
13-3660	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	SBP-ENHANCED HEALTHCARE PLUS	
13-3661	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	SBP-ENHANCED HEALTHCARE PLUS	
13-3662	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	FIRE	FORMS	SBP-ENHANCED HEALTHCARE PLUS	
13-3611	0038	GREAT NORTHERN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	CUSTOMARQ.	3.24
13-3667	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	AFFINITY GOLF CLUB LINKS	
13-3685	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	SPECTRUM	-0.46
13-3686	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	SPECTRUM	-0.46
13-3687	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	SPECTRUM	-0.46
13-3688	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	SPECTRUM	-0.46

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13-3679	0246	INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	SAFETY GROUP DIVIDEND PLAN	0
13-3599	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	AIRCRAFT	RULE CHANGE	GOLD MEDALLION COMPREHENSIVE BUSINESS AIRCRAFT	
13-3670	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	AIRCRAFT	FORMS	NONE	
13-3669	1318	INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-3635	0031	MEDICAL PROTECTIVE COMPANY (THE)	COMMERCIAL	MEDICAL MALPRACTICE	RATE	PHYSICIANS & SURGEONS AND COMPREHENSIVE	-1.6
13-3648	0084	NATIONAL INTERSTATE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PACKAGE	0
13-3647	0031	NATIONAL LIABILITY & FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF. LIAB. - LAWYERS	
13-3626	0761	NATIONAL SURETY CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
13-3600	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	AIRCRAFT	RULE CHANGE	GOLD MEDALLION COMPREHENSIVE BUSINESS AIRCRAFT	
13-3671	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	AIRCRAFT	FORMS	NONE	
13-3627	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
13-3656	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	SURETY	RULE CHANGE	SURETY BAIL BONDS	
13-3612	0038	NORTHWESTERN PACIFIC INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	CUSTOMARQ.	3.24
13-3628	0150	OLD REPUBLIC GENERAL INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	COMMERCIAL GENERAL LIABILITY	
13-3613	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	CUSTOMARQ.	3.24

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13-3689	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	SPECTRUM	-0.46
13-3675	0800	RESIDENCE MUTUAL INSURANCE COMPANY	PERSONAL	FIRE	RULE CHANGE	DWELLING FIRE	0
13-3631		SAFE AUTO INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NON-STANDARD	0
13-3633		SAFE AUTO INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NON-STANDARD	
13-3608	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	FIRE	RATE	NONE	-6.6
13-3629	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	AUTO PHYSICAL DAMAGE	FORMS	CARCO GUARANTEED AUTO PROTECTION	
13-3615	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
13-3690	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	SPECTRUM	-0.46
13-3673	0984	U.S. SPECIALTY INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	CRIME PROTECTION POLICY	0
13-3697		UNITED STATES AIRCRAFT INSURANCE GROUP (UNITED STATES AVIATION UNDERWRITERS, INC., MANAGER)	COMMERCIAL	AIRCRAFT	NEW PROGRAM	AVIATION HULL AND LIABILITY	0
13-3657	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	SURETY BAIL BONDS	
13-3609	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR 8A-BOP-(REGIONAL)	7.3
13-3614	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	CUSTOMARQ.	3.24
13-3426	4254	VIRGINIA SURETY COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	LIMITED WARRANTY	0
13-3638	0309	WESTERN HOME INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR. 7B & 8B - WESTERN HOME 1	6.9

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13-3640	0309	WESTERN HOME INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	WESTERN HOME 1	
13-3642	0309	WESTERN HOME INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR. 7B & 8B - WESTERN HOME PROGRAM 2 - SPECIAL	6.9
13-3643	0309	WESTERN HOME INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	WESTERN HOME PROGRAM 2 - SPECIAL	
13-3676	0800	WESTERN MUTUAL INSURANCE COMPANY	PERSONAL	FIRE	RULE CHANGE	DWELLING FIRE	0
64 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 24, 2013

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	13-3444	5/17/2013	Federal Insurance Company	Personal Inland Marine	Rate and Variance	Var 2A - Masterpiece	5.00%
Correct	13-3444	5/17/2013	Federal Insurance Company	Personal Inland Marine	Rate and Variance	Var 2A - Masterpiece	-5.00%
Incorrect	13-3445	5/17/2013	Pacific Indemnity Company	Personal Inland Marine	Rate and Variance	Var 2A - Masterpiece	5.00%
Correct	13-3445	5/17/2013	Pacific Indemnity Company	Personal Inland Marine	Rate and Variance	Var 2A - Masterpiece	-5.00%
Incorrect	13-3446	5/17/2013	Vigilant Insurance Company	Personal Inland Marine	Rate and Variance	Var 2A - Masterpiece	5.00%
Correct	13-3446	5/17/2013	Vigilant Insurance Company	Personal Inland Marine	Rate and Variance	Var 2A - Masterpiece	-5.00%

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