

May 17, 2013

PUBLIC NOTICE # 2013-20

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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 %* |
|---------|-------|---|------------|---------------------------|----------------------|--|-----------------|
| 13-3509 | 0626 | ACE AMERICAN INSURANCE COMPANY | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | RATE | NONE . . | 3.07 |
| 13-3510 | 0626 | ACE FIRE UNDERWRITERS INSURANCE COMPANY | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | RATE | NONE . . | 3.07 |
| 13-3492 | 0626 | ACE PROPERTY AND CASUALTY INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | FORMS | UMBRELLA/EXCESS- ACE UMBRELLA PLUS | |
| 13-3511 | 0626 | ACE PROPERTY AND CASUALTY INSURANCE COMPANY | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | RATE | NONE . . | 3.07 |
| 13-3484 | 0000 | ALASKA NATIONAL INSURANCE COMPANY | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | RATE | NONE | -2.32 |
| 13-3549 | 0000 | ALASKA NATIONAL INSURANCE COMPANY | COMMERCIAL | FIRE | RATE | NONE | -0.2 |
| 13-3491 | 0361 | AMERICAN ALTERNATIVE INSURANCE CORPORATION | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | UMBRELLA/EXCESS | |
| 13-3539 | 0361 | AMERICAN ALTERNATIVE INSURANCE CORPORATION | COMMERCIAL | MULTI-PERIL | RULE CHANGE | GPP GLATFELTER PUBLIC PRACTICE | |
| 13-3517 | 0012 | AMERICAN HOME ASSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | FORMS | NONE... | |
| 13-3493 | 0019 | AMERICAN SECURITY INSURANCE COMPANY | COMMERCIAL | INLAND MARINE | NEW PROGRAM | TECHNOLOGY INSURANCE PROTECTION | 0 |
| 13-3541 | 0111 | AMERICAN STATES INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | FORMS | UMBRELLA/EXCESS | |
| 13-3547 | 0028 | AMICA MUTUAL INSURANCE COMPANY | PERSONAL | HOMEOWNERS MULTI-PERIL | RATE AND VARIANCE | VAR 2A- HOMEOWNERS | -13.1 |
| 13-3436 | 1129 | ATLANTIC SPECIALTY INSURANCE COMPANY | COMMERCIAL | INLAND MARINE | RULE CHANGE | @VANTAGE | |
| 13-3437 | 1129 | ATLANTIC SPECIALTY INSURANCE COMPANY | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | RULE CHANGE | @VANTAGE | |
| 13-3438 | 1129 | ATLANTIC SPECIALTY INSURANCE COMPANY | COMMERCIAL | INLAND MARINE | RULE CHANGE | @VANTAGE | |

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|---------|-------|---|------------|------------------------|-------------|--|-----------------|
| 13-3439 | 1129 | ATLANTIC SPECIALTY INSURANCE COMPANY | COMMERCIAL | FIRE | RULE CHANGE | @VANTAGE | |
| 13-3454 | 1129 | ATLANTIC SPECIALTY INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | @VANTAGE | |
| 13-3481 | 1129 | ATLANTIC SPECIALTY INSURANCE COMPANY | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | RATE | @VANTAGE FOR | 2.17 |
| 13-3489 | 3416 | AXIS INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | FORMS | PRIVATE EQUITY | |
| 13-3512 | 0626 | BANKERS STANDARD INSURANCE COMPANY | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | RATE | NONE . . | 3.07 |
| 13-3499 | 0000 | BEAZLEY INSURANCE COMPANY, INC. | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | MPL SECURE - MISC.PROF. & NETWORK SECURITY | |
| 13-3474 | 0098 | BERKLEY NATIONAL INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | UMBRELLA EXCESS-GENERAL RISK | 0 |
| 13-3475 | 0098 | BERKLEY REGIONAL INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | UMBRELLA EXCESS-GENERAL RISK | 0 |
| 13-3502 | 0802 | CALIFORNIA CAPITAL INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | EPLI | 0 |
| 13-3487 | 0501 | CAPITOL INDEMNITY CORPORATION | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | UMBRELLA/EXCESS | 0 |
| 13-3427 | 3703 | CASTLEPOINT NATIONAL INSURANCE COMPANY | COMMERCIAL | FIRE | NEW PROGRAM | MORGAGE SECURITY | 0 |
| 13-3495 | 0000 | CENTURY-NATIONAL INSURANCE COMPANY | PERSONAL | HOMEOWNERS MULTI-PERIL | RULE CHANGE | MOBILE HOMEOWNERS | 0 |
| 13-3518 | 0012 | CHARTIS PROPERTY CASUALTY COMPANY | COMMERCIAL | OTHER LIABILITY | FORMS | NONE.. | |
| 13-3559 | 0000 | COFACE NORTH AMERICA INSURANCE COMPANY | COMMERCIAL | CREDIT | FORMS | GLOBALLIANCE TRADE CREDIT INSURANCE(2) | |
| 13-3519 | 0012 | COMMERCE AND INDUSTRY INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | FORMS | NONE.. | |

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|---------|-------|--|------------|-----------------------|--------------------|--|-----------------|
| 13-3544 | 0411 | COMMERCE WEST INSURANCE COMPANY | PERSONAL | AUTO LIAB/PHYS DAMAGE | RULE CHANGE | SIGNATURE. | 0 |
| 13-3548 | 0411 | COMMERCE WEST INSURANCE COMPANY | PERSONAL | AUTO LIAB/PHYS DAMAGE | RULE CHANGE | GROUP. | 0 |
| 13-3552 | 0411 | COMMERCE WEST INSURANCE COMPANY | PERSONAL | AUTO LIAB/PHYS DAMAGE | RULE CHANGE | SELECT | 0 |
| 13-3556 | 0411 | COMMERCE WEST INSURANCE COMPANY | PERSONAL | AUTO LIAB/PHYS DAMAGE | RULE CHANGE | PROTECTION | 0 |
| 13-3561 | 0411 | COMMERCE WEST INSURANCE COMPANY | PERSONAL | AUTO LIAB/PHYS DAMAGE | RULE CHANGE | NATION SAFE | 0 |
| 13-3494 | 3239 | DARWIN NATIONAL ASSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | FORMS | NONE | |
| 13-3482 | 1129 | EMPLOYERS' FIRE INSURANCE COMPANY (THE) | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | RATE | @VANTAGE FOR | 2.17 |
| 13-3543 | 0008 | ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY | PERSONAL | AUTO LIAB/PHYS DAMAGE | FORMS | NONE | |
| 13-3444 | 0038 | FEDERAL INSURANCE COMPANY | PERSONAL | INLAND MARINE | RATE AND VARIANCE | VAR. 2A - MASTERPIECE | 5 |
| 13-3488 | 0038 | FEDERAL INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | FORMS | ASSET MANAGEMENT PROTECTOR BY CHUBB | |
| 13-3528 | 0038 | FEDERAL INSURANCE COMPANY | PERSONAL | EARTHQUAKE | RULE CHANGE | MASTERPIECE | 0 |
| 13-3553 | 0007 | FEDERATED MUTUAL INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | BOTH RATE AND FORM | EMPLOYMENT RELATED PRACTICES LIABILITY | 16.1 |
| 13-3554 | 0007 | FEDERATED SERVICE INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | BOTH RATE AND FORM | EMPLOYMENT RELATED PRACTICES LIABILITY | 16.1 |
| 13-3520 | 0012 | GRANITE STATE INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | FORMS | NONE.. | |
| 13-3545 | 0012 | GRANITE STATE INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | NONE | |

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|---------|-------|--|------------|-----------------------|--------------------|--|-----------------|
| 13-3449 | 0084 | GREAT AMERICAN ALLIANCE INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | UMBRELLA/EXCESS | 0 |
| 13-3525 | 0084 | GREAT AMERICAN ALLIANCE INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | RULE CHANGE | HR3210-BOP-SAFEPAK | |
| 13-3526 | 0084 | GREAT AMERICAN ASSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | RULE CHANGE | HR3210-BOP-SAFEPAK | |
| 13-3527 | 0084 | GREAT AMERICAN INSURANCE COMPANY OF NEW YORK | COMMERCIAL | MULTI-PERIL | RULE CHANGE | HR3210-BOP-SAFEPAK | |
| 13-3480 | 4381 | IMPERIUM INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | NEW PROGRAM | HIIG-PROFESSIONAL COMMUNITY BANK AND FINANCIAL INS | 0 |
| 13-3562 | 4381 | IMPERIUM INSURANCE COMPANY | COMMERCIAL | BURGLARY AND THEFT | NEW PROGRAM | HIIG-PROFESSIONAL COMMUNITY BANK AND FINANCIAL INS | 0 |
| 13-3513 | 0626 | INDEMNITY INSURANCE COMPANY OF NORTH AMERICA | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | RATE | NONE . . | 3.07 |
| 13-3496 | 0246 | INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | RULE CHANGE | NONE | 0 |
| 13-3504 | 0246 | INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | RULE CHANGE | NONE | 0 |
| 13-3514 | 0626 | INSURANCE COMPANY OF NORTH AMERICA | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | RATE | NONE . . | 3.07 |
| 13-3521 | 0012 | INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE) | COMMERCIAL | OTHER LIABILITY | FORMS | NONE,.. | |
| 13-3477 | 2538 | INTEGON PREFERRED INSURANCE COMPANY | PERSONAL | AUTO LIAB/PHYS DAMAGE | SYMBOLS | CORNERSTONE | |
| 13-3533 | 0111 | LIBERTY INSURANCE UNDERWRITERS, INC. | COMMERCIAL | OTHER LIABILITY | BOTH RATE AND FORM | NONE | -6.37 |
| 13-3557 | 0411 | MAPFRE INSURANCE COMPANY | PERSONAL | AUTO LIAB/PHYS DAMAGE | RULE CHANGE | AUTO ASSIST PLUS | 0 |
| 13-3451 | 2538 | MIC GENERAL INSURANCE CORPORATION | PERSONAL | AUTO LIAB/PHYS DAMAGE | SYMBOLS | NONE | |

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| 13-3503 | 0802 | MONTEREY INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | EPLI | 0 |
| 13-3478 | 2538 | NATIONAL GENERAL INSURANCE COMPANY | PERSONAL | AUTO LIAB/PHYS DAMAGE | SYMBOLS | NONE | |
| 13-3538 | 0031 | NATIONAL LIABILITY & FIRE INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | FORMS | PROF. LIAB. - LAWYERS | |
| 13-3522 | 0012 | NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA | COMMERCIAL | OTHER LIABILITY | FORMS | NONE.. | |
| 13-3523 | 0012 | NEW HAMPSHIRE INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | FORMS | NONE.. | |
| 13-3546 | 0012 | NEW HAMPSHIRE INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | NONE | |
| 13-3565 | 0181 | NORTH AMERICAN ELITE INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | RULE CHANGE | BOP-GENERIC ISO | 0 |
| 13-3566 | 0181 | NORTH AMERICAN SPECIALTY INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | RULE CHANGE | BOP-GENERIC ISO | 0 |
| 13-3500 | 0796 | NORTH POINTE INSURANCE COMPANY | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | RULE CHANGE | ESSENTIALS | 0 |
| 13-3450 | 0088 | NOVA CASUALTY COMPANY | COMMERCIAL | FIRE | RULE CHANGE | NONE | 0 |
| 13-3479 | 0088 | NOVA CASUALTY COMPANY | COMMERCIAL | MULTI-PERIL | RULE CHANGE | BOP | 0 |
| 13-3497 | 0088 | NOVA CASUALTY COMPANY | COMMERCIAL | INLAND MARINE | RULE CHANGE | NONE | 0 |
| 13-3485 | 0150 | OLD REPUBLIC GENERAL INSURANCE CORPORATION | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | BOTH RATE AND FORM | NONE | 0 |
| 13-3486 | 0150 | OLD REPUBLIC INSURANCE COMPANY | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | BOTH RATE AND FORM | NONE | 0 |
| 13-3540 | 0150 | OLD REPUBLIC INSURANCE COMPANY | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | RULE CHANGE | RISK MANAGEMENT | |

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| 13-3483 | 1129 | ONEBEACON AMERICA INSURANCE COMPANY | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | RATE | @VANTAGE FOR | 2.17 |
| 13-3515 | 0626 | PACIFIC EMPLOYERS INSURANCE COMPANY | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | RATE | NONE . . | 3.07 |
| 13-3445 | 0038 | PACIFIC INDEMNITY COMPANY | PERSONAL | INLAND MARINE | RATE AND VARIANCE | VAR. 2A - MASTERPIECE | 5 |
| 13-3529 | 0038 | PACIFIC INDEMNITY COMPANY | PERSONAL | EARTHQUAKE | RULE CHANGE | MASTERPIECE | 0 |
| 13-3501 | 0796 | QBE INSURANCE CORPORATION | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | RULE CHANGE | ESSENTIALS | 0 |
| 13-3560 | 0796 | QBE INSURANCE CORPORATION | PERSONAL | AUTO LIAB/PHYS DAMAGE | BOTH RATE AND FORM | NON-STANDARD AUTO | -0.01 |
| 13-3443 | 0869 | SECURIAN CASUALTY COMPANY | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | AUTO DEDUCTIBLE REIMBURSEMENT | 0 |
| 13-3429 | 2538 | SECURITY NATIONAL INSURANCE COMPANY | COMMERCIAL | INLAND MARINE | RULE CHANGE | NONE | 0 |
| 13-3433 | 2538 | SECURITY NATIONAL INSURANCE COMPANY | COMMERCIAL | INLAND MARINE | FORMS | NONE | |
| 13-3535 | 3548 | ST. PAUL FIRE AND MARINE INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | FORMS | ENTERTAINMENT | |
| 13-3568 | 3548 | ST. PAUL FIRE AND MARINE INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | RATE | ENTERTAINMENT.. | -0.03 |
| 13-3536 | 3548 | ST. PAUL GUARDIAN INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | FORMS | ENTERTAINMENT | |
| 13-3569 | 3548 | ST. PAUL GUARDIAN INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | RATE | ENTERTAINMENT.. | -0.03 |
| 13-3537 | 3548 | ST. PAUL MERCURY INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | FORMS | ENTERTAINMENT | |
| 13-3570 | 3548 | ST. PAUL MERCURY INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | RATE | ENTERTAINMENT.. | -0.03 |

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| 13-3498 | 0748 | STAR INSURANCE COMPANY | COMMERCIAL | INLAND MARINE | FORMS | NONE | |
| 13-3490 | 4670 | STARR INDEMNITY & LIABILITY COMPANY | COMMERCIAL | FIRE | BOTH RATE AND FORM | PGI COMMERCIAL REAL ESTATE | -7 |
| 13-3430 | 2538 | TECHNOLOGY INSURANCE COMPANY, INC. | COMMERCIAL | INLAND MARINE | RULE CHANGE | NONE | 0 |
| 13-3434 | 2538 | TECHNOLOGY INSURANCE COMPANY, INC. | COMMERCIAL | INLAND MARINE | FORMS | NONE | |
| 13-3453 | 0161 | TOPA INSURANCE COMPANY | PERSONAL | AUTO LIAB/PHYS DAMAGE | RATE | PROGRAM 2 | 3.91 |
| 13-3455 | 3548 | TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | EMPLOYMENT PRACTICES LIABILITY - MODULAR | |
| 13-3456 | 3548 | TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | PROF. LIAB. - FINANCIAL INSTITUTIONS - MODULAR | |
| 13-3461 | 3548 | TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | PRIVATE COMPANY D & O -MODULAR | |
| 13-3471 | 3548 | TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | FIDUCIARY LIABILITY-MODULAR | |
| 13-3550 | 3548 | TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | MODULAR | 0 |
| 13-3563 | 3548 | TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA | COMMERCIAL | FIDELITY | RULE CHANGE | MODULAR | 0 |
| 13-3555 | 3548 | TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA | COMMERCIAL | MULTI-PERIL | BOTH RATE AND FORM | BOP - MASTER PAC EXPRESS | 0.11 |
| 13-3446 | 0038 | VIGILANT INSURANCE COMPANY | PERSONAL | INLAND MARINE | RATE AND VARIANCE | VAR. 2A - MASTERPIECE | 5 |
| 13-3530 | 0038 | VIGILANT INSURANCE COMPANY | PERSONAL | EARTHQUAKE | RULE CHANGE | MASTERPIECE | 0 |
| 13-3431 | 2538 | WESCO INSURANCE COMPANY | COMMERCIAL | INLAND MARINE | RULE CHANGE | NONE | 0 |

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| 13-3435 | 2538 | WESCO INSURANCE COMPANY | COMMERCIAL | INLAND MARINE | FORMS | NONE | |
| 13-3516 | 0626 | WESTCHESTER FIRE INSURANCE COMPANY | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | RATE | NONE . . | 3.07 |
| 13-3551 | 0626 | WESTCHESTER FIRE INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | FORMS | NONE | |
| 13-3567 | 0181 | WESTPORT INSURANCE CORPORATION | COMMERCIAL | MULTI-PERIL | RULE CHANGE | BOP-GENERIC ISO | 0 |
| 13-3472 | 1285 | XL INSURANCE AMERICA, INC. | COMMERCIAL | BOILER AND MACHINERY | NEW PROGRAM | UP & RUNNING EQUIPMENT BREAKDOWN | 0 |
| 108 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS | | | | | | | |

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