

November 1, 2013

PUBLIC NOTICE # 2013-44

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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
Public Notice Filing
November 1, 2013**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-7706	0626	ACE AMERICAN INSURANCE COMPANY	PERSONAL	INLAND MARINE	NEW PROGRAM	TRIP TRAVEL	0
13-7623	0140	AMCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-7744	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	INLAND MARINE	RULE CHANGE	BUILDERS RISK	0
13-7731	0019	AMERICAN SECURITY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM WITH VAR	VAR 2C-TECHNOLOGY INSURANCE PROTECTION	0
13-7708	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	BEAZLEY ONE MANAGEMENT LIABILITY	
13-7732	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	HR3210-BOP	
13-7745	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	BUILDERS RISK	0
13-7746	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	INLAND MARINE	RULE CHANGE	BUILDERS RISK	0
13-7721	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ASSET MANAGEMENT PROTECTION(AMP)	
13-7626	0070	FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	RESIDENT LIABILITY COVERAGE	
13-7685	0796	GENERAL CASUALTY COMPANY OF WISCONSIN	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	-55.67
13-7753	0796	GENERAL CASUALTY COMPANY OF WISCONSIN	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	NONE	-21.2
13-7665	0098	GREAT DIVIDE INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	NEW PROGRAM	COMPREHENSIVE	0
13-7722	0098	GREAT DIVIDE INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA /EXCESS LIABILITY	0

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13-7734	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	HR3210-BOP	
13-7735	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	HR3210-BOP	
13-7743	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-7695	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	RATE	SPECTRUM	0
13-7696	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	SPECTRUM	0
13-7697	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	SPECTRUM	0
13-7698	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	SPECTRUM	0
13-7689	0158	HUDSON INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	HR3210 - MOTOR TRUCK CARGO	0
13-7736	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	HR3210-BOP	
13-7653	0031	MEDICAL PROTECTIVE COMPANY (THE)	COMMERCIAL	MEDICAL MALPRACTICE	NEW PROGRAM	MULTI-SPECIALTY HEALTHCARE PROF.	0
13-7747	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	INLAND MARINE	RULE CHANGE	BUILDERS RISK	0
13-7704	0093	NATIONAL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	TECH SERVE	0
13-7660	0000	NATIONAL UNITY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	CAMEGIE ESSENTIAL	0
13-7624	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	

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13-7625	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-7709	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
13-7645	3219	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-7679	3219	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-7711	3219	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	
13-7733	3219	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-7680	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210-GENERIC ISO	
13-7693	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	ALLIANCE MEMBER SERVICES	0
13-7737	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	HR3210-GENERIC AAIS	
13-7678	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210-UMBRELLA EXCESS	
13-7681	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210-GENERIC ISO	
13-7710	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	MANAGEMENT LIABILITY EXCESS	
13-7738	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	HR3210-GENERIC AAIS	
13-7703	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	FUEL DEALERS	0

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13-7651	0796	PRAETORIAN INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	TENANTS	0
13-7699	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	MULTI-PERIL	RATE	SPECTRUM	0
13-7687	0796	REGENT INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	-55.67
13-7754	0796	REGENT INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	NONE	-21.2
13-7652	0471	RURAL COMMUNITY INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	NEW PROGRAM	CONTINGENT BUS. INTERRUPTION (SBI) NAMED PERIL IN	0
13-7659	0471	RURAL COMMUNITY INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	RATE	CONTINGENT BUSINESS INTERRUPTION NAMED PERIL	0
13-7714	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
13-7677	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	AUTO PHYSICAL DAMAGE	FORMS	CARCO GUARANTEED AUTO PROTECTION	
13-7748	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	BUILDERS RISK	0
13-7720	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	PRIVATE COMPANY D&O LIABILITY (MODULAR)	
13-7716	3548	TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	FORMS	BOP-MASTER PAC EXPRESS	
13-7635	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
13-7646	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-7701	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	0

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13-7712	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	MULTI-PERIL	FORMS	BOP-MAST PAC	
13-7717	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-7724	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
13-7727	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-7729	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	PRINTERS E&O	
13-7741	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	
13-7636	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
13-7647	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-7702	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	0
13-7713	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	FORMS	BOP-MAST PAC	
13-7718	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-7725	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
13-7728	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-7730	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	PRINTERS E&O	

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13-7742	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	
13-7751	0098	TRI STATE INSURANCE COMPANY OF MINNESOTA	COMMERCIAL	FIDELITY	NEW PROGRAM	NONE	0
13-7700	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	SPECTRUM	0
13-7726	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	RESIDENTIAL PROPERTY MANAGERS	
13-7740	0031	UNITED STATES LIABILITY INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-7749	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	BUILDERS RISK	0
13-7642	2538	WESCO INSURANCE COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	RULE CHANGE	DEBT WAIVER-GAP	
13-7705	2538	WESCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	SERVICE CONTRACT REIMBURSEMENT INSURANCE	0
13-7715	2538	WESCO INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
13-7719	2538	WESCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROF.LIAB-SYNERGY LAWYERS	0
13-7627	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	FORMS	SPECIALTY PROPERTY	
13-7637	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	EARTHQUAKE	FORMS	SPECIALTY PROPERTY	
13-7641	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	FIRE	FORMS	SPECIALTY PROPERTY	
13-7649	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	BOILER AND MACHINERY	FORMS	SPECIALTY PROPERTY	

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13-7682	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210-GENERIC ISO	
13-7739	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	RULE CHANGE	HR3210-GENERIC AAIS	
13-7707	0000	WORKMEN'S AUTO INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	BOTH RATE AND FORM	HO-4,HO-6	-6.81
87 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
November 1, 2013**

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect:	13-6638	9/20/2013	Capitol Indemnity Corporation	Commercial Multi-Peril	Rule Change	BOP	0.00%
Correct:	13-6638	9/20/2013	Capitol Indemnity Corporation	Commercial Multi-Peril	Both Rate and	BOP	0.00%

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