

September 12, 2014

PUBLIC NOTICE # 2014-37

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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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 %*
14-5983	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
14-5984	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
14-5982	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ACE UNBRELLA PLUS	
14-5985	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
14-5995	0008	ALLSTATE INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	FORMS	MOBILEHOME	
14-5899	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-5955	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	AIRCRAFT	RULE CHANGE	COMMERCIAL AIRCRAFT	
14-5900	0761	AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-5939	0019	AMERICAN RELIABLE INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	RULE CHANGE	HO-3	
14-5968	0028	AMICA MUTUAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
14-5897	0457	ARGONAUT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	UMBRELLA/EXCESS	0
14-5938	0000	ARMED FORCES INSURANCE EXCHANGE	PERSONAL	FIRE	RULE CHANGE	NONE	
14-5901	0761	ASSOCIATED INDEMNITY CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-5986	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
14-5921	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	REAZLEY ONE MANAGEMENT LIABILITY	
14-5920	0802	CALIFORNIA CAPITAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	MOBILE HOME PARK	
14-5957	0411	COMMERCE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NATION SAFE	6.92
14-5958	0411	COMMERCE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NATION SAFE	
14-5919	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
14-5931	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
14-5989	0248	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	RATE	EQUIPMENT BREAKDOWN	9.46
14-5902	0761	FIREMAN'S FUND INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-5952	0796	GENERAL CASUALTY COMPANY OF WISCONSIN	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-5942	0000	GLOBAL LIBERTY INSURANCE COMPANY OF NEW YORK	COMMERCIAL	AUTO PHYSICAL DAMAGE	RATE AND VARIANCE	VAR. 7B, 7F, 8A & 8B	42.19

PN#: 2014-37

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14-5911	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	CUSTOM HARVESTING	0
14-5909	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	FIRE	RATE AND VARIANCE	VAR. 7A & 8B - EQUIPMENT BREAKDOWN	0
14-5914	0225	HARCO NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	MOTOR CARRIER	0
14-5936	0140	HARLEYSVILLE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HUMAN SERVICES	0
14-5987	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
14-5988	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
14-5913	2538	INTEGON NATIONAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	MOBILE HOME	0
14-5960	2538	INTEGON PREFERRED INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	VAR. 7A & B-8A&B-AMC-MOTORCYCLE	9.99
14-5981	0000	JEWELERS MUTUAL INSURANCE COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	PERSONAL JEWELRY	0
14-5941	0111	LIBERTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	OTHER LIABILITY	RATE	PROF LIAB-ACCOUNTANTS	10
14-5907	0000	LUMBERMEN'S UNDERWRITING ALLIANCE	COMMERCIAL	FIRE	RULE CHANGE	PROPERTY RATING	0
14-5903	0761	NATIONAL SURETY CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-5943	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	SPECIALTY RISK PROTECTOR	0
14-5932	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
14-5933	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	PERSONAL	INLAND MARINE	NEW PROGRAM	CLASSIC	0
14-5912	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	CUSTOM HARVESTING	0
14-5927	0796	NORTH POINTE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
14-5937	0225	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	COMMERCIAL	ALLIED LINES	RULE CHANGE	CROP FREEZE BUSINESS INTERRUPTION & EXTRA EXPENSE	
14-5905	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	SURETY	RATE	NONE	-11
14-5928	0796	PRAETORIAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
14-5929	0796	QBE INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
14-5935	0796	QBE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
14-5953	0796	REGENT INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-5925	0783	RLI INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	RATE	PUBLIC TRANSPORTATION	-2.78
14-5980	0783	RLI INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF.LIAB.TARGET	

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14-5959	0140	SCOTTSDALE INDEMNITY COMPANY	PERSONAL	OTHER LIABILITY	FORMS	PERSONAL UMBRELLA/EXCESS	
14-5991	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
14-5966	1129	SIRIUS AMERICA INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
14-5976	1129	SIRIUS AMERICA INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	PLANNED UNIT DEVELOPMENT	0
14-5961	3219	SOMPO JAPAN FIRE & MARINE INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-5962	3219	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-5315	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR 7A, 7B, 8B - HOSPITALITY	-10.9
14-5930	0796	STONINGTON INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
14-5940		SURETY & FIDELITY ASSOCIATION OF AMERICA (THE)	COMMERCIAL	FIDELITY	MANUAL	FINANCIAL INSTITUTIONS	
14-5992	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
14-5924	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	PRIVATE COMPANY D&O LIABILITY-MODULAR	
14-5967	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	BROAD FORM PLUS D&O	
14-5946	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
14-5963	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
14-5978	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	OMNI II	0
14-5947	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
14-5964	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
14-5979	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	OMNI II	0
14-5990	0248	UNITED FIRE & CASUALTY COMPANY	COMMERCIAL	BOILER AND MACHINERY	RATE	EQUIPMENT BREAKDOWN	9.46
14-5975	0215	UNITRIN DIRECT INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	ALL	2.75
14-5993	2538	WESCO INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
14-5949	0000	WESTERN GENERAL INSURANCE COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	NEW PROGRAM	COLLATERAL PROTECTION MOTORCYCLE	0

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14-5965	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	PROF LIAB- INDEPENDENT INSURANCE AGENTS	
14-5977	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	OPEN BROKERAGE COVERAGE UNIT FOR PROFESSIONS	
14-5910	1285	XL INSURANCE AMERICA, INC.	COMMERCIAL	FIRE	RATE AND VARIANCE	VAR. 7A & 8B - EQUIPMENT BREAKDOWN	0
74 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
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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	14-5387	8/15/2014	Pharmacists Mutual Insurance Company`	Commercial Medical Malpractice	Both Rate and Form	Prof Liab - Individual Pharmacist	0.00%
Correct	14-5387	8/15/2014	Pharmacists Mutual Insurance Company`	Commercial Medical Malpractice	Rule Change	Prof Liab - Individual Pharmacist	0.00%
Incorrect	14-5315	8/15/2014	Starr Indemnity & Liability Company	Commercial Multi-Peril	Both Rate and Form	Hospitality	-10.90%
Correct	14-5315	9/12/2014	Starr Indemnity & Liability Company	Commercial Multi-Peril	Rate and Variance	Var 7A, 7B, 8B - Hospitality	-10.90%
Incorrect	14-5852	9/5/2014	Wilshire Insurance Company	Commercial Auto Physical Damage	Rule Change	Motor Carrier/Trucks	0.00%
Correct	14-5852	9/5/2014	Wilshire Insurance Company	Commercial Auto Liability and Physical Damage	Rule Change	Motor Carrier/Trucks	0.00%

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