

June 21, 2013

PUBLIC NOTICE # 2013-25

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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 %*
13-4434	0313	AEGIS SECURITY INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	NEW PROGRAM	DIFFERENCE IN CONDITIONS(DIC)	0
13-4340	3239	ALLIED WORLD INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-4414		AMERICAN ASSOCIATION OF INSURANCE SERVICES	PERSONAL	HOMEOWNERS MULTI-PERIL	MANUAL	MOBLE HOMEOWNERS	
13-4415		AMERICAN ASSOCIATION OF INSURANCE SERVICES	PERSONAL	HOMEOWNERS MULTI-PERIL	MANUAL	HOMEOWNERS	
13-4432	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-4322	0361	AMERICAN MODERN HOME INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	MOBILE HOMEOWNERS	0
13-4333	0361	AMERICAN MODERN HOME INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	MOBILE HOMEOWNERS	0
13-4438	0019	AMERICAN RELIABLE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
13-4442	0019	AMERICAN RELIABLE INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	0
13-4405	0028	AMICA MUTUAL INSURANCE COMPANY	PERSONAL	EARTHQUAKE	RATE AND VARIANCE	VAR.2A-HOMEOWNERS	0
13-4375	1279	ARCH INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	AMBULANCE SERVICES INS.	0
13-4328	0000	ARMED FORCES INSURANCE EXCHANGE	PERSONAL	FIRE	RULE CHANGE	DWELLING	0
13-4329	0000	ARMED FORCES INSURANCE EXCHANGE	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNER	0
13-4323	3416	AXIS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	0

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-4429	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	INLAND MARINE	NEW PROGRAM	WEATHER INSURANCE	0
13-4418	4574	CATLIN INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF.LIAB.- EDUCATORS LEGAL LIABILITY	
13-4380	0000	CENTURY-NATIONAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
13-4385	0212	COAST NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	BASIC	
13-4409	0057	ELECTRIC INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-4384	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	0
13-4435	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	PACKAGE MODIFICATION	0
13-4436	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
13-4440	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
13-4326	0038	EXECUTIVE RISK INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	HEALTHCARE PORTFOLIO	
13-4325	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	KIDNAP & RANSOM/EXTORTION, CRIME	
13-4327	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HEALTHCARE PORTFOLIO	
13-4334	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
13-4376	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-4381	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
13-4410	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	ASSET MANAGEMENT PROTECTOR	0
13-4411	0038	FEDERAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	MASTERPIECE	6.74
13-4433	4765	FIDELITY NATIONAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	PREFERRED	0
13-4315	1326	GATEWAY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
13-4365	0031	GEICO CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-4366	0031	GEICO GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-4367	0031	GEICO INDEMNITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-4373	0031	GEICO INDEMNITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	MOTORCYCLE	
13-4417	1169	GENERALI ASSICURAZIONI GENERALI S.P.A. (U.S. BRANCH)	COMMERCIAL	INLAND MARINE	NEW PROGRAM	BUSINESS TRAVEL	0
13-4454	0111	GOLDEN EAGLE INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	RULE CHANGE	HR3210	0
13-4368	0031	GOVERNMENT EMPLOYEES INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-4358	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	INTEGRATED PROPERTY INSURANCE SOLUTIONS	
13-4371	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	AGRICULTURAL OUTPUT	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-4307	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
13-4377	0038	GREAT NORTHERN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
13-4453	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-3909	0517	HDI-GERLING AMERICA INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	HDI-GERLING	3.9
13-4337	4381	IMPERIUM INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
13-4347	2538	INTEGON NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NATIONS SAFE DRIVER	
13-4349	2538	INTEGON NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NATIONS SAFE DRIVER	0
13-4342	4509	IRONSHORE INDEMNITY INC.	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	CONCOURS CLASSIC	
13-4351	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210 - UMBRELLA/EXCESS	0
13-4374	0111	LIBERTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-4330	0169	MIDDLESEX INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
13-4398	0169	MIDDLESEX INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	0
13-3745	0084	NATIONAL INTERSTATE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	CONTRACTORS EQUIPMENT	0
13-4353	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	FARM & RANCH	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-4451	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
13-4354	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	FARM & RANCH	
13-4448	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	
13-4455	0111	NETHERLANDS INSURANCE COMPANY (THE)	COMMERCIAL	INLAND MARINE	RULE CHANGE	HR3210	0
13-4359	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	INTEGRATED PROPERTY INSURANCE SOLUTIONS	
13-4372	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	AGRICULTURAL OUTPUT	
13-4320	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
13-4321	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	
13-4324	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
13-4305	3219	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	FIRE	RULE CHANGE	NONE	
13-4309	3219	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-1
13-4449	0088	NOVA CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP - AFFINITY	
13-4370	0225	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	PERSONAL	HOMEOWNERS MULTI-PERIL	NEW PROGRAM	PREFERRED HOMEOWNERS	0
13-4306	0000	OHIO INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	CONTRACTUAL LIAB. POLICY FOR DESIGNATED CONTRACTS	0

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-4335	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
13-4378	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
13-4382	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
13-4412	0038	PACIFIC INDEMNITY COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	MASTERPIECE	6.74
13-4456	0111	PEERLESS INDEMNITY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	HR3210	0
13-4457	0111	PEERLESS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	HR3210	0
13-4439	0175	PLAZA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	DIRECTORS & OFFICERS	0
13-4396	0796	QBE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	YOUTH SPORTS	
13-4397	0017	RESPONSE INDEMNITY COMPANY OF CALIFORNIA	COMMERCIAL	AUTO PHYSICAL DAMAGE	NEW PROGRAM	COLLATERAL PROTECTION	0
13-4447	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	BANCSECURE	-1.43
13-4331	0169	SENTRY INSURANCE A MUTUAL COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
13-4399	0169	SENTRY INSURANCE A MUTUAL COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	0
13-4332	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
13-4423	3548	STANDARD FIRE INSURANCE COMPANY (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-3490	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	FIRE	RATE AND VARIANCE	VAR 7A, 7B, 8B - PGI COMMERCIAL REAL ESTATE	-7
13-4422	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	FIRE	RULE CHANGE	HOSPITALITY INSURANCE	
13-4427	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HOSPITALITY INSURANCE	0.7
13-4431	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	HOSPITALITY INSURANCE	1.1
13-4395	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	DGU PACKAGE	0
13-4445		SURETY & FIDELITY ASSOCIATION OF AMERICA (THE)	COMMERCIAL	BURGLARY AND THEFT	MANUAL	CRIME PROTECTION POLICY	
13-4310	3548	TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-1
13-4303	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	FIRE	RULE CHANGE	NONE	
13-4311	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-1
13-4407	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	RATE AND VARIANCE	VAR 7A, 7B, 8B - TECHNOLOGY	-11.04
13-4419	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-4304	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	FIRE	RULE CHANGE	NONE	
13-4312	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-1
13-4408	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RATE AND VARIANCE	VAR 7A, 7B, 8B - TECHNOLOGY	-11.04

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13-4420	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-4446	0984	U.S. SPECIALTY INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	LARGE COMMERCIAL	0
13-4416	0215	UNITRIN DIRECT INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	6.9
13-4308	0212	UNIVERSAL UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	UNICOVER	1.38
13-4317	0212	UNIVERSAL UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	NONE	18.4
13-4379	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
13-4383	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
13-4413	0038	VIGILANT INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	MASTERPIECE	6.74
13-4425	0169	VIKING INSURANCE COMPANY OF WISCONSIN	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	MOTORCYCLE	27.58
13-4426	0169	VIKING INSURANCE COMPANY OF WISCONSIN	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	MOTORCYCLE	
13-4421	4254	VIRGINIA SURETY COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	FAILURE TO PERFORM	0
13-4313	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS D&O	
13-4364	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS UNIVERSAL EXECUTIVE SELECT - A S	0
111 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 June 21, 2013

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	13-3909	5/31/2013	HDI-Gerling America Insurance Company	Commercial Auto Liability and Physical Damage	Both Rate and Form	HDI-Gerling	0.00%
Correct	13-3909	<b>6/21/2013</b>	HDI-Gerling America Insurance Company	Commercial Auto Liability and Physical Damage	<b>Rule Change</b>	HDI-Gerling	<b>3.90%</b>
Incorrect	13-3490	5/17/2013	Starr Indemnity & Liability Company	Commercial Fire	Both Rate and Form	PGI Commercial Real Estate	-7.00%
Correct	13-3490	<b>6/21/2013</b>	Starr Indemnity & Liability Company	Commercial Fire	Rate and Variance	<b>Var 7A, 7B, 8B - PGI Commercial Real Estate</b>	-7.00%

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