

January 27, 2012

PUBLIC NOTICE # 2012-04

**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). The rate filings are available for public viewing 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 at the same web 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Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

**California Department of Insurance  
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
12-689	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
12-667	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
12-673	0019	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	SPECIALTY HOMEOWNERS	0
12-665	4256	ANCHOR GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	GEMINI	0
12-666	4256	ANCHOR GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	GEMINI	
12-581	1129	ATLANTIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-602	3416	AXIS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PURCHASING GROUP SPORTS & ENTERTAINMENT	0
12-661	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	GENERAL RISK	0
12-691	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS-GENERAL RISK	0
12-662	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	GENERAL RISK	0
12-692	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS-GENERAL RISK	0
12-669	0038	CHUBB NATIONAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	MARKETEDGE	0
12-636	0000	COFACE NORTH AMERICA INSURANCE COMPANY	COMMERCIAL	CREDIT	FORMS	GLOBALLIANCE TRADE CREDIT INSURANCE	
12-619	0661	COMPANION PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	MOTOR CARRIER	0
12-582	1129	EMPLOYERS' FIRE INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-653	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMMERCIAL INLAND MARINE GUIDE	
12-642	0008	ENCOMPASS INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	HOMEOWNERS	
12-670	0038	EXECUTIVE RISK INDEMNITY INC.	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	MARKETEDGE	0

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12-599	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	MANUFACTURERS OUTPUT	
12-637	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS-MISCELLANEOUS EQUIPMENT	
12-595	0215	FINANCIAL INDEMNITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
12-634	0215	FINANCIAL INDEMNITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
12-601	0070	FIRST AMERICAN SPECIALTY INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	PERSONAL LIABILITY POLICY	
12-654	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMMERCIAL INLAND MARINE GUIDE	
12-615	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	MOTOR TRUCK CARGO	
12-621	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	SELECT BUSINESS POLICY ENHANCED PLUS	
12-648	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	AGRIBUSINESS/AGR IPAK FARM AND RANCH	
12-616	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	MOTOR TRUCK CARGO	
12-622	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	SELECT BUSINESS POLICY ENHANCED PLUS	
12-649	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	AGRIBUSINESS/AGR IPAK FARM AND RANCH	
12-617	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	MOTOR TRUCK CARGO	
12-623	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	SELECT BUSINESS POLICY ENHANCED PLUS	
12-650	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	AGRIBUSINESS/AGR IPAK FARM AND RANCH	
12-687	0084	GREAT AMERICAN INSURANCE COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	INVOLUNTARY UNEMPLOYMENT INSURANCE	0
12-618	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	INLAND MARINE	RULE CHANGE	MOTOR TRUCK CARGO	
12-624	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	FIRE	FORMS	SELECT BUSINESS POLICY ENHANCED PLUS	

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12-651	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	AGRIBUSINESS/AGRI-PAK FARM AND RANCH	
12-640	0150	GREAT WEST CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	COMMERCIAL GENERAL LIABILITY	
12-643	0150	GREAT WEST CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
12-644	0150	GREAT WEST CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
12-584	4666	HISCOX INSURANCE COMPANY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	MANAGEMENT LIABILITY - FIDUCIARY	
12-585	4666	HISCOX INSURANCE COMPANY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	MANAGEMENT LIABILITY - EMPLOYED LAW	
12-597	4666	HISCOX INSURANCE COMPANY INC.	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	KIDNAP & RANSOM	
12-625	4666	HISCOX INSURANCE COMPANY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	NOT-FOR-PROFIT MANAGEMENT D & O	
12-628	4666	HISCOX INSURANCE COMPANY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	NOT-FOR-PROFIT MANAGEMENT LIABILITY-EPL	
12-588	4509	IRONSHORE INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	D&O - TERRORISM	0
12-632	4509	IRONSHORE INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	NOT-FOR-PROFIT D & O	
12-655	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMMERCIAL INLAND MARINE GUIDE	
12-686	0111	LIBERTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-5.2
12-656	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMMERCIAL INLAND MARINE GUIDE	
12-657	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMMERCIAL INLAND MARINE GUIDE	
12-658	0111	LM INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMMERCIAL INLAND MARINE GUIDE	
12-609	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
12-600	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	MANUFACTURERS OUTPUT	

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12-671	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
12-672	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
12-613	0796	NORTH POINTE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	ESSENTIAL	0
12-646	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	COMMERCIAL GENERAL LIABILITY	0
12-638	0038	NORTHWESTERN PACIFIC INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS-MISCELLANEOUS EQUIPMENT	
12-583	1129	ONEBEACON AMERICA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-639	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS-MISCELLANEOUS EQUIPMENT	
12-620	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
12-652	2898	PACIFIC SPECIALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	HO3 PREFERRED	-0.4
12-614	0796	QBE INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	RULE CHANGE	ESSENTIAL	0
12-587	0783	RLI INSURANCE COMPANY	COMMERCIAL	FIDELITY	RATE	FIDELITY AND SURETY BOND	0.5
12-593	0111	SAFECO INSURANCE COMPANY OF ILLINOIS	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	AFFINITY MOTORCYCLE	5
12-633	0111	SAFECO INSURANCE COMPANY OF ILLINOIS	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	MOTOCYCLE	5
12-668	4702	SPARTA INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	BUSINESS AUTO	0
12-586	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PORTFOLIOSM FOR PRIVATE COMPANIES	
12-603	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	RESOLUTE PORTFOLIOSM FOR PUBLIC COMPANIES	
12-674	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS-D & O	
12-690	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PORTFILLIOSM FOR NOT-FOR-PROFIT ORGANIZAT	

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12-607	0176	STATE FARM FIRE AND CASUALTY COMPANY	COMMERCIAL	SURETY	FORMS	FIDELITY AND SURETY BONDS	
12-631	0176	STATE FARM GENERAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	HOMEOWNERS	
12-589	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	FOODSERVICE	
12-591	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	FOODSERVICE	
12-664	3098	TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.	PERSONAL	AUTO PHYSICAL DAMAGE	SYMBOLS	NONE	
12-688	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	PROF. LIAB. MISCELLANEOUS	
12-641	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF. LIAB. - ACCOUNTANTS	
12-647	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	COMMERCIAL GENERAL LIABILITY	0
12-610	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP - MICROTEK PROFESSIONAL PACKAGE	
12-611	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF LIAB - SPECIFIED PROFESSIONS E&O	
12-685	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	CENTERS/NURSERY SCHOOLS PACKAGE PRODUCT	
12-605	0169	VIKING INSURANCE COMPANY OF WISCONSIN	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	MOTORCYCLE	18.35
12-606	0169	VIKING INSURANCE COMPANY OF WISCONSIN	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	MOTORCYCLE	
12-659	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMMERCIAL INLAND MARINE GUIDE	
12-660	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMMERCIAL INLAND MARINE GUIDE	
12-635	0218	WESTERN SURETY COMPANY	COMMERCIAL	SURETY	RATE	PLAINTIFFS REPLEVIN	-10
12-608	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	UCA	

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

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