#### August 15, 2014 PUBLIC NOTICE # 2014-33

#### 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: <a href="http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0050-viewing-room">http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0050-viewing-room</a>. 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 <a href="http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0100-rate-filing-lists/public-notices/index.cfm">http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0100-rate-filing-lists/public-notices/index.cfm</a>. 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: <a href="http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/">http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/</a>.

- 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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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)

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
14-5307	0140	ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RATE	UMBRELLA EXCESS LIABILITY	5
14-5308	0140	AMCO INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RATE	UMBRELLA EXCESS LIABILITY	5
14-5299	0019	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	ANTIQUE AUTO	
14-5300	0019	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	PERSONAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	ANTIQUE AUTO	13.7
14-5408	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
14-5303	3416	AXIS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	AXIS PRO TECHNET SOLUTIONS	0
14-5365	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	GENERAL RISK	
14-5368	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	GENERAL RISK	
14-5330	0038	CHUBB NATIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-5380	0038	CHUBB NATIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-5417	0244	CINCINNATI INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	RISK PURCHASING GROUP	0
14-5329	0783	CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA EXCESS	0
14-5418	0000	DENTISTS INSURANCE COMPANY (THE)	COMMERCIAL	MEDICAL MALPRACTICE	FORMS	PROFESSIONAL LIABILITY - DENTIST	
14-5311	0038	EXECUTIVE RISK INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
14-5331	0038	EXECUTIVE RISK INDEMNITY INC.	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-5381	0038	EXECUTIVE RISK INDEMNITY INC.	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-5337	0069	FARMERS INSURANCE EXCHANGE	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	MOTORCYCLE	
14-5402	0248	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
14-5407	0248	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-5325	0031	GEICO CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-5326	0031	GEICO GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-5327	0031	GEICO INDEMNITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-5328	0031	GOVERNMENT EMPLOYEES INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	

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14-5378	0031	GOVERNMENT EMPLOYEES INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS LIABILITY	
14-5371	0201	GRAPHIC ARTS MUTUAL INSURANCE COMPANY		OTHER LIABILITY	FORMS	ERRORS & OMISSIONS	
14-5390	0201	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	INS.AGENT & BROKEN-ERRORS &	
14-5345	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
14-5346	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
14-5347	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
14-5348	0084	GREAT AMERICAN SECURITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
14-5357	0303	GUIDEONE MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
14-5359	0303	GUIDEONE MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
14-5358	0303	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
14-5360	0303	GUIDEONE SPECIALTY MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
14-5324	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	FITNESS TRAINER	0
14-5396	0158	HUDSON INSURANCE COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	RATE AND VARIANCE	VAR 7B, 8B- TRANSPORTATION	1.5
14-5422		INSURANCE SERVICES OFFICE, INC.	PERSONAL	AUTO PHYSICAL DAMAGE	MANUAL	VEHICLE SERIES RATING (VSR)	
14-5420	2538	INTEGON NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	CRAD	0
14-5401	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
14-5388	0111	LIBERTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	PROF.LIAB ACCOUNTANTS	
14-5302	0660	MERCURY CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RATE	ALL PROGRAMS	3.3
14-5338	0069	MID-CENTURY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	MOTORCYCLE	
14-5334	0169	MIDDLESEX INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	RULE CHANGE	NONE	
14-5355	0169	MIDDLESEX INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	EPLI	0
14-5375	0169	MIDDLESEX INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE.	0
14-5333	0084	NATIONAL INTERSTATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	TRADITIONAL	-7
14-5361	0084	NATIONAL INTERSTATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	

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14-5377	0084	NATIONAL INTERSTATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-5404	0084	NATIONAL INTERSTATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	AMBULANCE	-7
14-5309	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	PERSONAL	OTHER LIABILITY	RATE	UMBRELLA EXCESS LIABILITY	5
14-5310	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RATE	UMBRELLA EXCESS LIABILITY	5
14-5301	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
14-5399	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
14-5304	8800	NOVA CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BUSINESSOWNERS	
14-5392	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	LIABILITY INSURANCE - PRCO,	0
14-5312	0645	OREGON MUTUAL INSURANCE COMPANY	PERSONAL	AUTO PHYSICAL DAMAGE	SYMBOLS	NONE	
14-5387	0775	PHARMACISTS MUTUAL INSURANCE COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	BOTH RATE AND FORM	INDIVIDUAL PHAMACIST	0
14-5344	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
14-5397	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	INTEGRATED TECHNOLOGY	0
14-5319	0175	PLAZA INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
14-5332	0175	PLAZA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-5389	0175	PLAZA INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
14-5318	0796	QBE INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	FORMS	PREFERRED ASSET	
14-5373	0796	QBE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
14-5419	0796	QBE INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	RENTAL VEHICLE	0
14-5384	0783	RLI INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-HOME BUSINESS	0
14-5320	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
14-5393	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-5335	0169	SENTRY INSURANCE A MUTUAL COMPANY	COMMERCIAL	AUTO LIABILITY	RULE CHANGE	NONE	
14-5356	0169	SENTRY INSURANCE A MUTUAL COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	EPLI	0
14-5376	0169	SENTRY INSURANCE A MUTUAL COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE.	0

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
14-5379	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
14-5412	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
14-5317	3219	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	COMMERCIAL OUTPUT	-11.46
14-5370	3219	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	GENERAL LIABILITY	
14-5369	0098	STARNET INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	GENERAL RISK	
14-5315	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	HOSPITALITY	-10.9
14-5340	0176	STATE FARM FIRE AND CASUALTY COMPANY	COMMERCIAL		FORMS	FIDELITY AND SURETY BONDS	
14-5403	4765	STILLWATER INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI- PERIL	RATE	PREFERRED.	0
14-5406	4765	STILLWATER PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI- PERIL	RATE	PREFERRED	0
14-5321	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
14-5394	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-5316	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RATE	DIRECTORS & OFFICERS LIAB.	19.91
14-5386	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RATE	PROF.LIAB MISCELLANEOUS	16
14-5366	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
14-5382	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	OMNI II	
14-5367	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
14-5383	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	OMNI II	
14-5339	0069	TRUCK INSURANCE EXCHANGE	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	MOTORCYCLE	
14-5323	0984	U.S. SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	ARTISAN CONTRACTORS	0.58
14-5385	0984	U.S. SPECIALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	ARTISAN CONTRACTORS	0
14-5400	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
14-5421	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TECHNOLOGY PACKAGE	
14-5372	0201	UTICA MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ERRORS & OMISSIONS	
14-5391	0201	UTICA MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	INS.AGENT & BROKEN-ERRORS &	

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14-5322	2538	WESCO INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
14-5395	2538	WESCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-5374	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	AAIS COMMERCIAL OUTPUT	
14-5398	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	AAIS COMM'L OUTPUT	
14-5405	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	AAIS COMM'L OUTPUT	

100 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS