

July 26, 2013

PUBLIC NOTICE # 2013-30

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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
July 26, 2013**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-5199	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROFESSIONAL LIABILITY	
13-5144	4705	ALLEGHENY CASUALTY COMPANY	COMMERCIAL	SURETY	FORMS	NONE	
13-5148	0140	AMCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
13-5213	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-5190	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	0
13-5146	0408	AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	CONTRACTUAL LIABILITY	
13-5193	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	0
13-5243	4698	ASPEN AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROF. LIAB. - NAIFA LIFE & HEALTH INSURANCE AGENTS	
13-5206	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	BEAZLEY ONE MANAGEMENT LIABILITY	
13-5231	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	BEAZLEY ONE MANAGEMENT LIABILITY	0
13-5187	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS - GENERAL RISK	0
13-5147	0262	CANAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	PUBLIC AUTO	0
13-5191	0262	CANAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	TRUCKING	0
13-5170	0000	CENTURY-NATIONAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
13-5229	0244	CINCINNATI CASUALTY COMPANY (THE)	COMMERCIAL	INLAND MARINE	NEW PROGRAM	NONE	0
13-5230	0244	CINCINNATI INDEMNITY COMPANY (THE)	COMMERCIAL	INLAND MARINE	NEW PROGRAM	NONE	0
13-5168	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	TECHNOLOGY	0
13-5165	0661	COMPANION PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO PHYSICAL DAMAGE	RATE AND VARIANCE	VAR 8B HIGH VALUE	30
13-5166	0661	COMPANION PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO PHYSICAL DAMAGE	CLASS PLAN	HIGH VALUE	
13-5189	0661	COMPANION PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR.7B.8B	16.4
13-5208	0661	COMPANION PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
13-5214	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-5215	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-5204	0306	CUMIS INSURANCE SOCIETY, INC.	COMMERCIAL	MULTI-PERIL	FORMS	HR3210-PROPERTY AND BUSNISS LIABILITY POLICY	
13-5194	0212	EMPIRE INDEMNITY INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	0
13-5133	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-5129	0008	ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	

PN#: 2013-30

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

**California Department of Insurance
Public Notice Filing
July 26, 2013**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-5141	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210-UMBRELLA/EXCESS	
13-5167	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	FOREFRONT PORTFOLIO 3.0	
13-5175	0038	FEDERAL INSURANCE COMPANY	PERSONAL	EARTHQUAKE	FORMS	MASTERPIECE	
13-5240	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210-UMBRELLA AND EXCESS	
13-5195	0212	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	0
13-5203	0248	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP SPECIAL GARAGE	
13-5134	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-5161	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SAFEPAK	0
13-5183	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	FINANCIAL INSTITUTIONS	
13-5130	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	RATE	TRUCKING	25
13-5163	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SAFEPAK	0
13-5184	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	FINANCIAL INSTITUTIONS	
13-5185	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	FINANCIAL INSTITUTIONS	
13-5164	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SAFEPAK	0
13-5186	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	BURGLARY AND THEFT	FORMS	FINANCIAL INSTITUTIONS	
13-5172	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROF. LIAB. - MISCELLANEOUS	0
13-5169	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	TECHNOLOGY	0
13-5131	0501	HOMESITE INSURANCE COMPANY OF CALIFORNIA	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNER	0
13-5219	4359	HOUSING AUTHORITY PROPERTY INSURANCE, A MUTUAL COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	COMMERCIAL OUTPUT	
13-5212	0004	IDS PROPERTY CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	SAFETY PAYS HOMEOWNER	
13-5171		INSURANCE SERVICES OFFICE, INC.	PERSONAL	HOMEOWNERS MULTI-PERIL	MANUAL	HOMEOWNERS	
13-5145	4705	INTERNATIONAL FIDELITY INSURANCE COMPANY	COMMERCIAL	SURETY	FORMS	NONE	
13-5205	1316	KNIGHTBROOK INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	SPORTS AND FITNESS	
13-5135	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-5136	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-5137	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-5138	0111	LM INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-5216	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-5201	0084	NATIONAL INTERSTATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
13-5149	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	

PN#: 2013-30

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

**California Department of Insurance
Public Notice Filing
July 26, 2013**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-5150	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
13-5132	0796	NAU COUNTRY INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	RATE	NAMED PERIL CROP-CITRUS FREEZE	-11.18
13-5221	3219	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	OTHER LIABILITY	FORMS	CYBERFIRST ESSENTIALS	
13-5202	0088	NOVA CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	STANDARD AND ALL PROGRAMS	
13-5178	0150	OLD REPUBLIC GENERAL INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	0
13-5179	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	0
13-5155	0645	OREGON MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210	
13-5158	0645	OREGON MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210-UMBRELLA EXCESS	
13-5159	0645	OREGON MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	HR3210	
13-5200	0645	OREGON MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	HR3210	
13-5142	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210-UMBRELLA/EXCESS	
13-5176	0038	PACIFIC INDEMNITY COMPANY	PERSONAL	EARTHQUAKE	FORMS	MASTERPIECE	
13-5241	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210-UMBRELLA AND EXCESS	
13-5232		PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	PERSONAL	EARTHQUAKE	NEW PROGRAM	PURE HIGH VALUE HOMEOWNERS INSURANCE	0
13-5227	0155	PROGRESSIVE CASUALTY INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RATE	UMBRELLA EXCESS	20
13-5233	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-5180	0091	SENTINEL INSURANCE COMPANY, LTD.	COMMERCIAL	MULTI-PERIL	RULE CHANGE	GROWING SPECTRUM	0
13-5236	0176	STATE FARM GENERAL INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RATE AND VARIANCE	VAR.2 & 3	-17
13-5234	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-5157	0161	TOPA INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	8.68
13-5217	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-5237	3548	TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-5238	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-5239	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-5228	0155	UNITED FINANCIAL CASUALTY COMPANY	PERSONAL	OTHER LIABILITY	RATE	UMBRELLA EXCESS	20
13-5156	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TECHNOLOGY PACKAGE	
13-5162	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	FIRE	RATE AND VARIANCE	VAR. 4 & 8B - GENERAL PACKAGE PRODUCT (REGIONAL)-M	3.57

PN#: 2013-30

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

**California Department of Insurance
Public Notice Filing
July 26, 2013**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-5181	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE AND VARIANCE	VAR. 7B- 8B- GENERAL PACKAGE PRODUCT(REGIONAL)-MON	2.1
13-5220	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR. 7B & 8A - GENERAL PACKAGE PRODUCT (REGIONAL)	6.99
13-5218	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-5245	0140	VETERINARY PET INSURANCE COMPANY	PERSONAL	INLAND MARINE	RATE	PET INSURANCE	15
13-5143	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210-UMBRELLA/EXCESS	
13-5177	0038	VIGILANT INSURANCE COMPANY	PERSONAL	EARTHQUAKE	FORMS	MASTERPIECE	
13-5242	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210-UMBRELLA AND EXCESS	
13-5139	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-5140	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-5235	2538	WESCO INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-5160	0218	WESTERN SURETY COMPANY	COMMERCIAL	SURETY	RATE	NOTARY	-24
13-5196	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	0
13-5197	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	0
97 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS							

PN#: 2013-30

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