

July 12, 2013

PUBLIC NOTICE # 2013-28

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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 %*
13-4860	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
13-4856	1248	AMBAC ASSURANCE CORPORATION	COMMERCIAL	FINANCIAL GUARANTY	FORMS	NONE	
13-4933	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	AIRCRAFT	RULE CHANGE	AIRCRAFT PRODUCTS COMPLETED OPS AND GROUNDING LIAB	
13-4857	0361	AMERICAN MODERN HOME INSURANCE COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	FIRST CHOICE WATERCRAFT	0
13-4859	0019	AMERICAN RELIABLE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	HOBBYIST	
13-3706	0313	AMERICAN SENTINEL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	GROUP AUTO CLUB	4
13-4955	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	BUILDERS RISK	0
13-4911	1129	ATLANTIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	@VANTAGE FOR PROPERTY	0
13-4960	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-4961	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-4908	0033	CALIFORNIA CASUALTY INDEMNITY EXCHANGE (THE)	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	HOMEOWNERS AND DWELLING PROPERTY	-12.48
13-4909	4574	CATLIN INSURANCE COMPANY, INC.	COMMERCIAL	INLAND MARINE	FORMS	HORSE MORTALITY	
13-4912	1129	EMPLOYERS' FIRE INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	RULE CHANGE	@VANTAGE FOR PROPERTY	0
13-4875	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	INLAND MARINE	RULE CHANGE	HR3210	
13-4858	0038	EXECUTIVE RISK INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	FAMILY OFFICE MGMT. PAK	
13-4917	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	HR3210	
13-4922	0070	FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-4876	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	INLAND MARINE	RULE CHANGE	HR3210	
13-4952	0140	FREEDOM SPECIALTY INSURANCE COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	FORMS	PRO. LIAB. - PHYSICIANS AND SURGEONS	
13-4885	0111	GOLDEN EAGLE INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	RULE CHANGE	HR3210.	0
13-4918	0038	GREAT NORTHERN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	HR3210	
13-4921	0225	HARCO NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-4957	4666	HISCOX INSURANCE COMPANY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	PROF. LIAB. - US DIRECT	
13-4934	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	AIRCRAFT	RULE CHANGE	AIRCRAFT PRODUCTS COMPLETED OPS AND GROUNDING LIAB	
13-4956		INSURANCE SERVICES OFFICE, INC.	PERSONAL	FIRE	MANUAL	DWELLING POLICY	
13-4838	0215	KEMPER INDEPENDENCE INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	

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13-4844	0215	KEMPER INDEPENDENCE INSURANCE COMPANY	PERSONAL	FIRE	RULE CHANGE	NONE	
13-4877	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	RULE CHANGE	HR3210	
13-4878	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	HR3210	
13-4879	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	HR3210	
13-4880	0111	LM INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	RULE CHANGE	HR3210	
13-4848	0785	MARKEL AMERICAN INSURANCE COMPANY	PERSONAL	INLAND MARINE	NEW PROGRAM	MARKEL JEWELRY	0
13-4958	0084	NATIONAL INTERSTATE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	4.56
13-4959	0084	NATIONAL INTERSTATE INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
13-4935	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	AIRCRAFT	RULE CHANGE	AIRCRAFT PRODUCTS COMPLETED OPS AND GROUNDING LIAB	
13-4890	0111	NETHERLANDS INSURANCE COMPANY (THE)	COMMERCIAL	INLAND MARINE	RULE CHANGE	HR3210.	0
13-4925	3219	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	FIRE	RULE CHANGE	OMNI	0
13-4930	3219	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	FIRE	RULE CHANGE	DELUXE	0
13-4963	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	MANAGEMENT LIABILITY EXCESS	
13-4887	0225	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NON-STANDARD PROGRAM 1	
13-4889	0225	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	PERSONAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NON-STANDARD PROGRAM 1	6.94
13-4843	0111	OHIO SECURITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
13-4913	1129	ONEBEACON AMERICA INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	@VANTAGE FOR PROPERTY	0
13-4919	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	INLAND MARINE	FORMS	HR3210	
13-4883		PEACHTREE CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	NONE	0
13-4884		PEACHTREE CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
13-4891	0111	PEERLESS INDEMNITY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	HR3210.	0
13-4892	0111	PEERLESS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	HR3210.	0
13-4943	0501	PLATTE RIVER INSURANCE COMPANY	COMMERCIAL	SURETY	FORMS	NONE	
13-4953		PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	PERSONAL	HOMEOWNERS MULTI-PERIL	NEW PROGRAM	PURE HIGH VALUE HOMEOWNERS	0
13-4926	0155	PROGRESSIVE EXPRESS INSURANCE COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	RATE	VOLUNTARY	16.45
13-4939	0155	PROGRESSIVE EXPRESS INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	RATE	VOLUNTARY	11.11
13-4928	3219	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-4938	3219	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-4886	4702	SPARTA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	

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13-4937	3548	STANDARD FIRE INSURANCE COMPANY (THE)	PERSONAL	INLAND MARINE	RULE CHANGE	PERSONAL ARTICLES FLOATER	
13-4951	3548	STANDARD FIRE INSURANCE COMPANY (THE)	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	LEGACY	
13-4847	0748	STAR INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	AGRICULTURAL	0
13-4962	0098	STARNET INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-4942	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	MOBILE ELECTRONICS EQUIPMENT INSURANCE	0
13-4940	0176	STATE FARM GENERAL INSURANCE COMPANY	PERSONAL	INLAND MARINE	RATE AND VARIANCE	VAR.3-BOATOWNERS	-6.6
13-4945	0176	STATE FARM GENERAL INSURANCE COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	NONE	
13-4950	0176	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-4929	3548	TRAVELERS COMMERCIAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	QUANTUM	
13-4923	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	PUBLIC ENTITY RATING PLAN	
13-4931	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	FIRE	RULE CHANGE	OMNI	0
13-4946	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	FIRE	RULE CHANGE	DELUXE	0
13-4924	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	PUBLIC ENTITY RATING PLAN	
13-4932	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	FIRE	RULE CHANGE	OMNI	0
13-4947	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	FIRE	RULE CHANGE	DELUXE	0
13-4948	3548	TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	PERSONAL	FIRE	RULE CHANGE	HOMESAVER	
13-4949	3548	TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	LEGACY.	
13-4927	0155	UNITED FINANCIAL CASUALTY COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	RATE	VOLUNTARY	16.45
13-4941	0155	UNITED FINANCIAL CASUALTY COMPANY	COMMERCIAL	AUTO LIABILITY	RATE	VOLUNTARY	11.11
13-4841	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	SHOWTIME PRODUCT-MONOLINE	0
13-4842	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NON-PROFIT DIRECTORS AND OFFICERS	
13-4851	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SHOWTIME PRODUCT - PACKAGE	0
13-4839	0215	UNITRIN AUTO AND HOME INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	
13-4845	0215	UNITRIN AUTO AND HOME INSURANCE COMPANY	PERSONAL	FIRE	RULE CHANGE	NONE	
13-4920	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	HR3210	
13-4881	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	HR3210	
13-4882	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	HR3210	

82 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS

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