

August 9, 2013

PUBLIC NOTICE # 2013-32

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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 %*
13-5409	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
13-5410	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
13-5411	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
13-5437	0761	AGCS MARINE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	AGCS MARINE-WEATHER	0
13-5407	3239	ALLIED WORLD ASSURANCE COMPANY (U.S.) INC.	COMMERCIAL	OTHER LIABILITY	FORMS	FORCEFIELD PRIVATE PACKAGE	
13-5486	3239	ALLIED WORLD ASSURANCE COMPANY (U.S.) INC.	COMMERCIAL	OTHER LIABILITY	FORMS	FORCEFIELD NOT FOR PROFIT	
13-5425	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HOSPICE, HOME HEALTH CARE AND RELATED ORGANIZATION	0
13-5438	0019	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	COMMERCIAL	SURETY	FORMS	TENANT SURETY BOND	
13-5424	1129	ATLANTIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	MANAGEMENT & PROF LIAB AND CYBER LIAB	0
13-5472	0968	AXA INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	COMMERCIAL INLAND MARINE CIM	0
13-5412	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
13-5485	0000	CAMICO MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF LIAB-ACCOUNTANTS	
13-5430	0262	CANAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	CANAL SPECIALTY	
13-5439	0262	CANAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	CANAL GENERAL LIABILITY	0

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13-5473	3703	CASTLEPOINT NATIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	LENDER PLACED AND REO FLOOD	0
13-5442	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	0
13-5432	0075	DEVELOPERS SURETY AND INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	ARTISAN CONTRACTORS AND TRACT HOMEBUILDERS	0
13-5440	3786	ENDURANCE RISK SOLUTIONS ASSURANCE CO.	COMMERCIAL	INLAND MARINE	NEW PROGRAM	COMMERCIAL INLAND MARINE	0
13-5450	0922	EXPLORER INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	EXPLORER UNIVERSAL, PREFERRED AND ECONOMY	0
13-5475	4765	FIDELITY NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-5408	0479	FIRST FINANCIAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	BUSINESS AUTI, MOTOR CARRIER, GARAGE	0
13-5469	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-SAFEPAK	0
13-5470	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-SAFEPAK	0
13-5471	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-SAFEPAK	0
13-5443	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	0
13-5444	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	0
13-5417	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	PROPERTY CHOICE	
13-5488	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SPECTRUM	

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13-5418	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	PROPERTY CHOICE	
13-5489	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SPECTRUM	
13-5419	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	PROPERTY CHOICE	
13-5490	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SPECTRUM	
13-5420	0091	HARTFORD INSURANCE COMPANY OF THE MIDWEST	COMMERCIAL	MULTI-PERIL	RULE CHANGE	PROPERTY CHOICE	
13-5421	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	PROPERTY CHOICE	
13-5491	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SPECTRUM	
13-5427	4381	IMPERIUM INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	GENERIC GL	-8
13-5413	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	INLAND MARINE	FORMS	NONE	
13-5414	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	INLAND MARINE	FORMS	NONE	
13-5460	2538	INTEGON PREFERRED INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	CORNERSTONE	0
13-5457	0000	LEADING INSURANCE GROUP INSURANCE CO., LTD (UNITED STATES BRANCH)	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	BUSINESSOWNERS	9.4
13-5463	0111	LIBERTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
13-5487	0111	LIBERTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	

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13-5445	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	0
13-5449	0084	NATIONAL INTERSTATE INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
13-5459	3219	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-5415	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
13-5422	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	MULTI-PERIL	RULE CHANGE	PROPERTY CHOICE	
13-5492	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SPECTRUM	
13-5465	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
13-5451	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	STARR	0
13-5464	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	STARR	0
13-5468	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	PGI COMMERCIAL REAL ESTATE	0
13-5483	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	PGI COMMERCIAL REAL ESTATE	0
13-5461	0176	STATE FARM FIRE AND CASUALTY COMPANY	COMMERCIAL	SURETY	FORMS	FIDELITY AND SURETY BONDS	
13-5474	0176	STATE FARM GENERAL INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS LIABILITY	0
13-5441	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	HORTICULTURAL INSURANCE	0

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13-5481	0468	STONEBRIDGE CASUALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	TRAVEL	
13-5466	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	FIRE	FORMS	NONE	
13-5495	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-5496	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-5423	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	PROPERTY CHOICE	
13-5493	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SPECTRUM	
13-5428	0796	UNIGARD INDEMNITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-5429	0796	UNIGARD INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-5431	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	PRO. OFFICE (CX) PACKAGE	0
13-5479	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF. LIAB. - PUBLIC OFFICIALS	
13-5452	0215	UNITRIN DIRECT INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	ALL	6.9
13-5467	2538	WESCO INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
13-5416	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
69 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS							

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