

February 8, 2013

PUBLIC NOTICE # 2013-06

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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
February 8, 2013**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-1051	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-1106	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	-8.92
13-1115	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	-7.4
13-1107	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	-8.92
13-1116	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	-7.4
13-1108	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	-8.92
13-1117	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	-7.4
13-1047	3239	ALLIED WORLD REINSURANCE COMPANY	COMMERCIAL	SURETY	NEW PROGRAM	CONTRACT AND COMMERCIAL	0
13-1086	0361	AMERICAN MODERN HOME INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	LENDERS SINGLE INTEREST (VSI)	0
13-1008	1129	ATLANTIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	FINANCIAL INSTITUTION BOND	0
13-1025	3416	AXIS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-1109	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	-8.92
13-1118	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	-7.4
13-1076	0660	CALIFORNIA AUTOMOBILE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	ALIGNED PRODUCT	6.85
13-1007	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
13-1069	0038	EXECUTIVE RISK INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	EXECUTIVE PROTECTION PORTFOLIO	
13-1087	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-1070	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EXECUTIVE PROTECTION PORTFOLIO	

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13-1085	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF LIAB-HEALTH CARE PORTFOLIO	
13-1049	0201	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	
13-1015	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
13-1027	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	ISO ADOPTION	0
13-1095	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-1016	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
13-1028	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	ISO ADOPTION	0
13-1096	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-1018	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
13-1029	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	ISO ADOPTION	0
13-1019	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	INLAND MARINE	FORMS	NONE	
13-1030	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	ISO ADOPTION	0
13-1097	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-1098	0084	GREAT AMERICAN SECURITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-1032	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	NONE	0
13-1101	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	NON-PROFIT ENTITIES	0
13-1035	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	INLAND MARINE	FORMS	EQUIPMENT RENTAL & SALES CHOICE COVERAGE	
13-1077	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-1037	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	EQUIPMENT RENTAL & SALES CHOICE COVERAGE	
13-1078	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
13-1039	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	EQUIPMENT RENTAL & SALES CHOICE COVERAGE	
13-1079	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
13-1040	0091	HARTFORD INSURANCE COMPANY OF THE MIDWEST	COMMERCIAL	INLAND MARINE	FORMS	EQUIPMENT RENTAL & SALES CHOICE COVERAGE	
13-1080	0091	HARTFORD INSURANCE COMPANY OF THE MIDWEST	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
13-1041	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	EQUIPMENT RENTAL & SALES CHOICE COVERAGE	
13-1081	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
13-1104	0300	HORACE MANN INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-1105	0300	HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-1052	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-1064	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-1110	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	-8.92
13-1119	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	-7.4
13-1031	3495	INFINITY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	RSVP	6.99
13-1111	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	-8.92
13-1120	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	-7.4
13-1014		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIRE	MANUAL	NONE	

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13-1102		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	BOILER AND MACHINERY	MANUAL	EQUIPMENT BREAKDOWN	
13-1009	0169	MIDDLESEX INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
13-1088	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-972	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	INTERMODAL TRUCKING	0
13-1089	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	GENERIC ISO	-8.3
13-1090	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	GENERIC ISO	-8.3
13-1003	3548	NORTHLAND INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	TRUCK	16.14
13-1033	0088	NOVA CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	STANDARD AND ALL PROGRAM	0
13-1004	0225	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	COMMERCIAL	ALLIED LINES	RULE CHANGE	FIELD GRAIN FIRE	0
13-1073	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SOLUTIONS 2000 FOR AGRIBUSINESS	0
13-1112	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	-8.92
13-1121	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	-7.4
13-1084	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF LIAB-CYBER SECURITY LIABILITY	
13-1042	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	INLAND MARINE	FORMS	EQUIPMENT RENTAL & SALES CHOICE COVERAGE	
13-1082	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
13-1053	3098	SAFETY NATIONAL CASUALTY CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	COMMERCIAL GENERAL LIABILITY	
13-1054	0140	SCOTTSDALE INDEMNITY COMPANY	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
13-1067	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0

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13-1010	0169	SENTRY INSURANCE A MUTUAL COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
13-1011	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
13-1013	0748	STAR INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	TECHSERVE	
13-1048	0748	STAR INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	EMPLOYMENT PRACTICES LIABILITY	0
13-1094	0748	STAR INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	GENERAL USE	
13-1006	0225	TRANSGUARD INSURANCE COMPANY OF AMERICA, INC	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-1017	0225	TRANSGUARD INSURANCE COMPANY OF AMERICA, INC	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	-6.1
13-1024	0225	TRANSGUARD INSURANCE COMPANY OF AMERICA, INC	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
13-1100	0225	TRANSGUARD INSURANCE COMPANY OF AMERICA, INC	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
13-1005	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	PRIVATE COMPANY DIRECTORS AND OFFICERS LIAB.	
13-1020	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	FIDUCIARY LIABILITY - MODULAR	
13-1075	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	PRACTICES LIABILITY - MODULAR	
13-1093	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	INSTITUTIONS PROFESSIONAL LIABILITY-MODU	
13-1043	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	EQUIPMENT RENTAL & SALES CHOICE COVERAGE	
13-1083	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
13-1092	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	SPECIAL EVENTS LIAB.	0.12
13-1045	0212	UNIVERSAL UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	UNICOVER VI	0
13-1050	0201	UTICA MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	

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13-1071	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EXECUTIVE PROTECTION PORTFOLIO	
13-1099	2538	WESCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
13-1046	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
13-1091	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	GENERIC ISO	-8.3
13-1068	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE AND VARIANCE	VAR.9 PRIVATE COMPANY SELECT	50
95 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 8, 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	12-6300	2/1/2013	Coface North America Insurance Company	Commercial Credit	Forms	Globalliance Trade Credit Insurance (2)	
Correct	13-1103	2/1/2013	Coface North America Insurance Company	Commercial Credit	Forms	Globalliance Trade Credit Insurance (2)	
Incorrect	13-619	1/25/2013	Middlesex Insurance Company	Commercial Auto Liability	Rule Change		
Correct	13-619	1/25/2013	Middlesex Insurance Company	Commercial Auto Liability and Physical Damage	Rule Change		0.00%
Incorrect	13-620	1/25/2013	Sentry Insurance A Mutual Company	Commercial Auto Liability	Rule Change		
Correct	13-620	1/25/2013	Sentry Insurance A Mutual Company	Commercial Auto Liability and Physical Damage	Rule Change		0.00%

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