

March 2, 2012

PUBLIC NOTICE # 2012-09

**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). 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Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived.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
March 2, 2012**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
12-1781	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	FORMS	PROF. LIAB.-PODIATRISTS	
12-1797	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-1892	0140	AMCO INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RATE	NONE	-20
12-1866	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
12-1805	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	INLAND MARINE	NEW PROGRAM	CONTINGENT CARGO	0
12-1871	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
12-1872	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
12-1856	0457	ARGONAUT INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	ALTERIS PUBLIC RISK SOLUTIONS PACKAGE	
12-1864	0457	ARGONAUT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
12-1817	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	MISCELLANEOUS PROFESSIONAL AND NETWORK	
12-1869	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
12-1888	3703	CASTLEPOINT NATIONAL INSURANCE COMPANY	COMMERCIAL	SURETY	NEW PROGRAM	NONE	0
12-1806	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	CONTINGENT CARGO	0
12-1807	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	INLAND MARINE	NEW PROGRAM	CONTINGENT CARGO	0
12-1902	0323	CSE SAFEGUARD INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	EMPLOYEES PLUS, GROUP MARKETING P	5.02
12-1860	0306	CUMIS INSURANCE SOCIETY, INC.	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
12-1838	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
12-1818	0038	EXECUTIVE RISK INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	D&O ELITE	0

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12-1819	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	D&O ELITE	0
12-1821	0349	FLORISTS' MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BUSINESS PACKAGE POLICY	2
12-1820	0212	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR. 2C ANTIQUE AND CLASSIC AUTO	-0.97
12-1882	0212	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MOTORCYCLE	0
12-1881	0212	FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MOTORCYCLE	0
12-1849	0031	GENERAL STAR NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROF. LIAB. - REAL ESTATE E&O SIMPLIFIED	0
12-1824	1169	GENERALI ASSICURAZIONI GENERALI S.P.A. (U.S. BRANCH)	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
12-1802	0031	GENESIS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	0
12-1798	0111	GOLDEN EAGLE INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR. 2C, 3	2.37
12-1792	3495	HILLSTAR INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	ELITE	
12-1822	3495	HILLSTAR INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	CHOICE	
12-1823	3495	HILLSTAR INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	CHOICE	4.62
12-1842	3495	HILLSTAR INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	ELITE	4.57
12-1795	2538	INTEGON NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	MOTORCYCLE	10.4
12-1848	2538	INTEGON NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
12-1900	0411	MAPFRE INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	NEW PROGRAM	PREFERRED HOMEOWNERS	0
12-1834	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
12-1835	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	AUTO DEALERS	

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12-1796	2538	MIC GENERAL INSURANCE CORPORATION	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
12-1808	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	INLAND MARINE	NEW PROGRAM	CONTINGENT CARGO	0
12-1833	2538	NATIONAL GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	MOTORCYCLE	
12-1858	2538	NATIONAL GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
12-1893	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RATE	NONE	-20
12-1851	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	INLAND MARINE	FORMS	NONE	
12-1853	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	BURGLARY AND THEFT	FORMS	NONE	
12-1894	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	EARTHQUAKE	RATE	NONE	-20
12-1852	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
12-1854	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	NONE	
12-1895	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RATE	NONE	-20
12-1799	0111	NETHERLANDS INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR. 2C, 3	2.37
12-1793	3219	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-1832	3219	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
12-1875	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
12-1794	0088	NOVA CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
12-1867	0150	OLD REPUBLIC GENERAL INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
12-1879	0150	OLD REPUBLIC GENERAL INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	

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12-1801	0111	PEERLESS INDEMNITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR. 2C, 3	2.37
12-1800	0111	PEERLESS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR. 2C, 3	2.37
12-1791	0091	SENTINEL INSURANCE COMPANY, LTD.	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	SPECIAL MULTI-FLEX	0
12-1896	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	DEALER OPERATIONS	30
12-1897	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	DEALER OPERATIONS	-18.6
12-1901	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE	DEALER OPERATIONS	0
12-1857	3548	STANDARD FIRE INSURANCE COMPANY (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	PROFESSIONAL, SERVICE PROFESSIONALS,	6.9
12-1790	2538	TECHNOLOGY INSURANCE COMPANY, INC.	PERSONAL	INLAND MARINE	NEW PROGRAM	MOBILE ELECTRONICS	0
12-1887	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	INLAND MARINE	NEW PROGRAM	COMPUTERS	0
12-1890	3703	TOWER INSURANCE COMPANY OF NEW YORK	COMMERCIAL	SURETY	NEW PROGRAM	NONE	0
12-1862	3098	TRANS PACIFIC INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	NONE	0
12-1863	3098	TRANS PACIFIC INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
12-1809	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	CONTINGENT CARGO	0
12-1782	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	FINANCIAL INSTITUTIONS BOND	-4.07
12-1785	3548	TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-MASTER PAC	
12-1839	3548	TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
12-1778	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	MULTI-PERIL	FORMS	PUBLIC ENTITY	
12-1788	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-MASTER PAC	

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12-1840	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
12-1779	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	FORMS	PUBLIC ENTITY	
12-1789	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-MASTER PAC	
12-1841	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
12-1877	0796	UNIGARD INDEMNITY COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
12-1878	0796	UNIGARD INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
12-1859	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	RECREATION PROVIDERS ASSOCIATION RPG	0
12-1876	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
12-1865	0071	UNIVERSAL NORTH AMERICA INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	HOMEOWNERS	0
12-1861	0212	UNIVERSAL UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	VEHICLE SERVICE CONTRACT REIMBURSEMENT	-1.2
12-1810	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	CONTINGENT CARGO	0
12-1784	0000	WESTERN GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	FLAGSHIP	0
12-1787	0000	WESTERN GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	FLAGSHIP	
12-1780	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	INDEPENDENT INSURANCE AGENTS	0
12-1883	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	AAIS COMMERCIAL OUTPUT POLICY	0
12-1886	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	SURETY	NEW PROGRAM	LARGE ACCOUNT/LARGE PRODUCT RATING	0
12-1873	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
12-1874	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	INLAND MARINE	FORMS	NONE	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
90 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 2, 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	12-44	1/6/2012	Medical Protective Company (The)	Commercial Medical Malpractice	Rate	Healthcare Prof-CRNA	-0.70%
Correct	12-44	1/6/2012	Medical Protective Company (The)	Commercial Medical Malpractice	Rule Change	Healthcare Prof-CRNA	-0.70%

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