

December 6, 2013

PUBLIC NOTICE # 2013-49

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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 29, 2013**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-8803	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	HR3210	
13-8804	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	HR3210	
13-8805	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	HR3210	
13-8784	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
13-8788	0000	AMERICAS INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	AIC PRIVATE PASSENGER AUTO	4.7
13-8790	0000	AMERICAS INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	AIC PRIVATE PASSENGER AUTO	
13-8792	0000	AMERICAS INSURANCE COMPANY	PERSONAL	AUTO PHYSICAL DAMAGE	RATE	HIGH VALUED CAR	6.8
13-8826		ATRADIUS TRADE CREDIT INSURANCE, INC.	COMMERCIAL	CREDIT	FORMS	TRADE CREDIT MODULA POLICY	
13-8827		ATRADIUS TRADE CREDIT INSURANCE, INC.	COMMERCIAL	CREDIT	FORMS	TRADE CREDIT MODULA POLICY	
13-8806	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	HR3210	
13-8785	0140	CRESTBROOK INSURANCE COMPANY	PERSONAL	INLAND MARINE	NEW PROGRAM	PERSONAL COLLECTIONS	0
13-8793	0140	CRESTBROOK INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	NEW PROGRAM	HOMEOWNERS	0
13-8796	0140	CRESTBROOK INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA EXCESS LIABILITY	0
13-8798	0000	CRUSADER INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	SMP-MAINSTREET	

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13-8800	0000	CRUSADER INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	MAINSTREET	
13-8828	0000	CRUSADER INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	MAINSTREET-PT-56	0
13-8830	0000	CRUSADER INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	MAINSTREET - PT-10	0
13-8831	0000	CRUSADER INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	MAINSTREET	
13-8774	0200	GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	HOMEOWNERS	
13-8746	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
13-8747	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
13-8748	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
13-8749	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
13-8818	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	ARCHITECTS AND ENGINEERS	
13-8744	4666	HISCOX INSURANCE COMPANY INC.	COMMERCIAL	BURGLARY AND THEFT	FORMS	HR3210 - KIDNAP & RANSOM	
13-8786	4666	HISCOX INSURANCE COMPANY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210- UMBRELLA/EXCESS ENTERTAINMENT	
13-8794	4666	HISCOX INSURANCE COMPANY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210 - ENTERTAINMENT	
13-7805	4381	IMPERIUM INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	CRIME	0

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13-8807	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	HR3210	
13-8808	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	HR3210	
13-8722	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-8728	3479	MERCHANTS BONDING COMPANY (MUTUAL)	COMMERCIAL	SURETY	RATE	NOTARY BOND	-0.92
13-8734	3479	MERCHANTS BONDING COMPANY (MUTUAL)	COMMERCIAL	OTHER LIABILITY	RATE	PROF. LIAB. - NOTARY PUBLIC E&O	-2.56
13-8782	0241	METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-8816	4715	MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210-UMBRELLA /EXCESS-INDEPENDENT	
13-8817	4715	MITSUI SUMITOMO INSURANCE USA INC.	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210-UMBRELLA /EXCESS-INDEPENDENT	
13-8756	0000	MUTUAL INSURANCE COMPANY OF ARIZONA	COMMERCIAL	MEDICAL MALPRACTICE	RULE CHANGE	MPL	
13-8759	2538	NATIONAL GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-8720	0084	NATIONAL INTERSTATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS-AMBULANCE	
13-8757	0084	NATIONAL INTERSTATE INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	RATE	TRANSPORTATION RISK PURCHASING GROUP	10.9
13-8780	0084	NATIONAL INTERSTATE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	9.13
13-8820	0084	NATIONAL INTERSTATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	CRANE & RIGGING RISKS	0

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13-8736	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	INLAND MARINE	RATE	TRAVEL PROTECTION INSURANCE	0
13-8821	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-8768	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	FORMS	ALLIANCE MEMBER SERVICES	
13-8766	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	DIRECTORS AND OFFICERS LIABILITY	0
13-8809	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	HR3210	
13-8764	2898	PACIFIC SPECIALTY INSURANCE COMPANY	PERSONAL	EARTHQUAKE	NEW PROGRAM	STAND-ALONE EARTHQUAKE	0
13-8797	2898	PACIFIC SPECIALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	RULE CHANGE	CALIFORNIA DWELLING FIRE	
13-8767	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	TEMPORARY STAFFING	
13-8762	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	HR3210	
13-8825	0783	RLI INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210-UMBRELLA/EXCESS	
13-8772	0091	SENTINEL INSURANCE COMPANY, LTD.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS - GROWING SPECTRUM ACEC	
13-8824	0091	SENTINEL INSURANCE COMPANY, LTD.	COMMERCIAL	MULTI-PERIL	RULE CHANGE	GROWING SPECTRUM	
13-8763	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	SELECT ONE FOR INVESTMENT ADVISERS & FUNDS	
13-8814	0176	STATE FARM FIRE AND CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	INSURANCE RATING GROUP, VEHICLE SAFELY DISCOUNT,AN	

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13-8815	0176	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	INSURANCE RATING GROUP, VEHICLE SAFELY DISCOUNT,AN	
13-8752	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	MEDFIRST	
13-8770	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	MULTI-PERIL	FORMS	PUBLIC ENTITY RATING PLAN	
13-8753	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	MEDFIRST	
13-8771	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	FORMS	PUBLIC ENTITY RATING PLAN	
13-8758	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	THE HARTFORD PREMIER ASSET	
13-8776	0200	UNITED SERVICES AUTOMOBILE ASSOCIATION	PERSONAL	HOMEOWNERS MULTI PERIL	FORMS	HOMEOWNERS	
13-8775	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONPROFIT SOCIAL SERVICE	0
13-8819	0031	UNITED STATES LIABILITY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	ANTIQUE AUTO	
13-8777	0200	USAA CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	FORMS	HOMEOWNERS	
13-8778	0200	USAA GENERAL INDEMNITY COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	FORMS	HOMEOWNERS	
13-8810	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	HR3210	

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