

August 2, 2013

**PUBLIC NOTICE # 2013-31**

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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 %*
13-5358	3239	ALLIED WORLD ASSURANCE COMPANY (U.S.) INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-5359	3239	ALLIED WORLD INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-5268	0140	AMCO INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
13-5346	0140	AMCO INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
13-5337	0019	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMMUNICATION DEVICE PROTECTOR	
13-5276	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
13-5345	0000	ARAG INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	04-PLEGAL1	0
13-5340	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
13-5313	0457	ARGONAUT INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	PACKAGE	
13-5372	0457	ARGONAUT INSURANCE COMPANY	COMMERCIAL	SURETY	NEW PROGRAM	LEASE RESIDUAL VALUE	0
13-5377	0457	ARGONAUT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PACKAGE	0
13-5339	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	AFB TECHNOLOGY & PROFESSIONAL LIABILITY INSURANCE	
13-5338	4574	CATLIN INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
13-5294	0012	CHARTIS PROPERTY CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-5279	0244	CINCINNATI CASUALTY COMPANY (THE)	COMMERCIAL	INLAND MARINE	NEW PROGRAM	UNCONTROLLED INLAND MARINE	0
13-5280	0244	CINCINNATI INDEMNITY COMPANY (THE)	COMMERCIAL	INLAND MARINE	NEW PROGRAM	UNCONTROLLED INLAND MARINE	0
13-5281	0244	CINCINNATI INSURANCE COMPANY (THE)	COMMERCIAL	INLAND MARINE	NEW PROGRAM	UNCONTROLLED INLAND MARINE	0
13-5365	0244	CINCINNATI INSURANCE COMPANY (THE)	COMMERCIAL	INLAND MARINE	RATE	VAR. 5-CONTROLLED	-64
13-5388	0457	COLONY SPECIALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	COMMERCIAL OUTPUT	0
13-5295	0012	COMMERCE AND INDUSTRY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
13-5273	0783	CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE	CONTRACTORS	-20
13-5360	3239	DARWIN NATIONAL ASSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-5378	3548	DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	CYBERFIRST ESSENTIALS	
13-5286	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-5387	3786	ENDURANCE RISK SOLUTIONS ASSURANCE CO.	COMMERCIAL	INLAND MARINE	NEW PROGRAM	COMMERCIAL OUTPUT	0
13-5311	0038	EXECUTIVE RISK INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	VENTURE CAPITAL ASSET PROTECTION	
13-5373	0038	EXECUTIVE RISK INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	PROF.LIAB.-D & O LIAB.INC. HEALTH CARE ORGANIZATIO	
13-5362	0922	EXPLORER INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	EXPLORER UNIVERSAL	

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13-5303	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	FINANCIAL INSTITUTIONS PORTFOLIO	
13-5312	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	VENTURE CAPITAL ASSET PROTECTION	
13-5343	0248	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
13-5350	0248	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
13-5287	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-5265	0349	FLORISTS' MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	0
13-5325	0140	FREEDOM SPECIALTY INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	NEW PROGRAM	EQUIPMENT BREAKDOWN	0
13-5334	0031	GEICO INDEMNITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	MOTORCYCLE	
13-5326	0083	GRANGE INSURANCE ASSOCIATION	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE		-0.91
13-5296	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
13-5329	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
13-5269	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
13-5282	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	SELECT BUSINESS POLICY	0
13-5270	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	

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13-5274	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	REAL ESTATE APPRAISERS & REAL ESTATE PROF.	0
13-5283	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	SELECT BUSINESS POLICY	0
13-5271	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
13-5284	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	SELECT BUSINESS POLICY	0
13-5272	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	INLAND MARINE	FORMS	NONE	
13-5285	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	FIRE	RULE CHANGE	SELECT BUSINESS POLICY	0
13-5277	4381	IMPERIUM INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	TRUCKING	
13-5297	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
13-5305	0000	LEADING INSURANCE GROUP INSURANCE CO., LTD (UNITED STATES BRANCH)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	PACKAGE	0
13-5288	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-5289	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-5290	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-5333	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	SURETY/BOND	0
13-5291	0111	LM INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	

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13-5332	0411	MAPFRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	NONE	0
13-5375	0411	MAPFRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	BUSINESSOWNERS INSURANCE(BOP)	0
13-5278	0084	NATIONAL INTERSTATE INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	RATE	NONE	0
13-5336	0031	NATIONAL LIABILITY & FIRE INSURANCE COMPANY	PERSONAL	INLAND MARINE	NEW PROGRAM	BOATU.S. MARINE	0
13-5298	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
13-5341	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	MEDICAL MALPRACTICE	NEW PROGRAM	PROF LIAB-PSYCHIATRISTS	0
13-5267	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
13-5347	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	FIRE	FORMS	NONE	
13-5348	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
13-5299	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
13-5330	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
13-5266	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	
13-5344	3219	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-5342	2898	PACIFIC SPECIALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	CALIFORNIA RENTERS (HO-4)	0

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13-5327		PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	NONE	0
13-5328		PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
13-5363	0155	PROGRESSIVE ADVANCED INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
13-5364	0155	PROGRESSIVE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
13-5374	0796	QBE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	REAL ESTATE SERVICES/ERRORS AND OMISSIONS	0
13-5355	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SPORTS AND LEISURE	
13-5306	2538	SECURITY NATIONAL INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RULE CHANGE	MECHANICAL BREAKDOWN INSURANCE	0
13-5307	0158	SENECA INSURANCE COMPANY, INC.	COMMERCIAL	FIRE	RULE CHANGE	EQUIPMENT BREAKDOWN	0
13-5331	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	SELECTONE FOR INVESTMENT ADV AND FUNDS	
13-5351	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	AUTO PHYSICAL DAMAGE	FORMS	CARCO GUARANTEED PROTECTION (GAP)	
13-5335	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RATE	NON-FI PRIVATE COMPANY DIRECTORS & OFFICERS (MODUL	13.7
13-5379	3548	TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	CYBERFIRST ESSENTIALS	
13-5369	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-5380	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	CYBERFIRST ESSENTIALS	

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13-5370	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-5381	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	CYBERFIRST ESSENTIALS	
13-5367	0796	UNIGARD INDEMNITY COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	INLAND MARINE & BOAT	0
13-5368	0796	UNIGARD INSURANCE COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	INLAND MARINE & BOAT	0
13-5357	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	GENERAL PACKAGE	
13-5366	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR. 8B - NON-PROFIT STOREFRONT/COMMUNITY CHURCHES	2.9
13-5371	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ALLIED HEALTHCARE	
13-5292	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-5293	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-5361	0218	WESTERN SURETY COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NOTARY ERRORS AND OMISSIONS	-17.13

94 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 August 2, 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:	13-4375	6/21/2013	Arch Insurance Company	Commercial Fire	Rate	ASIP	0.00%
Correct:	13-4375	6/21/2013	Arch Insurance Company	Commercial Fire	Rule	ASIP	0.00%

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