December 27, 2013 PUBLIC NOTICE # 2013-52

#### 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: <a href="http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0050-viewing-room">http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0050-viewing-room</a>. 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 <a href="http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0100-rate-filing-lists/public-notices/index.cfm">http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0100-rate-filing-lists/public-notices/index.cfm</a>. 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: <a href="http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/">http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/</a>.

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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-9330	0140	AMCO INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	вор	0.1
13-9370	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	PERSONAL	INLAND MARINE	RATE AND VARIANCE	VAR. 1B, 2A, 7C, 8E	-8.41
13-9325	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	MEDICAL MALPRACTICE	RATE	HEALTHCARE PROVIDERS SERVICES ORG.	2.9
13-9328	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	MEDICAL MALPRACTICE	RATE	HEALTHCARE PROFESSIONALS (NURSE ANESTHETISTS	-10
13-9371	0761	AMERICAN INSURANCE COMPANY (THE)	PERSONAL	INLAND MARINE	RATE AND VARIANCE	VAR. 1B, 2A, 7C, 8E	-8.41
13-9346	0361	AMERICAN MODERN HOME INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM		19.02
13-9360	1279	ARCH INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	11.13
13-9309	0457	ARGONAUT GREAT CENTRAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	ARGO INSURANCE PACKAGE	
13-9372	0761	ASSOCIATED INDEMNITY CORPORATION	PERSONAL	INLAND MARINE	RATE AND VARIANCE	VAR. 1B, 2A, 7C, 8E	-8.41
13-9380	1129	ATLANTIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	@VANTAGE FOR PROPERTY	0
13-9412	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	EXCESS INSURANCE	
13-9311	0098	BERKLEY INSURANCE COMPANY	COMMERCIAL	SURETY	FORMS	NONE	
13-9413	0802	CALIFORNIA CAPITAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	вор	0
13-9417	0802	CALIFORNIA CAPITAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SELF STORAGE	0

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-9420	0802	CALIFORNIA CAPITAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NON-PROGRAM	0
13-9422	0802	CALIFORNIA CAPITAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	RESTAURANTS	0
13-9424	0802	CALIFORNIA CAPITAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	MOTEL	0
13-9426	0802	CALIFORNIA CAPITAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	GOLF COURSES	0
13-9428	0069	COAST NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	BASIC	
13-9326	0457	COLONY SPECIALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
13-9379	0661	COMPANION PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR. 7B, 8B - SABATON	44.8
13-9312	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	EPACK EXTRA-K&R	
13-9332	0000	CRUSADER INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	SPECIALTY PACKAGE	0
13-9357	0008	ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	6.93
13-9310	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
13-9340	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	7
13-9300	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-9337	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS.	

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

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-9342	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EXCESS SL	
13-9377	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
13-9378	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
13-9373	0761	FIREMAN'S FUND INSURANCE COMPANY	PERSONAL	INLAND MARINE	RATE AND VARIANCE	VAR. 1B, 2A, 7C, 8E	-8.41
13-9382	0761	FIREMAN'S FUND INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-9376	0349	FLORISTS' MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
13-9306	0069	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	MOTORCYCLE	
13-9314	0069	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	PERSONAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	MOTORCYCLE	1.93
13-9316	0069	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	PERSONAL	INLAND MARINE	NEW PROGRAM	MARINE CHOICE	0
13-9318	0069	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	MOTORCYCLE	
13-9301	0069	FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND	MOTORCYCLE	2.11
13-9319	0069	FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	MOTORCYCLE	
13-9308	0140	FREEDOM SPECIALTY INSURANCE COMPANY	COMMERCIAL		RULE CHANGE	RESTAURANT	0
13-9313	0111	GOLDEN EAGLE INSURANCE CORPORATION		OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	

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

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-9291	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	SBP DEDUCTIBLES BY LOCATION	
13-9294	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA / EXCESS	
13-9350	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
13-9353	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
13-9292	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	SBP DEDUCTIBLES BY LOCATION	
13-9295	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA / EXCESS	
13-9351	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
13-9354	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
13-9290	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	SBP DEDUCTIBLES BY LOCATION	
13-9355	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
13-9293	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	FIRE	FORMS	SBP DEDUCTIBLES BY LOCATION	
13-9296	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA / EXCESS	
13-9352	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
13-9356	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL		RULE CHANGE	NONE	0

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

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-9297	0084	GREAT AMERICAN SECURITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA / EXCESS	
13-9302	0038	GREAT NORTHERN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-9343	0038	GREAT NORTHERN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EXCESS SL	
13-9298	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	DIRECTORS AND OFICERS	
13-9368	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
13-9359	2538	INTEGON NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NATION SAFE DRIVER	
13-9362	0111	LIBERTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210 - UMBRELLA/EXCESS	
13-9381	0111	LIBERTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	KIDNAP, RANSOM AND EXTORTION	-4.7
13-9358	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	LIBERTYGUARD	6.74
13-9361	0241	METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	2013 BUSINESS PLAN	
13-9305	0079	MIC PROPERTY AND CASUALTY INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	GAP-CONTRACTUAL LIABILITY	
13-9414	0802	MONTEREY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	ВОР	0
13-9418	0802	MONTEREY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SELF STORAGE	0
13-9421	0802	MONTEREY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NON-PROGRAM	0

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

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-9423	0802	MONTEREY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	RESTAURANTS	0
13-9425	0802	MONTEREY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	MOTEL	0
13-9427	0802	MONTEREY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	GOLF COURSES	0
13-9320	0084	NATIONAL INTERSTATE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
13-9374	0761	NATIONAL SURETY CORPORATION	PERSONAL	INLAND MARINE	RATE AND VARIANCE	VAR. 1B, 2A, 7C, 8E	-8.41
10 0014	0701	INATIONAL GORETT GORT GRATION	LICONAL	INCARD WARRING	VARIANOL	VAIX. 15, 2A, 10, 0E	-0.41
13-9404	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI- PERIL	RULE CHANGE	FARM	0
13-9331	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RATE	ВОР	0.1
13-9405	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI- PERIL	RULE CHANGE	FARM	0
13-9322	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	PORTABLE ELECTRONICS	0
13-9408	1282	NORCAL MUTUAL INSURANCE COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	FORMS	CLINIC PURCHASING GROUP(CPG)	
10 0400	1202	OOM 7441	CONNICTORIE	WALL TO COTTOL	TOTAING		
13-9303	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-9338	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS.	
13-9344	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EXCESS SL	
13-9329	0775	PHARMACISTS MUTUAL INSURANCE COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	NEW PROGRAM	PROF LIAB- PHARMACY	0

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

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-9336	3098	SAFETY NATIONAL CASUALTY CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-9409	3219	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	2.2
13-9323	4702	SPARTA INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	COMMERCIAL INLAND MARINE	
13-9347	4702	SPARTA INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-9324	0000	SPRINGFIELD INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	1.2
13-9307	0176	STATE FARM FIRE AND CASUALTY COMPANY	COMMERCIAL	SURETY	FORMS	FIDELITY AND SURETY BONDS	
13-9403	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	FIDUCIARY LIABILITY-MODULAR	
13-9406	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	OMNI II	0
13-9407	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	OMNI II	0
13-9321	0984	U.S. SPECIALTY INSURANCE COMPANY	COMMERCIAL	AIRCRAFT	FORMS	NONE	
13-9327	0084	VANLINER INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
13-9304	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-9339	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS.	
13-9345	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EXCESS SL	

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

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-9348	0169	VIKING INSURANCE COMPANY OF WISCONSIN	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	VAR. 7C, 3 & 7C - DAIRYLAND	6.17
13-9402	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	EARTHQUAKE	FORMS	SPECIALTY PROPERTY	
13-9410	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	FORMS	SPECIALTY PROPERTY	
13-9411	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	FIRE	FORMS	SPECIALTY PROPERTY	
13-9299	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	DIRECTORS AND OFICERS	

103 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS

	FILE#	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
	I	Ι	<u> </u>	T		1	1
Incorrect	13-8332	11/22/2013	Harco National Insurance Company	Personal Auto Liability and Physical Damage	Rate		4.70%
Correct	13-8332	12/20/2013	Harco National Insurance Company	Personal Auto Liability and Physical Damage	Rate and Variance	Var 7A, 7B, 8B	4.70%
Incorrect	13-8343	11/22/2013	Harco National Insurance Company	Personal Auto Liability and Physical Damage	Class Plan		
Correct	13-8343	12/20/2013	Harco National Insurance Company	Personal Auto Liability and Physical Damage	Class Plan		
Add	13-8856	10/18/2013	The Travelers Indemnity Company of Connecticut	Commercial Other Liability	Rule Change		
Add	13-8857	10/18/2013	Travelers Property Casualty Company of America	Commercial Other Liability	Rule Change		