

March 1, 2013

PUBLIC NOTICE # 2013-09

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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
March 1, 2013**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-1633	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-1562	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-1497	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
13-1589	0018	AMERICAN ROAD INSURANCE COMPANY (THE)	COMMERCIAL	INLAND MARINE	RATE	TRANSIT	-9.09
13-1519	0111	AMERICAN STATES PREFERRED INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE...	
13-1490	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMM'L GENERAL LIAB.	0
13-1522	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
13-1498	0012	CHARTIS PROPERTY CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
13-1632	0000	CHURCH MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	CATHOLIC DIOCESE	0
13-1616	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROFESSIONAL LIABILITY	0
13-1621	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-1499	0012	COMMERCE AND INDUSTRY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
13-1553	0218	CONTINENTAL CASUALTY COMPANY	PERSONAL	OTHER LIABILITY	RATE AND VARIANCE	UMBRELLA EXCESS-AICPA PERSONAL CATAST	9
13-1563	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-1564	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-1592	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	INLAND MARINE	RULE CHANGE	HR3210-FILED	0
13-1629	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	INLAND MARINE	RULE CHANGE	HR3210-UNCONTROLLED	0
13-1489	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	

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13-1520	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
13-1582	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
13-1581	0038	FEDERAL INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	FOREFRONT PORTFOLIO D & O	0
13-1487	0248	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
13-1513	0248	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-1536	0111	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
13-1571	0349	FLORISTS' MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	NONE	1.61
13-1538	0031	GEICO CASUALTY COMPANY	PERSONAL	AUTO LIABILITY	RULE CHANGE	SPONSORED MARKETING GROUPS	
13-1539	0031	GEICO GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIABILITY	RULE CHANGE	SPONSORED MARKETING GROUPS	
13-1540	0031	GEICO INDEMNITY COMPANY	PERSONAL	AUTO LIABILITY	RULE CHANGE	SPONSORED MARKETING GROUPS	
13-1541	0031	GOVERNMENT EMPLOYEES INSURANCE COMPANY	PERSONAL	AUTO LIABILITY	RULE CHANGE	SPONSORED MARKETING GROUPS	
13-1491	0083	GRANGE INSURANCE ASSOCIATION	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	
13-1587	0083	GRANGE INSURANCE ASSOCIATION	PERSONAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	FARMPAK	
13-1500	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
13-1617	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROFESSIONAL LIABILITY	0
13-1622	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-1606	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-1618	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROFESSIONAL LIABILITY	0

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13-1623	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-1527	0225	HARCO NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	GARAGEKEEPERS	0
13-1555	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	GROWING SPECTRUM	
13-1556	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	GROWING SPECTRUM	
13-1557	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	GROWING SPECTRUM	
13-1558	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	GROWING SPECTRUM	
13-1488	4666	HISCOX INSURANCE COMPANY INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PRIVATE COMPANY MGMT. LIAB. - LAWYERS	0
13-1511	4666	HISCOX INSURANCE COMPANY INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PRIVATE COMPANY MANAGEMENT LIABILITY - EPL	0
13-1512	4666	HISCOX INSURANCE COMPANY INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	MANAGEMENT LIABILITY - FIDUCIARY	0
13-1583	4666	HISCOX INSURANCE COMPANY INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PRIVATE COMPANY MANAGEMENT LIABILITY D & O	0
13-1554	0158	HUDSON INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	MOTOR TRUCK CARGO	0
13-1501	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
13-1602	2538	INTEGON PREFERRED INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-1524	4509	IRONSHORE INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-1529	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	FORMS	NONE	
13-1530	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	FORMS	NONE	
13-1619	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROFESSIONAL LIABILITY	0
13-1624	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-1517	0169	MIDDLESEX INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE.	
13-1626	0169	MIDDLESEX INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BUSINESS OWNERS	-5.3
13-1565	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-1588	2538	NATIONAL GENERAL ASSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	RECREATIONAL VEHICLE	0
13-1521	0084	NATIONAL INTERSTATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
13-1502	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
13-1605	0510	NAVIGATORS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	VARIOUS	
13-1607	0510	NAVIGATORS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	VARIOUS	
13-1614	0510	NAVIGATORS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA AND EXCESS	
13-1628	0510	NAVIGATORS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EMPLOYMENT PRACTICES LIABILITY	
13-1503	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
13-1574	3219	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
13-1534	0088	NOVA CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP-AFFINITY	
13-1572	0088	NOVA CASUALTY COMPANY	COMMERCIAL	AUTO LIABILITY	RATE	STANDARD AND ALL PROGRAMS	4.4
13-1515	0645	OREGON MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-2.2
13-1559	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	MULTI-PERIL	RULE CHANGE	GROWING SPECTRUM	
13-1537	0111	SAFECO INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
13-1523	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	SPORTS & LEISURE	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-1561	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	VICTORY CONTRACTORS EQUIPMENT	0
13-1586	0091	SENTINEL INSURANCE COMPANY, LTD.	COMMERCIAL	MULTI-PERIL	RULE CHANGE	GROWING SPECTRUM	
13-1518	0169	SENTRY INSURANCE A MUTUAL COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE.	
13-1627	0169	SENTRY INSURANCE A MUTUAL COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BUSINESS OWNERS	-5.3
13-1514	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
13-1525	4702	SPARTA INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-1612	4702	SPARTA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
13-1608	0000	SPRINGFIELD INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	RULE CHANGE	NONE	0
13-1610	0000	SPRINGFIELD INSURANCE COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	RULE CHANGE	NONE	0
13-1543	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-1576	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
13-1544	3548	ST. PAUL GUARDIAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-1577	3548	ST. PAUL GUARDIAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
13-1545	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-1578	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
13-1492	0748	STAR INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
13-1528	0748	STAR INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
13-1584	0748	STAR INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0

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13-1611	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RATE	HORTICULTURAL INSURANCE	0
13-1493	0161	TOPA INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	TOPA 1	0
13-1585	0161	TOPA INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	TOPA CLASSIC AUTO	0
13-1615	3703	TOWER INSURANCE COMPANY OF NEW YORK	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	NONE	6.9
13-1566	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-1516	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	FORMS	MODULAR	
13-1533	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	FIDELITY	FORMS	MODULAR-CRIME	
13-1573	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	PROF.LIAB.-MODULAR-MISCELLANEOUS	
13-1546	3548	TRAVELERS CASUALTY COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-1579	3548	TRAVELERS CASUALTY COMPANY (THE)	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
13-1547	3548	TRAVELERS CONSTITUTION STATE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-1580	3548	TRAVELERS CONSTITUTION STATE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
13-1531	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
13-1532	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
13-1560	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	GROWING SPECTRUM	
13-1552	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BUSINESSOWNERS (REGIONAL)	
13-1535	0071	UNIVERSAL NORTH AMERICA INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	0
13-1567	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	

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13-1590	0084	VANLINER INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
13-1526	0140	VETERINARY PET INSURANCE COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	MEDICAL AND ACCIDENT PET HEALTH	0
13-1591	0169	VIKING INSURANCE COMPANY OF WISCONSIN	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MOTORCYCLE	0
13-1593	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	HR3210-FILED	0
13-1630	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	HR3210-UNCONTROLLED	0
13-1594	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	HR3210-FILED	0
13-1631	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	HR3210-UNCONTROLLED	0
115 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 March 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	12-9521	1/4/2013	Oregon Mutual Insurance Company	Personal Fire	Rule Change	Dwelling Fire	
Correct	12-9521	1/4/2013	Oregon Mutual Insurance Company	Personal Fire	Rate	Dwelling Fire	-5.00%

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