

February 24, 2012

PUBLIC NOTICE # 2012-08

**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Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived.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 24, 2012**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
12-1683	0088	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0.07
12-1680	0019	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	PERSONAL	EARTHQUAKE	NEW PROGRAM	HOMEOWNERS PLUS	0
12-1720	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-1724	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	STRAIGHT EXCESS	
12-1679	1346	AMERICAN SAFETY CASUALTY INSURANCE COMPANY	COMMERCIAL	SURETY	NEW PROGRAM	LICENSE AND PERMIT BOND	0
12-1721	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-1715	1279	ARCH INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	FINANCIAL INSTITUTIONS	0
12-1732	0457	ARGONAUT INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	APRS RETAINED LIMIT	
12-1759	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	DIRECTOR & OFFICERS LIABILITY	0
12-1670	4574	CATLIN INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROF. LIAB.- EDUCATORS LEGAL LIABILITY	0
12-1706	0000	CHURCH MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
12-1684	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0.07
12-1689	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0.07
12-1693	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0.07
12-1699	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	AVENUES EDUCATIONAL ADVANTAGE	0.07
12-1726	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	FIRE	RULE CHANGE	NONE	0.07
12-1747	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-NON-LIABILITY & LIABILITY	0.07
12-1760	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0.07

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12-1716		COREPOINTE INSURANCE COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	RULE CHANGE	DEALER AUTO	
12-1764	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMMERCIAL INLAND MARINE GUIDE	0
12-1736	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROF. LIAB. EMPLOYED LAWYERS	0
12-1734	0215	FINANCIAL INDEMNITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	6.89
12-1735	0215	FINANCIAL INDEMNITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
12-1765	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMMERCIAL INLAND MARINE GUIDE	0
12-1668	0349	FLORISTS' MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PACKAGE POLICY	0
12-1660	0084	GREAT AMERICAN SECURITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
12-1672	0150	GREAT WEST CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
12-1688	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF. LIAB. - ACCOUNTANTS	
12-1685	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0.07
12-1690	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0.07
12-1694	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0.07
12-1700	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	AVENUES EDUCATIONAL ADVANTAGE	0.07
12-1727	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	RULE CHANGE	NONE	0.07
12-1748	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-NON-LIABILITY & LIABILITY	0.07
12-1761	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0.07
12-1681	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	SURETY	RULE CHANGE	NONE	0.07

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12-1686	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0.07
12-1691	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0.07
12-1695	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0.07
12-1697	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	
12-1701	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	AVENUES EDUCATIONAL ADVANTAGE	0.07
12-1728	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	RULE CHANGE	NONE	0.07
12-1733	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0.08
12-1749	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-NON-LIABILITY & LIABILITY	0.07
12-1757	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	
12-1762	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0.07
12-1751	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SPECTRUM	
12-1752	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SPECTRUM	
12-1753	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SPECTRUM	
12-1730	0091	HARTFORD INSURANCE COMPANY OF THE MIDWEST	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-1754	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SPECTRUM	
12-1719	0471	HERITAGE INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	VEHICLE SERVICE CONTRACTS	-7.4
12-1766	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMMERCIAL INLAND MARINE GUIDE	0
12-1714	0111	LIBERTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	COLLATERAL RECOVERY AND TOWING	-8.72

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12-1767	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMMERCIAL INLAND MARINE GUIDE	0
12-1768	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMMERCIAL INLAND MARINE GUIDE	0
12-1769	0111	LM INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMMERCIAL INLAND MARINE GUIDE	0
12-1667	0458	LYNDON PROPERTY INSURANCE COMPANY	PERSONAL	AUTO PHYSICAL DAMAGE	NEW PROGRAM	MECHANICAL BREAKDOWN - CREDIT UNION	0
12-1673	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	CHILD CARE AND EDUCATION	0.6
12-1682	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	NONE	0.07
12-1687	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0.07
12-1692	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0.07
12-1696	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0.07
12-1698	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	
12-1702	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	AVENUES EDUCATIONAL ADVANTAGE	0.07
12-1729	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0.07
12-1750	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-NON-LIABILITY & LIABILITY	0.07
12-1758	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	
12-1763	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0.07
12-1709	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	EQUIPMENT BREAKDOWN	0
12-1708	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-1737	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	WELLNESS LIABILTYPURCHASING GROUP	0

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12-1741	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	SPONSORED AFFINITIES	
12-1755	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SPECTRUM	
12-1713	0796	QBE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
12-1742	0091	SENTINEL INSURANCE COMPANY, LTD.	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	SPONSORED AFFINITIES	
12-1675	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	PROF. LIAB. - DEALER OPERATIONS E&O	16.62
12-1676	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS DEALER OPERATIONS	
12-1677	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	DEALER OPERATIONS	8.89
12-1705	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	DEALER OPERATIONS	5.9
12-1725	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	FIRE	RATE	DEALER OPERATIONS	-12.09
12-1671	3219	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	FIRE	RATE	NONE	-6.8
12-1772	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	ARTISAN CONTRACTORS	0
12-1707	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	MEDICAL PRODUCTS, DME, OP & MANUFA	0
12-1739	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	MEDICAL PRODUCTS, DME, OP & MANUFACTURERS	0
12-1704	3098	TRANS PACIFIC INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS	0
12-1711	3098	TRANS PACIFIC INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	NEW PROGRAM	HOMEOWNERS	0
12-1731	3098	TRANS PACIFIC INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	NEW PROGRAM	DWELLING LIABILITY	0
12-1738	3098	TRANS PACIFIC INSURANCE COMPANY	PERSONAL	FIRE	NEW PROGRAM	DWELLING FIRE	0
12-1717	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	

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12-1718	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-1743	0091	TRUMBULL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	SPONSORED AFFINITIES	
12-1744	0091	TWIN CITY FIRE INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	SPONSORED AFFINITIES	
12-1756	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SPECTRUM	
12-1710	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-1770	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMMERCIAL INLAND MARINE GUIDE	0
12-1771	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMMERCIAL INLAND MARINE GUIDE	0
12-1722	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-1723	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	

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