

February 1, 2013

PUBLIC NOTICE # 2013-05

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-924	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RULE CHANGE	NONE	
13-929	0761	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
13-771	0140	AMCO INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	RECREATIONAL VEHICLE - FARM BUREAU	0
13-774	0140	AMCO INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	RECREATIONAL VEHICLE-ASSOCIATION	0
13-780	0140	AMCO INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	RECREATIONAL VEHICLE-REGULAR.	0
13-917	0140	AMCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-889	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	RATE	GLATFELTER PUBLIC PRACTICE	-4.69
13-914	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	FORMS	NONE	
13-927	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
13-923		AMERICAN ASSOCIATION OF INSURANCE SERVICES	PERSONAL	OTHER LIABILITY	MANUAL	PERSONAL & PREMISES LIABILITY	
13-776	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS LIABILITY	
13-912	0408	AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	RETAIL PHYSICAL DAMAGE INSURANCE	0
13-840	4698	ASPEN AMERICAN INSURANCE COMPANY	PERSONAL	EARTHQUAKE	FORMS	RENTER'S INSURANCE	
13-891	3416	AXIS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	RENTAL	0
13-898	3416	AXIS INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	RENTAL EQUIPLMENT	0
13-904	3416	AXIS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	FIDUCIARY LIABILITY	
13-926	3416	AXIS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	RENTAL	0
13-935	3416	AXIS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS RENTAL EQUIPMENT	0

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13-955	3416	AXIS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	RENTAL EQUIPMENT	0
13-817	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	FIDELITY	FORMS	BEAZLEY USA CRIME INS.	
12-6300	0000	COFACE NORTH AMERICA INSURANCE COMPANY	COMMERCIAL	CREDIT	FORMS	GLOBALLIANCE TRADE CREDIT INSURANCE (2)	
13-823	0008	ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-958	0761	EULER HERMES NORTH AMERICA INSURANCE COMPANY	COMMERCIAL	CREDIT	FORMS	TRADE CREDIT	
13-890	0038	FEDERAL INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	FOREFRONT PORTFOLIO 3.0	
13-842	0070	FIRST AMERICAN SPECIALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS 3	0
13-826	0212	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	PERSONAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	OFF-ROAD VEHICLE	13.32
13-835	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	ISO-ADOPTION	0
13-843	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
13-847	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-860	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
13-892	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
13-956	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
13-836	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	ISO-ADOPTION	0
13-844	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
13-848	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-861	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0

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13-894	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
13-957	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
13-837	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	ISO-ADOPTION	0
13-845	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
13-849	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-862	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
13-895	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	0
13-959	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
13-838	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	ISO-ADOPTION	0
13-846	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
13-850	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-863	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
13-896	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
13-960	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
13-851	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	GROWING SPECTRUM E&O	
13-945	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	LAW ENFORCEMENT LIAB.	0
13-852	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	GROWING SPECTRUM E&O	
13-933	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	LAW ENFORCEMENT LIABILITY	

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13-946	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	LAW ENFORCEMENT LIAB.	0
13-853	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	GROWING SPECTRUM E&O	
13-947	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	LAW ENFORCEMENT LIAB.	0
13-952	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	CRIMESHIELD ADVANCED	
13-948	0091	HARTFORD INSURANCE COMPANY OF THE MIDWEST	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	LAW ENFORCEMENT LIAB.	0
13-854	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	GROWING SPECTRUM E&O	
13-886	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR. 2C - AARP	5.71
13-949	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	LAW ENFORCEMENT LIAB.	0
13-816	4666	HISCOX INSURANCE COMPANY INC.	COMMERCIAL	OTHER LIABILITY	FORMS		
13-916	4359	HOUSING ENTERPRISE INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
13-913	0004	IDS PROPERTY CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	SAFETY PAYS HOMEOWNER	
13-371	0450	INDEPENDENCE AMERICAN INSURANCE COMPANY	PERSONAL	INLAND MARINE	RATE AND VARIANCE	VAR. 7A, 7B, 8B - PET HEALTH INSURANCE	2.83
13-925	0246	INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BOP	0
13-939	2538	INTEGON NATIONAL INSURANCE COMPANY	PERSONAL	EARTHQUAKE	NEW PROGRAM	EARTHQUAKE (PRIME)	0
13-822	0000	JEWELERS MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	
13-930	0785	MARKEL AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	MANAGEMENT LIABILITY	0
13-773	0140	NATIONAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	CONSULTANTS & TEMPORARY HELP SVCS	
13-918	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	

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13-772	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	RECREATIONAL VEHICLE - FARM BUREAU	0
13-775	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	RECREATIONAL VEHICLE-ASSOCIATION	0
13-781	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	RECREATIONAL VEHICLE-REGULAR.	0
13-920	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-831	3219	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-899	3219	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-868	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	RULE CHANGE	ALLIANCE MEMBER SERVICES	0
13-961	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	GENERIC ISO	0
13-962	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	GENERIC ISO	0
13-830	0008	NORTHBROOK INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	LIMITED WARRANTY COVERAGE	0
13-953	3548	NORTHLAND INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE	TRUCK	25
13-870	0088	NOVA CASUALTY COMPANY	COMMERCIAL	FIRE	RULE CHANGE	STANDARD AND ALL PROGRAMS	0
13-915	0088	NOVA CASUALTY COMPANY	COMMERCIAL	FIDELITY	NEW PROGRAM	NONE	0
13-832	0150	OLD REPUBLIC GENERAL INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	-8.3
13-833	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	-8.3
13-818	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
13-825	0775	PHARMACISTS MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	BUSINESSOWNERS	-12.4
13-855	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	MULTI-PERIL	FORMS	GROWING SPECTRUM E&O	

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13-950	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	LAW ENFORCEMENT LIAB.	0
13-921	0869	SECURIAN CASUALTY COMPANY	PERSONAL	INLAND MARINE	NEW PROGRAM	INVOLUNTARY UNEMPLOYMENT INSURANCE	0
13-910	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	BANCSECURE	-4
13-834	4702	SPARTA INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
13-841	3548	STANDARD FIRE INSURANCE COMPANY (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
13-827	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	FINANCIAL INSTITUTION PUBLIC CO. D&O	
13-954	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	MODULAR	
13-828	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-901	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA AND EXCESS	
13-829	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-902	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA AND EXCESS	
13-887	0091	TRUMBULL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR. 2C - AARP	5.71
13-856	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	GROWING SPECTRUM E&O	
13-951	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	LAW ENFORCEMENT LIAB.	0
13-937	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	HOLE IN ONE-PRIZE INDEMNIFICATION COVERAGE	0
13-944	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR 8A-(REGIONAL)BUSINESS OWNERS	4.6
13-943	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	FIRE	FORMS	SPECIALTY	
13-963	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	GENERIC ISO	0

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13-938	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE AND VARIANCE	VAR. 9 - NOT-FOR-PROFIT SELECT POLICY	50
109 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 February 1, 2013

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

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	13-371	1/18/2013	Independence American Insurance Company	Personal Inland Marine	Rate	Pet Health Insurance	2.83%
Correct	13-371	2/1/2013	Independence American Insurance Company	Personal Inland Marine	Rate and Variance	Var 7A, 7B, 8B - Pet Health Insurance	2.83%

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