

**November 8, 2013**

**PUBLIC NOTICE # 2013-45**

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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  
November 8, 2013**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-7798	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	CONTRACTUAL INDEMNITY	
13-7810	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	EQUIPMENT BREAKDOWN	0
13-7856	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE.	
13-7877	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210	
13-7836	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	HR3210	
13-7843	0761	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	MANAGEMENT PROTECTION	0
13-7869	3239	ALLIED WORLD INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-8005	0088	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-7803	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	HR3210	
13-7807	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-SELF STORAGE	0
13-7875	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RATE	AGRICULTURAL	0
13-7876	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	FORMS	HR3210 - AAIS NON-FILED INLAND MARINE	
13-7844	0111	AMERICAN ECONOMY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESS OWNERS	0
13-7812	0111	AMERICAN FIRE AND CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	

PN#: 2013-45

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

**California Department of Insurance**  
**Public Notice Filing**  
**November 8, 2013**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-7830	0111	AMERICAN FIRE AND CASUALTY COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
13-7912	0111	AMERICAN FIRE AND CASUALTY COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
13-7916	0111	AMERICAN FIRE AND CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	ECLPS	
13-7948	0111	AMERICAN FIRE AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-7824	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	AUTO DEALERS	0
13-7920	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-7908	0761	AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	MULTIGUARD FARM & RANCH	
13-7825	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	AUTO DEALERS	0
13-7835	0031	AMGUARD INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-7864	0031	AMGUARD INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BUSINESSOWNERS	
13-7820	0028	AMICA MUTUAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-7837	0028	AMICA MUTUAL INSURANCE COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	NONE	0
13-7868	0028	AMICA MUTUAL INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
13-7870	0028	AMICA MUTUAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS	0

PN#: 2013-45

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

**California Department of Insurance**  
**Public Notice Filing**  
**November 8, 2013**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-7871	0028	AMICA MUTUAL INSURANCE COMPANY	PERSONAL	FIRE	RULE CHANGE	DWELLING FIRE	0
13-7872	0028	AMICA MUTUAL INSURANCE COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	PLEASURE BOATS	0
13-7829	1279	ARCH INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	NONE	-10.78
13-7865	0457	ARGONAUT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
13-7873	0457	ARGONAUT INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	HR3210	
13-7859	0457	ARGONAUT-MIDWEST INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	TRANSPORTATION	1.02
13-7909	0761	ASSOCIATED INDEMNITY CORPORATION	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	MULTIGUARD FARM & RANCH	
13-7935	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	MPL SECURE-MISC PROF AND NETWORK SECURITY	
13-7983	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	GENERAL RISK	0
13-8025	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	GENERAL RISK	0
13-8029	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS-GENERAL RISK	0
13-8031	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	GENERAL RISK	0
13-8040	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	GENERAL RISK - PACKAGE POLICY	0
13-8043	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMMERCIAL RISK-COMMERCIAL OUTPUT	0

PN#: 2013-45

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

**California Department of Insurance**  
**Public Notice Filing**  
**November 8, 2013**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-8046	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	GENERAL RISK	0
13-8049	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	GENERAL RISK	0
13-8052	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	GENERAL RISK	0
13-7984	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	GENERAL RISK	0
13-8027	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	GENERAL RISK	0
13-8030	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS-GENERAL RISK	0
13-8032	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	GENERAL RISK	0
13-8041	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	GENERAL RISK - PACKAGE POLICY	0
13-8044	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMMERCIAL RISK-COMMERCIAL OUTPUT	0
13-8047	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	GENERAL RISK	0
13-8050	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	GENERAL RISK	0
13-8053	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	GENERAL RISK	0
13-7838	0098	CAROLINA CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	LAWYERS	
13-7944	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0

PN#: 2013-45

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

**California Department of Insurance**  
**Public Notice Filing**  
**November 8, 2013**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-7964	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
13-7969	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
13-7994	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RATE	BUSINESSOWNERS	0
13-8001	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
13-8006	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-8011	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
13-8015	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
13-7894	0783	CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	SURETY	RATE	SURETY BONDS	0
13-7789	0000	CRUSADER INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	HR3210-MAINSTREET	0
13-7790	0000	CRUSADER INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	MAINSTREET-PT-46	0
13-7799	0000	CRUSADER INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210-MAINSTREET	
13-7854	0000	CRUSADER INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	HA3210-MAINSTREET	
13-7855	0000	CRUSADER INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	MAINSTREET	
13-7902	0000	CRUSADER INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	MAINSTREET	

PN#: 2013-45

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

**California Department of Insurance**  
**Public Notice Filing**  
**November 8, 2013**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-7904	0000	CRUSADER INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	MAINSREET - PT - 56	17.75
13-7801	0306	CUMIS INSURANCE SOCIETY, INC.	COMMERCIAL	AUTO PHYSICAL DAMAGE	RULE CHANGE	COLLATERAL PACKAGE OF PROTECTION	0
13-8038	0306	CUMIS INSURANCE SOCIETY, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	BUSINESS AUTO POLICY	
13-7823	0057	ELECTRIC INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-7956	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
13-7793	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
13-7932	0038	EXECUTIVE RISK INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	PROF.LIAB.-FAMILY OFFICE MANAGEMENT	
13-7848	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	5.7
13-7850	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-7795	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	FOREFRONT PORTFOLIO 3.0	
13-7831	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EXECUTIVE ELITE D&O LIABILITY	
13-7852	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
13-7853	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
13-7826	0212	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	AUTO DEALERS	0

PN#: 2013-45

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

**California Department of Insurance**  
**Public Notice Filing**  
**November 8, 2013**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-7910	0761	FIREMAN'S FUND INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	MULTIGUARD FARM & RANCH	
13-7957	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
13-7797	0349	FLORISTS' MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-8033	0212	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	MODIFIED AUTO COLLECTORS	
13-8036	0212	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	ANTIQUE AND CLASSIC AUTO	
13-7839	0031	GEICO INDEMNITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	MOTORCYCLE	
13-7906	0031	GEICO INDEMNITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	MOTORCYCLE	
13-7986	0796	GENERAL CASUALTY COMPANY OF WISCONSIN	COMMERCIAL	MULTI-PERIL	RATE	NONE	-18.55
13-7998	0796	GENERAL CASUALTY COMPANY OF WISCONSIN	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-7845	0111	GOLDEN EAGLE INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESS OWNERS	0
13-7953	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
13-7887	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SAFEPAK.	0
13-7990	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SAFEPAK	0
13-7888	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SAFEPAK.	0

PN#: 2013-45

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



**California Department of Insurance**  
**Public Notice Filing**  
**November 8, 2013**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-7991	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SAFEPAK	0
13-7896	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
13-7889	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SAFEPAK.	0
13-7992	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SAFEPAK	0
13-7821	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	FORMS	PROF. LIAB. - DENTISTS	
13-7937	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-7945	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
13-7965	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
13-7970	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
13-7995	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RATE	BUSINESSOWNERS	0
13-8002	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
13-8007	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-8012	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
13-8016	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0

PN#: 2013-45

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

**California Department of Insurance**  
**Public Notice Filing**  
**November 8, 2013**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-7933	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
13-7946	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
13-7966	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
13-7971	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
13-7973	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
13-7996	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RATE	BUSINESSOWNERS	0
13-8003	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
13-8008	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-8010	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
13-8013	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
13-8017	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
13-8019	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	SURETY	RULE CHANGE	NONE	0
13-7975	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	PERSONAL	FIRE	RULE CHANGE	AGENCY,AARP,AFFI NITY	0
13-7978	0091	HARTFORD CASUALTY INSURANCE COMPANY	PERSONAL	FIRE	RULE CHANGE	AGENCY,AARP,AFFI NITY	0

PN#: 2013-45

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

**California Department of Insurance**  
**Public Notice Filing**  
**November 8, 2013**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-7979	0091	HARTFORD FIRE INSURANCE COMPANY	PERSONAL	FIRE	RULE CHANGE	AGENCY,AARP,AFFINITY	0
13-7980	0091	HARTFORD INSURANCE COMPANY OF THE MIDWEST	PERSONAL	FIRE	RULE CHANGE	AGENCY,AARP,AFFINITY	0
13-7981	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	PERSONAL	FIRE	RULE CHANGE	AGENCY,AARP,AFFINITY	0
13-7800	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	CONTRACTUAL INDEMNITY	
13-7857	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	NONE.	
13-8056	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	AGRI-AUTO	0
13-8000	0246	INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	3.4
13-7880		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	MANUAL	CRIME	
13-7881		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	BURGLARY AND THEFT	MANUAL	CRIME-LOSS COST	
13-7882		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	BURGLARY AND THEFT	MANUAL	CRIME	
13-8058	1318	INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB	PERSONAL	AUTO PHYSICAL DAMAGE	SYMBOLS	VEHICLE SYMBOLS	
13-7958	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
13-7959	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
13-7960	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0

PN#: 2013-45

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

**California Department of Insurance**  
**Public Notice Filing**  
**November 8, 2013**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-7963	0111	LM INSURANCE CORPORATION	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
13-7883	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-7934	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
13-7947	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
13-7967	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
13-7972	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
13-7974	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
13-7997	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BUSINESSOWNERS	0
13-8004	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
13-8009	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-8014	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
13-8018	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
13-8020	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	NONE	0
13-7952	0291	MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210 - UMBRELLA/EXCESS	

PN#: 2013-45

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

**California Department of Insurance**  
**Public Notice Filing**  
**November 8, 2013**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-7796		MUNICIPAL ASSURANCE CORP.	COMMERCIAL	FINANCIAL GUARANTY	NEW PROGRAM	NONE	0
13-7791	0093	NATIONAL SPECIALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	TECHSERVE	0
13-7911	0761	NATIONAL SURETY CORPORATION	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	MULTIGUARD FARM & RANCH	
13-7858	0000	NATIONAL UNITY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 7B,8B-CARNEGIE ESSENTIAL	6.94
13-7907	0000	NATIONAL UNITY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	CARNEGIE ESSENTIAL	
13-7849	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	5.7
13-7851	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-7954	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
13-7773	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
13-8037	3219	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-7771	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210-UMBRELLA/EXCESS	
13-8022	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	HR3210	0
13-7769	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210-UMBRELLA EXCESS	0
13-7861	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLS/EXCESS	

PN#: 2013-45

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

**California Department of Insurance  
Public Notice Filing  
November 8, 2013**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-7866	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	D & O	0
13-8023	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	HR3210	0
13-7862	0088	NOVA CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-7886	0088	NOVA CASUALTY COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
13-7813	0111	OHIO CASUALTY INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-7832	0111	OHIO CASUALTY INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
13-7913	0111	OHIO CASUALTY INSURANCE COMPANY (THE)	COMMERCIAL	INLAND MARINE	FORMS	NONE	
13-7917	0111	OHIO CASUALTY INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	ECLPS	
13-7949	0111	OHIO CASUALTY INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-7814	0111	OHIO SECURITY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-7833	0111	OHIO SECURITY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
13-7846	0111	OHIO SECURITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESS OWNERS	0
13-7884	0111	OHIO SECURITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP	
13-7914	0111	OHIO SECURITY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	

PN#: 2013-45

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

**California Department of Insurance  
Public Notice Filing  
November 8, 2013**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-7918	0111	OHIO SECURITY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	ECLPS	
13-7950	0111	OHIO SECURITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-7811	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	EQUIPMENT BREAKDOWN	0
13-7819	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	HR3210-SOLUTIONS 2000 FOR AGRIBUSINESS	0
13-7847	0111	PEERLESS INDEMNITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESS OWNERS	0
13-7804	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
13-7806	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
13-7818	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
13-7867	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
13-7926	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
13-7928	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	RULE CHANGE	NONE	0
13-7976	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	SECURITY SERVICES	
13-7968	0796	PRAETORIAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	TRANSPORTATION	0
13-7774	0155	PROGRESSIVE CASUALTY INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	0

PN#: 2013-45

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

**California Department of Insurance  
Public Notice Filing  
November 8, 2013**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-7784	0796	QBE INSURANCE CORPORATION	PERSONAL	FARMOWNERS MULTI-PERIL	FORMS	AGRI PACKAGE	
13-8034	0796	QBE INSURANCE CORPORATION	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS	0
13-7988	0796	REGENT INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	NONE	-18.55
13-7999	0796	REGENT INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-7936	0800	RESIDENCE MUTUAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE AND VARIANCE	VAR.2A.2B.3 HO-3	6.88
13-7817	0783	RLI INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	HR3210-OUTPUT	
13-7885	0471	RURAL COMMUNITY INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	RATE	CA CITRUS FRUIT (FREEZE) NAMED PERIL INS.	-2
13-7930	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
13-7808	3219	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	INLAND MARINE	FORMS	NONE	
13-7822	3219	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
13-7863	3219	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	FIRE	FORMS	NONE	
13-7985	0098	STARNET INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	GENERAL RISK	0
13-8028	0098	STARNET INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	GENERAL RISK	0
13-8042	0098	STARNET INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	GENERAL RISK - PACKAGE POLICY	0

PN#: 2013-45

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



**California Department of Insurance  
Public Notice Filing  
November 8, 2013**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-8045	0098	STARNET INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMMERCIAL RISK-COMMERCIAL OUTPUT	0
13-8048	0098	STARNET INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	GENERAL RISK	0
13-8051	0098	STARNET INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	GENERAL RISK	0
13-8054	0098	STARNET INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	GENERAL RISK	0
13-7770	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	HR3210-HORTICULTURAL INS.	
13-8039	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	MOBILE HOME PARKS	0
13-8035	0212	TRUCK INSURANCE EXCHANGE	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-7982	0091	TWIN CITY FIRE INSURANCE COMPANY	PERSONAL	FIRE	RULE CHANGE	AGENCY,AARP,AFFINITY	0
13-7775	0155	UNITED FINANCIAL CASUALTY COMPANY	PERSONAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	0
13-7942	0071	UNIVERSAL NORTH AMERICA INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	EXCLUSIVE AGENTS	0
13-7961	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
13-7962	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
13-7815	0111	WEST AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-7834	0111	WEST AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0

PN#: 2013-45

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

**California Department of Insurance  
Public Notice Filing  
November 8, 2013**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-7915	0111	WEST AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
13-7919	0111	WEST AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	ECLPS	
13-7951	0111	WEST AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-7938	0800	WESTERN MUTUAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE AND VARIANCE	VAR.2A.2B.3 HO-3	6.88
13-8024	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	FIRE	RULE CHANGE	HR3210	0
13-7939	1285	XL INSURANCE AMERICA, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-7940	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-7827	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	AUTO DEALERS	0
13-7828	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	AUTO DEALERS	0
<b>233 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS</b>							

PN#: 2013-45

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