

August 8, 2014

PUBLIC NOTICE # 2014-32

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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 %*
14-5162	0012	AIG PROPERTY CASUALTY COMPANY	PERSONAL	OTHER LIABILITY	BOTH RATE AND FORM	UMBRELLA EXCESS-PRIVATE CLIENT GROUP PERSONAL EXCE	6.86
14-5198	3239	ALLIED WORLD ASSURANCE COMPANY (U.S.) INC.	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
14-5189	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	PERSONAL	EARTHQUAKE	RATE	NONE	-12.29
14-5268	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	MEDICAL MALPRACTICE	FORMS	HEALTHCARE PROVIDERS SERVICES ORGANIZATION	
14-5266	0361	AMERICAN FAMILY HOME INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	RIDERS CHOICE	0
14-5267	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
14-5190	0761	AMERICAN INSURANCE COMPANY (THE)	PERSONAL	EARTHQUAKE	RATE	NONE	-12.29
14-5269	0361	AMERICAN MODERN HOME INSURANCE COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	FIRST CHOICE WATERCRAFT	0
14-5185	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
14-5215	0457	ARGONAUT INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	NOT-FOR- PROFIT-PLAYBOOK	0
14-4776	4698	ASPEN AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE AND VARIANCE	VAR 7A, 7B	-17.5
14-5191	0761	ASSOCIATED INDEMNITY CORPORATION	PERSONAL	EARTHQUAKE	RATE	NONE	-12.29
14-5197	1129	ATLANTIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	MANAGEMENT LIABILITY	
14-5224	1129	ATLANTIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	MANAGEMENT LIABILITY	
14-4561	0626	BANKERS STANDARD INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	RATE AND VARIANCE	VAR 8B-ACE PLATINUM PORTFOLIO	3
14-5236	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	BERKLEY OIL AND GAS	
14-5233	0000	CENTURY-NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	ROAD AMERICA MOTOR CLUB	
14-5234	0000	CENTURY-NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 8B-ROAD AMERICA MOTOR CLUB	5.49
14-5147	0244	CINCINNATI CASUALTY COMPANY (THE)	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-5148	0244	CINCINNATI INDEMNITY COMPANY (THE)	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-5149	0244	CINCINNATI INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-5175	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	D&O-PUBLICLY TRADED	

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14-5161	0783	CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	COMMERCIAL PROPERTY	-21.73
14-5199	0783	CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE		0
14-5204	0783	CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	COMMERCIAL PACKAGE	2.21
14-5227	0038	EXECUTIVE RISK INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	CHUBB PRO E&O	
14-5163	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	IMPAIRMENT OF COMPUTER SERVICES	0
14-5181	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	IMPAIRMENT OF COMPUTER SERVICES	0
14-5211	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	HR3210-CUSTOMARQ	
14-5217	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210 - CUSTOMARQ	
14-5228	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	CHUBB PRO E&O	
14-5192	0761	FIREMAN'S FUND INSURANCE COMPANY	PERSONAL	EARTHQUAKE	RATE	NONE	-12.29
14-2907	4795	GATEWAY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 8D	-8.7
14-5202	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	RENT-IT GUARD	
14-5239	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
14-5253	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP - SAFEPAK	
14-5240	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
14-5254	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP - SAFEPAK	
14-5241	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
14-5255	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP - SAFEPAK	
14-5164	0038	GREAT NORTHERN INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	IMPAIRMENT OF COMPUTER SERVICES	0
14-5182	0038	GREAT NORTHERN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	IMPAIRMENT OF COMPUTER SERVICES	0
14-5212	0038	GREAT NORTHERN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	HR3210-CUSTOMARQ	
14-5218	0038	GREAT NORTHERN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210 - CUSTOMARQ	
14-5196	0150	GREAT WEST CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-5173	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	BUILDERS RISK	-7.1

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14-5246	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
14-5256	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SPECIAL MULTI-FLEX	0
14-5238	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS-RESIDENTIAL PREMISES	
14-5247	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
14-5257	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SPECIAL MULTI-FLEX	0
14-5248	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
14-5258	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SPECIAL MULTI-FLEX	0
14-5249	0091	HARTFORD INSURANCE COMPANY OF THE MIDWEST	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
14-5259	0091	HARTFORD INSURANCE COMPANY OF THE MIDWEST	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SPECIAL MULTI-FLEX	0
14-5250	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
14-5260	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SPECIAL MULTI-FLEX	0
14-5264	4693	JOHN DEERE INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	RULE CHANGE	CITRUS FREEZE INSURANCE	0
14-5265	4693	JOHN DEERE INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	RULE CHANGE	CITRUS BUSINESS INTERRUPTION INSURANCE	0
14-5231	4715	MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
14-5232	4715	MITSUI SUMITOMO INSURANCE USA INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
14-5193	0761	NATIONAL SURETY CORPORATION	PERSONAL	EARTHQUAKE	RATE	NONE	-12.29
14-5203	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	RENT-IT GUARD	
14-5205	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	GENERIC AAIS	
14-5242	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	GENERIC AAIS - COMM'L OUTPUT	
14-5206	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	GENERIC AAIS	
14-5243	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	GENERIC AAIS - COMM'L OUTPUT	
14-5150	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	FLEET MANAGEMENT	0
14-5171	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	AIRCRAFT	RULE CHANGE	AVIATION PRODUCTS LIABILITY	0

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
14-5165	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	FIRE	RULE CHANGE	IMPAIRMENT OF COMPUTER SERVICES	0
14-5183	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	IMPAIRMENT OF COMPUTER SERVICES	0
14-5213	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	HR3210-CUSTOMARQ	
14-5219	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210 - CUSTOMARQ	
14-4544	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR 7A, 8B-BOP- CONTRACTORS ADVANTAGE	-0.3
14-4550	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR. 7A, 8B - BOP - ADVANTAGE	-9.8
14-5235	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	ULTIMATE COVER	
14-5225	0175	PLAZA INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	PETROLEUM AND PROPANE DEALERS	
14-5226	0175	PLAZA INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	PETROLEUM AND PROPANE DEALERS	0
14-5251	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
14-5261	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SPECIAL MULTI-FLEX	0
14-5151	0017	RESPONSE INDEMNITY COMPANY OF CALIFORNIA	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	GUARANTEED ASSET PROTECTION (GAP) REIMBURSEMENT	0
14-5152	0783	RLI INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	DESIGN PROFESSIONALS	0
14-5169	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
14-5262	0091	SENTINEL INSURANCE COMPANY, LTD.	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SPECIAL MULTI-FLEX	0
14-5237	0098	STARNET INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	BERKLEY OIL AND GAS	
14-5208	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	FIRE	RULE CHANGE	HOSPITALITY	0
14-5170	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
14-5179	0161	TOPA INSURANCE COMPANY	PERSONAL	AUTO PHYSICAL DAMAGE	SYMBOLS	NATION SAFE DRIVERS MOTOR CLUB	
14-5167	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	BOILER AND MACHINERY	RULE CHANGE	ENERGYMAX 21	

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14-5168	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	BOILER AND MACHINERY	RULE CHANGE	ENERGYMAX 21	
14-5252	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
14-5263	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SPECIAL MULTI-FLEX	0
14-5156	0212	UNIVERSAL UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	UNICOVER 6 AND EQUIPMENT DEALER UNICOVER	
14-5166	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	IMPAIRMENT OF COMPUTER SERVICES	0
14-5184	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	IMPAIRMENT OF COMPUTER SERVICES	0
14-5214	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	HR3210-CUSTOMARQ	
14-5220	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210 - CUSTOMARQ	
14-5229	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	CHUBB PRO E&O	
14-5207	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	FORMS	GENERIC AAIS	
14-5244	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	FIRE	FORMS	GENERIC AAIS - COMM'L OUTPUT	
100 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
August 8, 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	14-4776	7/18/2014	Aspen American Insurance Company	Commercial Other Liability	Both Rate and Form		-17.00%
Correct	14-4776	8/8/2014	Aspen American Insurance Company	Commercial Other Liability	Rate and Variance	Var 7A, 7B	-17.50%
Incorrect	14-4561	7/11/2014	Bankers Standard Insurance Company	Personal Homeowners -Multi-Peril	Rate	Ace Platinum Portfolio	3.00%
Correct	14-4561	8/8/2014	Bankers Standard Insurance Company	Personal Homeowners -Multi-Peril	Rate and Variance	Var 8B - Ace Platinum Portfolio	3.00%
Incorrect	14-2907	4/25/2014	Gateway Insurance Company	Commercial Auto Liability and Physical Damage	Both Rate and Form		-8.70%
Correct	14-2907	8/8/2014	Gateway Insurance Company	Commercial Auto Liability and Physical Damage	Rate and Variance	Var 8D	-8.70%
Incorrect	14-4544	7/11/2014	Pacific Property and Casualty Company	Commercial Multi-Peril	Both Rate and Form	BOP - Advantage Contractor	-0.30%
Correct	14-4544	8/8/2014	Pacific Property and Casualty Company	Commercial Multi-Peril	Rate and Variance	Var 7A, 8B - BOP - Advantage Contractor	-0.30%
Incorrect	14-4550	7/11/2014	Pacific Property and Casualty Company	Commercial Multi-Peril	Both Rate and Form	BOP - Advantage Contractor	-0.30%
Correct	14-4550	8/8/2014	Pacific Property and Casualty Company	Commercial Multi-Peril	Rate and Variance	Var 7A, 8B - BOP - Advantage	-0.30%

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