

January 10, 2014

PUBLIC NOTICE # 2014-02

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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
14-81	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	FORMS	PROF.LIAB.-ALLIED HEALTH	
14-73	0140	AMCO INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BUSINESSOWNERS	0
14-83	0140	AMCO INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
14-93	0361	AMERICAN FAMILY HOME INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-111	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	-5.1
14-95	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	AIRCRAFT	RULE CHANGE	NONE	
14-94	0361	AMERICAN SOUTHERN HOME INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-112	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	-5.1
14-9	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	BEAZLEY ONE MGMT. LIABILITY	
14-91	0098	CAROLINA CASUALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-136	0000	CRUSADER INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	MAINSTREET (PT-12, PT-30)	
14-137	0000	CRUSADER INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	MAINSTREET (PT-12, PT-30)	0
14-113	0212	EMPIRE FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	-5.1

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13-9642	0069	FARMERS SPECIALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	FARMERS SPECIALTY	
13-9643	0069	FARMERS SPECIALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	FARMERS SPECIALTY	0
14-114	0212	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	-5.1
14-124	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
14-85	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
14-125	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
14-126	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
14-127	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	FIRE	FORMS	NONE	
14-42	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
14-32	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PRIVATE CHOICE ENCORE FOR HEALTHCARE	0
14-96	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	AIRCRAFT	RULE CHANGE	NONE	
14-33		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	MULTI-PERIL	MANUAL	BUSINESSOWNERS	
14-36	0215	KEMPER INDEPENDENCE INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS	

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14-30	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	HR3210 - OIL & GAS/POWER GENERATION	
14-35	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	HR3210 - BUILDER'S RISK	
14-117	0785	MARKEL AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-119	0785	MARKEL AMERICAN INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	NONE	0
14-128	0785	MARKEL AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
14-100	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
14-118	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-120	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	NONE	0
14-129	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
14-18	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
14-97	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	AIRCRAFT	RULE CHANGE	NONE	
14-74	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RATE	BUSINESSOWNERS	0
14-89	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	

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14-105	0088	NOVA CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
14-102	0111	OHIO SECURITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BOP	2.4
14-31	0111	OHIO SECURITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
14-69	0150	OLD REPUBLIC GENERAL INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
14-101	2898	PACIFIC SPECIALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	CALIFORNIA RENTERS (HO-4)	0
14-27	0775	PHARMACISTS MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210 - UMBRELLA/EXCESS	
14-17	0175	PLAZA INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	TOW	-5.6
14-29	0175	PLAZA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	TOW	-2
14-41	0175	PLAZA INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	TOW	2.2
14-107	3098	SAFETY NATIONAL CASUALTY CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-108	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PACKAGE	0
14-130	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	0
14-123	0158	SENECA INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	

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14-106	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	DEALER OPERATIONS	0
14-43	3219	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210 - UMBRELLA/EXCESS	0
14-75	3219	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210	0
14-109	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PACKAGE	0
14-79	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	NON-PROFIT ORGANIZATION D & O LIABILITY-MODULAR	
14-80	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	FIDUCIARY LIABILITY-MODULAR	
14-87	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	PROF. LIAB. - MISCELLANEOUS - MODULAR	
14-88	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	PRIVATE PARTNERSHIP LIABILITY-MODULAR	
14-90	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	PRIVATE COMPANY D&O LIABILITY-MODULAR	
14-92	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	EMPLOYMENT PRACTICES LIABILITY - MODULAR	
14-19	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	HR3210 - PACKAGE	
14-25	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	HR3210 - BUSINESSOWNERS	
14-76	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	HR3210	

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14-38	0215	UNITRIN AUTO AND HOME INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS	
14-103	2538	WESCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-110	2538	WESCO INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PACKAGE	0
14-132	2538	WESCO INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	0
14-115	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	-5.1
14-116	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	-5.1
<b>71 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS</b>							

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