#### December 13, 2013 PUBLIC NOTICE # 2013-50 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: <u>http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0050-viewing-room</u>. 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 <u>http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0100-rate-filing-lists/public-notices/index.cfm</u>. 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: <u>http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/</u>.

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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-8911	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
13-8924	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	-1.8
13-9028	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	NONE	0
13-8913	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
13-8925	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	-1.8
13-9029	0626	ACE FIRE UNDERWRITERS	COMMERCIAL	MULTI-PERIL	RATE	NONE	0
13-8914	0626	ACE PROPERTY AND CASUALTY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
13-8926	0626	ACE PROPERTY AND CASUALTY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	-1.8
13-9030	0626	ACE PROPERTY AND CASUALTY	COMMERCIAL	MULTI-PERIL	RATE	NONE	0
13-9019	0012	AIG PROPERTY CASUALTY COMPANY	PERSONAL	ALLIED LINES	FORMS	PRIVATE CLIENT GROUP EXCESS FLOOD	
13-9023	0012	AIG PROPERTY CASUALTY COMPANY	PERSONAL	INLAND MARINE	FORMS	PRIVATE CLIENT GRP. PRIVATE COLLECTIONS	
13-9043	0012	AIG PROPERTY CASUALTY COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	FORMS	PRIVATE CLIENT GROUP	
13-9044	0012	AIG PROPERTY CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	PRIVATE CLIENT GROUP	
13-8866	3239	ALLIED WORLD ASSURANCE COMPANY (U.S.) INC.	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-8890	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210- AGRICULTURAL	
13-8974	0361	AMERICAN ALTERNATIVE	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROF.LIAB LAWYERS	0
13-8920		AMERICAN ASSOCIATION OF INSURANCE SERVICES	PERSONAL	HOMEOWNERS MULTI PERIL	MANUAL	MOBILE- HOMEOWNERS	
13-8959		AMERICAN ASSOCIATION OF INSURANCE SERVICES	PERSONAL	HOMEOWNERS MULTI PERIL	MANUAL	MOBILE- HOMEOWNERS	
13-8902	0019	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	PERSONAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	ANTIQUE AUTO	9.4
13-9038	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-CNA CONNECT	0
13-8968	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	PROPERTY PORTFOLIO PROTECTION	
13-9014	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	AIRCRAFT	RULE CHANGE	GOLD MEDALLION COMPREHENSIVE BUSINESS	
13-8898	0361	AMERICAN MODERN HOME INSURANCE COMPANY	PERSONAL	EARTHQUAKE	RATE	MOBILE HOMEOWNERS	6.99
13-8969	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	PROPERTY PORTFOLIO PROTECTION	
13-8966	4256	ANCHOR GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	PLATINUM	3.76
13-8936	1279	ARCH INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	CRIME	0
13-8972	1279	ARCH INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	CAR WASH INSURANCE	0
13-8976	1279	ARCH INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	CRIME	0

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-8891	4698	ASPEN AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	HR3210-ENERGY	
13-8897	4698	ASPEN AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210-UMBRELLA EXCESS MANAGEMENT LIABILITY	
13-8905	4698	ASPEN AMERICAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	HR3210-SELF STORAGE BUSINESSOWNERS	
13-8887	0626	BANKERS STANDARD INSURANCE COMPANY	PERSONAL	INLAND MARINE	FORMS	ACE PLATINUM PORTFOLIO	
13-8915	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
13-8927	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	-1.8
13-9031	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	NONE	0
13-8870	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROF. LIAB LAWYERS	0
13-8951	0098	BERKLEY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210	
13-8952	0098	CAROLINA CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210	
13-8960	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	ASSOCIATION LIABILITY	15.1
13-9039	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-CNA CONNECT	0
13-8868	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	0
13-8903	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	4.5

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-8944	3179	EQUITY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	AMWINS SELECT PERSONAL AUTO	0
13-8946	3179	EQUITY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	AMWINS SELECT PERSONAL AUTO	
13-8978	3179	EQUITY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	AMWINS PLUS PERSONAL AUTO CLUB	0
13-8979	3179	EQUITY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	AMWINS PLUS PERSONAL AUTO CLUB	
13-8937	0922	EXPLORER INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	UNIVERSAL	0
13-8878	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	FOREFRONT PORTFOLIO 3.0	
13-8956	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	D&O	
13-8949	0201	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
13-8975	0098	GREAT DIVIDE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ENVIRONMENTAL	
13-8872	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SPECTRUM	
13-8873	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL		RULE CHANGE	SPECTRUM	
13-8874	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SPECTRUM	
13-8964	0091	HARTFORD FIRE INSURANCE	COMMERCIAL		RATE	CRIMESHIELD	-9.6
13-8875	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL		RULE CHANGE	SPECTRUM	-

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
						HR3210-	
13-8980	4666	HISCOX INSURANCE COMPANY INC.	COMMERCIAL	FIRE	FORMS	ENTERTAINMENT	
13-8991	4666	HISCOX INSURANCE COMPANY INC.	COMMERCIAL	MULTI-PERIL	FORMS	HR3210 - ENTERTAINMENT- PRODUCTION AND THEATRICAL	
						HR3210 - PRIVATE COMPANIES MNGT.	
13-9012	4666	HISCOX INSURANCE COMPANY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	LIAB.	
13-9018	4666	HISCOX INSURANCE COMPANY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210- D&O	
13-9021	4666	HISCOX INSURANCE COMPANY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210-NOT-FOR PROFIT MGMT. LIAB.	
13-9022	4666	HISCOX INSURANCE COMPANY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210-PRIVATE COMPANIES MGMT. LIAB.	
10.0005	4000		0011150014		FORMS	HR3210- EMPLOYMENT PRACTICES	
13-9035	4666	HISCOX INSURANCE COMPANY INC.		OTHER LIABILITY	FORMS	LIABILITY HR3210 UMBRELLA EXCESS MANAGEMENT LIABILITY	
13-8916	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL		RULE CHANGE	NONE	0
13-8928	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	-1.8
13-8917	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
13-8929	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	-1.8
13-9032	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	MULTI-PERIL	RATE	NONE	0
13-9015	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	AIRCRAFT	RULE CHANGE	GOLD MEDALLION COMPREHENSIVE BUSINESS	

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-8923	2538	INTEGON NATIONAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	NEW PROGRAM	RENTERS	0
13-8985	2538	INTEGON NATIONAL INSURANCE COMPANY	PERSONAL	EARTHQUAKE	NEW PROGRAM	EARTHQUAKE- RENTERS	0
13-8977	0411	MAPFRE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	AUTO AFFINITY - ROAD AMERICA AUTO ASSIST PLUS	
13-9040	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-CNA CONNECT	0
13-9016	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	AIRCRAFT	RULE CHANGE	GOLD MEDALLION COMPREHENSIVE BUSINESS	
13-8912	0645	OREGON MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	7.8
13-8918	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
13-8930	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	-1.8
13-8962	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
13-9033	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	RULE CHANGE	MOTORCYCLE DEALERSHIP	0
13-8935	2698	PODIATRY INSURANCE COMPANY OF AMERICA	COMMERCIAL	MEDICAL MALPRACTICE	RULE CHANGE	PROF. LIAB PODIATRY	
13-8961	0306	PRODUCERS AGRICULTURE INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	NEW PROGRAM	PRIVATE AREA REVENUE	0
13-8981	0306	PRODUCERS AGRICULTURE	COMMERCIAL	ALLIED LINES	NEW PROGRAM	PRICE FLEX	0
13-8876	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL		RULE CHANGE	SPECTRUM	

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13-8953	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210	
13-8932	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-9006	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-8973	0091	SENTINEL INSURANCE COMPANY, LTD.	COMMERCIAL	MULTI-PERIL	RULE CHANGE	GROWING SPECTRUM	
13-9017	0091	SENTINEL INSURANCE COMPANY, LTD.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS- GROWING SPECTRUM	
13-8922	3548	STANDARD FIRE INSURANCE COMPANY (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	LEGACY	2.64
13-9013	4765	STILLWATER INSURANCE COMPANY	PERSONAL	FIRE	RULE CHANGE	DWELLING FIRE	0
13-9020	4765	STILLWATER INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	RULE CHANGE	NONE	0
13-9034	4765	STILLWATER INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	0
13-8933	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-9041	0218	TRANSPORTATION INSURANCE	COMMERCIAL		RULE CHANGE	BOP-CNA CONNECT	0
13-8919	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA		OTHER LIABILITY	FORMS	PRIVATE COMPANY D&O LIAB. (MODULAR)	
13-8982	3548	TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-8983	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0

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13-8984	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-8877	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SPECTRUM	
13-8950	0201	UTICA MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
13-9042	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-CNA CONNECT	0
13-8957	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	D&O	
13-8934	2538	WESCO INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-8921	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
13-8958	0218	WESTERN SURETY COMPANY	COMMERCIAL	SURETY	RULE CHANGE	NONE	0
13-8910	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	FIRE	RATE	HR3210-SPECIALTY PROPERTY	10.23
13-8970	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	PROPERTY PORTFOLIO PROTECTION	
13-8971	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	MULTI-PERIL	RULE CHANGE	PROPERTY PORTFOLIO PROTECTION	