

January 25, 2013

PUBLIC NOTICE # 2013-04

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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  
January 25, 2013**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-683		ACCC INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	SEQUOIA	0
13-725		ACCC INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	SEQUOIA	
13-726	0225	ACCEPTANCE INDEMNITY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	GARAGE	-22.17
13-651	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	FORMS	PROF.LIAB. ALLIED HEALTH	
13-702	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-728	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	-1.9
13-685	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
13-655	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS-AMBULANCE SERVICES (ASIP)	
13-678	1129	ATLANTIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
13-664	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	BEAZLEY ONE MANAGEMENT LIABILITY	
13-654	0033	CALIFORNIA CASUALTY INDEMNITY EXCHANGE (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-721	0098	CAROLINA CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONPROFIT MANAGEMENT LIABILITY	43.9
13-687	0000	CENTURY-NATIONAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	NONE	0
13-719	0012	CHARTIS PROPERTY CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	PRIVATE CLIENT GROUP	
13-723	0012	CHARTIS PROPERTY CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	PRIVATE CLIENT GROUP	
13-729	0012	CHARTIS PROPERTY CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	PRIVATE CLIENT GROUP	1.88
13-667	0244	CINCINNATI INSURANCE COMPANY (THE)	COMMERCIAL	BURGLARY AND THEFT	RATE AND VARIANCE	VAR 5	-11.12
13-640	0038	EXECUTIVE RISK INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	

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13-720	0038	EXECUTIVE RISK INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	PORTFOLIO FOR NOT-FOR-PROFIT ORGNAIZATIO	9
13-641	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-652	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	FOREFRONT PORTFOLIO 3.0	
13-718	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	CYBERSECURITY	
13-724	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	PORTFOLIO FOR NOT-FOR-PROFIT ORGNAIZATIO	9
13-587	4765	FIDELITY NATIONAL INSURANCE COMPANY	PERSONAL	FIRE	RATE	DWELLING FIRE	6.05
13-549	0761	FIREMAN'S FUND INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
13-697	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	BOILER AND MACHINERY	FORMS	NONE	
13-668	0031	GENESIS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	THE SCHOOL GUARDIAN	
13-647	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	NEW PROGRAM	EQUIPMENT BREAKDOWN	0
13-676	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	COMMERCIAL PROPERTY EXTENSION	
13-649	0201	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
13-674	0201	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
13-624	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
13-643	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	INSTITUTIONS FOR EXCESS FOLLOWING FORM	
13-662	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	CR-CW MERCGOV EXCESS FOLLOW FORM	
13-625	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
13-644	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	INSTITUTIONS FOR EXCESS FOLLOWING FORM	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-663	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	CR-CW MERCGOV EXCESS FOLLOW FORM	
13-626	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
13-645	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	INSTITUTIONS FOR EXCESS FOLLOWING FORM	
13-665	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	CR-CW MERCGOV EXCESS FOLLOW FORM	
13-627	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
13-646	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	BURGLARY AND THEFT	FORMS	INSTITUTIONS FOR EXCESS FOLLOWING FORM	
13-666	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	BURGLARY AND THEFT	FORMS	CR-CW MERCGOV EXCESS FOLLOW FORM	
13-553	0517	HDI-GERLING AMERICA INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
13-609	0300	HORACE MANN INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
13-610	0300	HORACE MANN INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-611	0300	HORACE MANN INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RATE AND VARIANCE	VAR. 8A - UMBRELLA AND EXCESS	18.3
13-688	0300	HORACE MANN INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
13-612	0300	HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-613	0300	HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RATE AND VARIANCE	VAR. 8A - UMBRELLA AND EXCESS	18.3
13-689	0300	HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
13-670	4359	HOUSING ENTERPRISE INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-703	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-623	2538	INTEGON PREFERRED INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	7.8

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13-698	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	BOILER AND MACHINERY	FORMS	NONE	
13-699	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	FORMS	NONE	
13-700	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	FORMS	NONE	
13-701	0111	LM INSURANCE CORPORATION	COMMERCIAL	BOILER AND MACHINERY	FORMS	NONE	
13-601	0411	MAPFRE INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	BOTH RATE AND FORM	PREFERRED HOMEOWNERS	2.37
13-657	1113	MEDMARC CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	MEDICAL DEVICE TECHNOLOGY-LIFE SCIENCES	
13-716	0660	MERCURY CASUALTY COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	HO3,HO4.HO6	6.9
13-619	0169	MIDDLESEX INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	RULE CHANGE	NONE	
13-669	0169	MIDDLESEX INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
13-648	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	NEW PROGRAM	EQUIPMENT BREAKDOWN	0
13-677	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	COMMERCIAL PROPERTY EXTENSION	
13-672	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	LIQUOR LIABILITY PRODUCT	0
13-616	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
13-681	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	PERSONAL	INLAND MARINE	FORMS	NONE	
13-693	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
13-618	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
13-682	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	PERSONAL	INLAND MARINE	FORMS	NONE	
13-694	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-690	0088	NOVA CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	STANDARD AND ALL PROGRAMS	0
13-605	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	LIABILITY FOR DESIGNATED CONTRACTS	0
13-658	2698	PODIATRY INSURANCE COMPANY OF AMERICA	COMMERCIAL	MEDICAL MALPRACTICE	FORMS	PROFESSIONAL LIAB.-PODIATRY	
13-621	0155	PROGRESSIVE DIRECT INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	MOTORCYCLE	6.92
13-717	0796	QBE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
13-620	0169	SENTRY INSURANCE A MUTUAL COMPANY	COMMERCIAL	AUTO LIABILITY	RULE CHANGE	NONE	
13-671	0169	SENTRY INSURANCE A MUTUAL COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
12-8886	4702	SPARTA INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 7A, 7B, 8B	13.37
13-606	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	ENTERTAINMENT	-0.09
13-607	3548	ST. PAUL GUARDIAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	ENTERTAINMENT	-0.09
13-608	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	ENTERTAINMENT	-0.09
13-679	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	HORTICULTURAL INSURANCE	
13-551	3703	TOWER INSURANCE COMPANY OF NEW YORK	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	NONE	0
13-552	3703	TOWER INSURANCE COMPANY OF NEW YORK	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
13-550	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RATE	EMPLOYMENT PRACTICES LIAB.	33.33
13-589	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	FIDUCIARY LIABILITY	
13-614	3548	TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	FORMS	BOP - MASTER PAC	
13-661	3548	TRAVELERS COMMERCIAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	QUANTUM	

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13-615	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	MULTI-PERIL	FORMS	BOP - MASTER PAC	
13-617	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	FORMS	BOP - MASTER PAC	
13-604	3548	TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	PERSONAL	FIRE	FORMS	HOMESAVER	
13-603	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	GENERAL PACKAGE PRODUCT (REGIONAL)	
13-673	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PRODUCT (REGIONAL)MONOLINE GENERAL	
13-650	0201	UTICA MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
13-675	0201	UTICA MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
13-547	0084	VANLINER INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
13-642	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-660	4254	VIRGINIA SURETY COMPANY, INC.	PERSONAL	INLAND MARINE	FORMS	NONE	
13-656	2538	WESCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	CONTRACT REIMBURSEMENT INSURANCE POLICY	
13-659	0218	WESTERN SURETY COMPANY	COMMERCIAL	SURETY	RATE	PROBATE BONDS	81.5
13-653	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF.LIAB.- FIDUCIARY LIABILITY	

**103 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**

**January 25, 2013**

*The following files were incorrectly listed on the respective Public Notice(PN) Dates:*

	<b>FILE #</b>	<b>PN DATE</b>	<b>COMPANY NAME</b>	<b>LINE TYPE &amp; DESCRIPTION</b>	<b>FILE TYPE</b>	<b>PROGRAM</b>
Incorrect	12-8886	12/14/2012	Sparta Insurance Company	Commercial Auto Liability & Physical Damage	Rate	
Correct	12-8886	1/25/2013	Sparta Insurance Company	Commercial Auto Liability & Physical Damage	<b>Rate and Variance</b>	<b>Var 7A, 7B, 8B</b>

**California Department of Insurance  
Public Notice Filing Errata Report**

**January 25, 2013**

**OVERALL  
RATE (%)\***

13.37%
13.37%

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