

February 3, 2012

PUBLIC NOTICE # 2012-05

**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). 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Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived.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
Public Notice Filing
February 3, 2012**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
12-743	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	IMPACT-FORMS	MOTOR TRUCK CARGO LIABILITY-LARGE FLEET	0
12-938	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	CARNIVALS	
12-744	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	IMPACT-FORMS	MOTOR TRUCK CARGO LIABILITY-LARGE FLEET	0
12-745	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	IMPACT-FORMS	MOTOR TRUCK CARGO LIABILITY-LARGE FLEET	0
12-890	0140	ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	PLEASURE BOATOWNERS	0
12-721	0140	AMCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	EMPLOYMENT PRACTICES LIABILITY	
12-892	0140	AMCO INSURANCE COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	PLEASURE BOATOWNERS	0
12-939	0140	AMCO INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
12-942	0140	AMCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
12-918	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	MULTI-PERIL	FORMS	BOP-CNA CONNECT PACKAGE POLICY	
12-777	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
12-879	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HIGH EXCESS LIABILITY POLICY (FO	
12-778	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
12-790	0124	AMERISURE MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
12-874	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HOMED	
12-917	1279	ARCH INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RULE CHANGE	NONE	0
12-746	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	IMPACT-FORMS	MOTOR TRUCK CARGO LIABILITY-LARGE FLEET	0
12-808	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	FIRE	RATE	NONE	-2.2

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12-819	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-2.2
12-840	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RATE	COMMERCIAL PACKAGE	-1.6
12-844	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	INLAND MARINE	RATE	NONE	-0.6
12-952	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-AVENUES	
12-837	0000	COFACE NORTH AMERICA INSURANCE COMPANY	COMMERCIAL	CREDIT	FORMS	GLOBALLIANCE TRADE CREDIT INSURANCE	
12-921	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP-CNA CONNECT PACKAGE POLICY	
12-937	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ASSOCIATION LIABILITY	
12-724	0158	CRUM & FORSTER INDEMNITY COMPANY	COMMERCIAL	SURETY	RULE CHANGE	BAILBOND	
12-728	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	INLAND MARINE	FORMS	COMERCIAL INLAND MARINE GUIDE	
12-950	3786	ENDURANCE RISK SOLUTIONS ASSURANCE CO.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
12-928	0038	EXECUTIVE RISK INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	PORTFOLIO FOR NOT-FOR-PROFIT ORGANIZATIO	0
12-929	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PORTFOLIO FOR NOT-FOR-PROFIT ORGANIZATIO	0
12-729	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	INLAND MARINE	FORMS	COMERCIAL INLAND MARINE GUIDE	
12-956	0031	GENERAL STAR NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS-ENTERTAINMENT	0
12-931	0111	GOLDEN EAGLE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
12-945	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	E-COMMERCE	0
12-946	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	E-COMMERCE	0
12-947	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MULTI-PERIL	RULE CHANGE	E-COMMERCE	0

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12-948	0084	GREAT AMERICAN SECURITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	E-COMMERCE	0
12-949	0084	GREAT AMERICAN SPIRIT INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	E-COMMERCE	0
12-809	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	RATE	NONE	-2.2
12-821	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-2.2
12-841	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RATE	COMMERCIAL PACKAGE	-1.6
12-845	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	INLAND MARINE	RATE	NONE	-0.6
12-953	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-AVENUES	
12-810	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	RATE	NONE	-2.2
12-822	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-2.2
12-842	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RATE	COMMERCIAL PACKAGE	-1.6
12-846	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	INLAND MARINE	RATE	NONE	-0.6
12-954	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-AVENUES	
12-727	0004	IDS PROPERTY CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	SAFETY PAYS HOMEOWNERS	
12-872	4381	IMPERIUM INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	COMMERCIAL OUTPUT	0
12-747	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	INLAND MARINE	IMPACT-FORMS	MOTOR TRUCK CARGO LIABILITY-LARGE FLEET	0
12-748	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	INLAND MARINE	IMPACT-FORMS	MOTOR TRUCK CARGO LIABILITY-LARGE FLEET	0
12-914	1318	INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	NONE	0.2
12-730	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	FORMS	COMERCIAL INLAND MARINE GUIDE	

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12-736	0111	LIBERTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
12-897	0111	LIBERTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	INLAND MARINE	FORMS	NONE	
12-926	0111	LIBERTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
12-731	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	COMERCIAL INLAND MARINE GUIDE	
12-732	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	COMERCIAL INLAND MARINE GUIDE	
12-733	0111	LM INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	FORMS	COMERCIAL INLAND MARINE GUIDE	
12-811	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	FIRE	RATE	NONE	-2.2
12-823	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-2.2
12-843	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	COMMERCIAL PACKAGE	-1.6
12-847	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE	NONE	-0.6
12-955	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-AVENUES	
12-905	0031	MEDICAL PROTECTIVE COMPANY (THE)	COMMERCIAL	MEDICAL MALPRACTICE	RATE	PROF.LIAB.DENTISTS & ORAL SURGEONS	-0.5
12-922	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	MULTI-PERIL	FORMS	BOP-CNA CONNECT PACKAGE POLICY	
12-951	0084	NATIONAL INTERSTATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
12-722	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	EMPLOYMENT PRACTICES LIABILITY	
12-893	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	PERSONAL	INLAND MARINE	RULE CHANGE	PLEASURE BOATOWNERS	0
12-940	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
12-943	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	

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12-723	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	EMPLOYMENT PRACTICES LIABILITY	
12-944	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
12-902	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROF LIAB-TOTAL BODY PAC	0
12-725	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	SURETY	RULE CHANGE	BAILBOND	
12-749	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	IMPACT-FORMS	MOTOR TRUCK CARGO LIABILITY-LARGE FLEET	0
12-887	0796	QBE INSURANCE CORPORATION	PERSONAL	EARTHQUAKE	NEW PROGRAM	HO6 CONDO AND HO3 DWELLING	0
12-836	0000	SPRINGFIELD INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	-6.8
12-848	0000	SPRINGFIELD INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESS OWNERS	0
12-801	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	ARTISAN CONTRACTORS	0
12-849	0176	STATE FARM FIRE AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	SPECIALTY PRODUCTS	
12-800	0796	STONINGTON INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	GENERAL RISKS	0
12-923	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP-CNA CONNECT PACKAGE POLICY	
12-726	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	BAILBOND	
12-784	0031	UNITED STATES LIABILITY INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	COMPREHENSIVE PERSONAL LIABILITY	
12-924	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP-CNA CONNECT PACKAGE POLICY	
12-734	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	COMERCIAL INLAND MARINE GUIDE	
12-735	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	COMERCIAL INLAND MARINE GUIDE	
12-750	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	IMPACT-FORMS	MOTOR TRUCK CARGO LIABILITY-LARGE FLEET	0

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
12-805	0218	WESTERN SURETY COMPANY	COMMERCIAL	SURETY	RATE	NONE	-5.63
12-779	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
12-780	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	

93 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 3, 2012

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	12-253	1/13/2012	Insurance Services Office, Inc.	Personal Auto Liability	Manual		
Correct	12-253	1/13/2012	Insurance Services Office, Inc.	Personal Auto Liability and Physical Damage	Manual		

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