

January 3, 2014

**PUBLIC NOTICE # 2014-01**

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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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

###

(see attached list)

**California Department of Insurance  
Public Notice Filing  
January 3, 2014**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-9589	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
13-9510	0088	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-9453	0008	ALLSTATE INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	BOTH RATE AND FORM	UMBRELLA/EXCESS	6.9
13-9454	0140	AMCO INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	BUSINESS AUTO	2.27
13-9467	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-9448	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	AIRCRAFT	RULE CHANGE	LIGHT AVIATION	
13-9468	0761	AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-9594	0457	ARGONAUT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210	
13-9472	4698	ASPEN AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	EXCESS MGMT. LIABILITY (FOLLOW FORM)	
13-9469	0761	ASSOCIATED INDEMNITY CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-9463	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	BEAZLEY ONE MGMT. LIABILITY	
13-9612	0802	CALIFORNIA CAPITAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	ASSISTED LIVING	
13-9614	0802	CALIFORNIA CAPITAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	CHURCH	

PN#: 2014-01

\* If no % rate change is indicated, the amount has not yet been determined:

**California Department of Insurance  
Public Notice Filing  
January 3, 2014**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-9451	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	SURETY	RULE CHANGE	AUCTIONEER BOND	0
13-9511	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-9452	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	PORTABLE ELECTRONICS EQUIPMENT	0
13-9456	0140	DEPOSITORS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	BUSINESS AUTO	2.27
13-9615	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PRODUCTS/COMPLETED OPERATIONS	
13-9464	0069	FARMERS INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	RATE	BOP HOSPITALITY & MANUFACTURING	9.49
13-9470	0761	FIREMAN'S FUND INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-9489	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	RENTAL OPERATIONS FLOATER	0
13-9608	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	
13-9490	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	RENTAL OPERATIONS FLOATER	0
13-9609	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	
13-9491	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	RENTAL OPERATIONS FLOATER	0
13-9610	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	

PN#: 2014-01

\* If no % rate change is indicated, the amount has not yet been determined:

**California Department of Insurance  
Public Notice Filing  
January 3, 2014**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-9492	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	INLAND MARINE	NEW PROGRAM	RENTAL OPERATIONS FLOATER	0
13-9611	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	
13-9512	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-9513	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-9546	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RATE	UMBRELLA EXCESS	-0.2
13-9592	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS - UNIVERSAL EXCESS SIMPLIFIED	
13-9481	0300	HORACE MANN INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
13-9484	0300	HORACE MANN INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	STANDARD NON - GROUP	4.87
13-9485	0300	HORACE MANN INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	STANDARD-GROUP	6.74
13-9502	0300	HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	2.92
13-9504	0300	HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
13-9449	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	AIRCRAFT	RULE CHANGE	LIGHT AVIATION	
13-9590		INSURANCE SERVICES OFFICE, INC.	PERSONAL	HOMEOWNERS MULTI PERIL	MANUAL	HOMEOWNERS POLICY	

PN#: 2014-01

\* If no % rate change is indicated, the amount has not yet been determined:

**California Department of Insurance  
Public Notice Filing  
January 3, 2014**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-9584	1318	INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	COLLECTOR CAR	
13-9506	0215	KEMPER INDEPENDENCE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	KEMPER PREFERRED	
13-9540	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	ANIMAL MORTALITY	7.3
13-9514	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-9585	0031	MEDICAL PROTECTIVE COMPANY (THE)	COMMERCIAL	MEDICAL MALPRACTICE	RULE CHANGE	PHYSICIANS & SURGEONS AND COMPREHENSIVE	
13-9465	0069	MID-CENTURY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BOP HOSPITALITY & MANUFACTURING	9.49
13-9596	0169	MIDDLESEX INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
13-9523	0802	MONTEREY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	CARD ROOM CASINOS	0
13-9542	0802	MONTEREY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	WINERIES	0
13-9613	0802	MONTEREY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	ASSISTED LIVING	
13-9471	0761	NATIONAL SURETY CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-9450	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	AIRCRAFT	RULE CHANGE	LIGHT AVIATION	
13-9537	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	PORTFOLIOSELECT	0

PN#: 2014-01

\* If no % rate change is indicated, the amount has not yet been determined:

**California Department of Insurance  
Public Notice Filing  
January 3, 2014**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-9598	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	EMPLOYMENT EDGE	0
13-9457	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	BUSINESS AUTO	2.27
13-9458	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	BUSINESS AUTO	2.27
13-9529	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	ACCOUNTANTS	0
13-9487	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	AIRCRAFT	RULE CHANGE	HR3210-SR GA & AEROSPACE	0
13-9521	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	NONE	0
13-9483	0225	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	PERSONAL	HOMEOWNERS MULTI PERIL	RATE	PREFERRED HOMEOWNERS	-8.4
13-9525	0155	PROGRESSIVE EXPRESS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	VOLUNTARY	0
13-9515	0017	RESPONSE INDEMNITY COMPANY OF CALIFORNIA	COMMERCIAL	INLAND MARINE	NEW PROGRAM	INVOLUNTARY UNEMPLOYMENT INS. - MOB	0
13-9528	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	HR3210	
13-9583	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HUMAN SERVICES	
13-9597	0169	SENTRY INSURANCE A MUTUAL COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
13-9595	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE.	0

PN#: 2014-01

\* If no % rate change is indicated, the amount has not yet been determined:

**California Department of Insurance  
Public Notice Filing  
January 3, 2014**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-9527	3219	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	HR3210	0
13-9588	3219	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	INLAND MARINE	FORMS	HR3210	
13-9582	0098	STARNET INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE	ANIMAL MORTALITY	1.6
13-9517	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	-8.4
13-9518	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
13-9591		SURETY & FIDELITY ASSOCIATION OF AMERICA (THE)	COMMERCIAL	SURETY	MANUAL	LOSS COSTS	
13-9531	3548	TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RATE	MASTER PAC EXPRESS	2.3
13-9466	0069	TRUCK INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	RATE	BOP HOSPITALITY & MANUFACTURING	9.49
13-9593	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS - UNIVERSAL EXCESS SIMPLIFIED	
13-9526	0155	UNITED FINANCIAL CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	VOLUNTARY	0
13-9524	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	RESIDENTIAL PROPERTY MANAGERS	0
13-9587	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210	
13-9509	0215	UNITRIN AUTO AND HOME INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	KEMPER PREFERRED	

PN#: 2014-01

\* If no % rate change is indicated, the amount has not yet been determined:

**California Department of Insurance  
Public Notice Filing  
January 3, 2014**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-9522	0181	WASHINGTON INTERNATIONAL INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	NONE	0
13-9516	2538	WESCO INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	MOBILE DEVICE PROTECTION INSURANCE	0
13-9520	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	BOILER AND MACHINERY	FORMS	SPECIALTY PROPERTY	
13-9534	0225	WILSHIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	TRUCKERS - CADB	0
13-9586	1285	XL INSURANCE AMERICA, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-9519	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	KIDNAP, RANSOM & EXTORTION	0
<b>84 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS</b>							

PN#: 2014-01

\* If no % rate change is indicated, the amount has not yet been determined:

**California Department of Insurance  
Public Notice Filing Errata Report  
January 3, 2014**

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	13-7855	11/8/2013	Crusader Insurance Company	Commercial Fire	Form	Mainstreet	
Correct	13-7855	11/8/2013	Crusader Insurance Company	Commercial Fire	<b>Rule Change</b>	<b>Mainstreet</b>	
Incorrect	13-7902	11/8/2013	Crusader Insurance Company	Commercial Multi-Peril	Form	Mainstreet	
Correct	13-7902	11/8/2013	Crusader Insurance Company	Compercial Multi-Peril	<b>Rule Change</b>	<b>Mainstreet</b>	
Incorrect	13-9348	12/27/2013	Viking Insurance Company of Wisconsin	Personal Auto Liability and Physical Damage	Rate and Variance	Var 7C, 3, 7C - Dairyland	6.17%
Correct	13-9348	12/27/2013	Viking Insurance Company of Wisconsin	Personal Auto Liability and Physical Damage	Rate and Variance	<b>Var 2B, 3, 7C - Dairyland</b>	6.17%

\*If no % overall rate change is indicated, the amount has not yet been determined.