

January 17, 2014

PUBLIC NOTICE # 2014-03

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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
Public Notice Filing
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
14-337	0313	AEGIS SECURITY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	SPECIALTY TRANSPORTATION	0
14-345	0313	AEGIS SECURITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	SPECIALTY TRANSPORTATION	0
14-347	0313	AEGIS SECURITY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	SPECIALTY TRANSPORTATION	0
14-171	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
14-179	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
14-374	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-375	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	RULE CHANGE	NONE	0
14-391	3239	ALLIED WORLD INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-392	3239	ALLIED WORLD NATIONAL ASSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-294		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	INLAND MARINE	FORMS	INLAND MARINE GUIDE	
14-301		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	INLAND MARINE	FORMS	FARM	
14-305		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	FIRE	FORMS	GLASS	
14-307		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	MULTI-PERIL	FORMS	DEVELOPERS OUTPUT	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
14-319		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	BURGLARY AND THEFT	FORMS	CRIME	
14-320		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	MULTI-PERIL	FORMS	AGRICULTURAL OUTPUT	
14-321		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	INLAND MARINE	FORMS	NONE	
14-323		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	FIRE	FORMS	NONE	
14-325		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	INLAND MARINE	FORMS	OUTPUT	
14-329		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	OTHER LIABILITY	FORMS	AGRICULTURAL	
14-197	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	AIRCRAFT	RULE CHANGE	COMPREHENSIVE AIRLINE POLICY	0
14-208	0361	AMERICAN SOUTHERN HOME INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-173	1279	ARCH INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	-6.6
14-362	4698	ASPEN AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	BUILDER'S RISK	
14-376	4797	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	BEAZLEY ONE MANAGEMENT LIABILITY	0
14-363	0098	BERKLEY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROF LIAB-EXECUTIVE LIABILITY	0
14-226	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	INLAND MARINE	FORMS	NONE	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
14-369	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	PROF.LIAB. ACCOUNTANTS	-0.13
14-372	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	EPACK EXTRA NOT-FOR-PROFIT	4.4
14-393	3239	DARWIN NATIONAL ASSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-281	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-282	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-373	0349	FLORISTS' MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
14-177	0031	GENESIS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	THE SCHOOL	
14-191	0201	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	E&O - ERRORS & OMISSIONS	0
14-205	0201	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
14-370	0201	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
14-387	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	SELECT BUSINESS POLICY	
14-388	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	SELECT BUSINESS POLICY	
14-389	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	SELECT BUSINESS POLICY	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
14-390	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	FIRE	FORMS	SELECT BUSINESS POLICY	
14-203	0150	GREAT WEST CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	5.4
14-382	0000	GREENPATH INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
14-379	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	BUILDER'S RISK	
14-227	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	INLAND MARINE	FORMS	NONE	
14-228	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	INLAND MARINE	FORMS	NONE	
14-178	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	CRIMESHIELD ADVANCED	
14-172	4666	HISCOX INSURANCE COMPANY INC.	COMMERCIAL	ALLIED LINES	NEW PROGRAM	HR3210	0
14-262	0158	HUDSON INSURANCE COMPANY	COMMERCIAL	FIDELITY	NEW PROGRAM	NEW TRANSACTIONAL COMMERCIAL SURETY	0
14-199	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	AIRCRAFT	RULE CHANGE	COMPREHENSIVE AIRLINE POLICY	0
14-283	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-284	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-285	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0

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14-286	0111	LM INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-229	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
14-377	0169	MIDDLESEX INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
14-367	0093	NATIONAL SPECIALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	WATER WELL DRILLERS	0
14-201	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	AIRCRAFT	RULE CHANGE	COMPREHENSIVE AIRLINE POLICY	0
14-353	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
14-381	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	AIRCRAFT	FORMS	GENERAL AVIATION	
14-366	0088	NOVA CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-368	0088	NOVA CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	0
13-9483	0225	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE AND VARIANCE	VAR 7A,7B,8B-PREFERRED HOMEOWNERS	-8.4
14-198	0225	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	COMMERCIAL	ALLIED LINES	RULE CHANGE	FIELD GRAIN FIRE	0
14-332	0150	OLD REPUBLIC GENERAL INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	COMMERCIAL GENERAL LIABILITY	-4.96
14-383	0150	OLD REPUBLIC GENERAL INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	HR3210	

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14-333	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	COMMERCIAL GENERAL LIABILITY	-4.96
14-361	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	RISK MANAGEMENT	
14-384	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	HR3210	
14-385	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	HR3210-RISK MANAGEMENT'	
14-185	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HEALTH AND FITNESS	0
14-380	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
14-360	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	BUILDER'S RISK	
14-378	0169	SENTRY INSURANCE A MUTUAL COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
14-364	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
14-357	3219	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
14-350	4702	SPARTA INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	MEMBER HARDWARE	0
14-365	4702	SPARTA INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESS OWNERS	0
14-195	0201	UTICA MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	E&O - ERRORS & OMISSIONS	0

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14-207	0201	UTICA MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
14-371	0201	UTICA MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
14-287	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-288	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-359	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	AMERICAN SPECIALTY	0
83 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS							

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Public Notice Filing Errata Report

January 17, 2014

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	13-9483	1/3/2014	Occidental Fire & Casualty Company of North Carolina	Personal Homeowners Multi-peril	Rate	Prederred Homeowners	-8.40%
Correct	13-9483	1/17/2014	Occidental Fire & Casualty Company of North Carolina	Personal Homeowners Multi-peril	Rate and Variance	Var 7A, 7B, 8B - Preferred Homeowners	-8.40%

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