

March 8, 2013

PUBLIC NOTICE # 2013-10

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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-1791	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	EXCESS AUTO RENTAL LIABILITY	
13-1767	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ACE UMBRELLA PLUS	
13-1749	3239	ALLIED WORLD ASSURANCE COMPANY (U.S.) INC.	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-1660	0008	ALLSTATE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-1654	0140	AMCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
13-1674	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE.	0
13-1657		AMERICAN ASSOCIATION OF INSURANCE SERVICES	PERSONAL	HOMEOWNERS MULTI-PERIL	MANUAL	NONE	
13-1741		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	FIRE	MANUAL	NONE	
13-1763		AMERICAN ASSOCIATION OF INSURANCE SERVICES	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
13-1764		AMERICAN ASSOCIATION OF INSURANCE SERVICES	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
13-1765		AMERICAN ASSOCIATION OF INSURANCE SERVICES	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
13-1647	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-1648	0761	AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-1671	0000	ARAG INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	NEW PROGRAM	INDIVIDUAL LEGAL EXPENSE - (PUINDPLAN)	0
13-1722	1279	ARCH INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE..	-1.7
13-1708	0457	ARGONAUT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	STRATEGIC MARKETS PACKAGE	0
13-1687	0457	ARGONAUT-MIDWEST INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	TRANSPORTATION	
13-1792	4698	ASPEN AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	[[IN]TELLIGENCE	0

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13-1649	0761	ASSOCIATED INDEMNITY CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-1715	1129	ATLANTIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	@VANTAGE FOR GENERAL LIABILITY..	-4.17
13-1761	3416	AXIS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	PROF.LIAB.-LITITUDE MISCELLANEOUS	
13-1665	3569	CATERPILLAR INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	CONTRACTUAL LIABILITY	-2.02
13-1752	0000	CHURCH MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	CHURCH BUS	-5.99
13-1704	0661	COMPANION PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR. 7B & 8B - CPCIC	15
13-1758	0661	COMPANION PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO PHYSICAL DAMAGE	RATE AND VARIANCE	VAR.8B HIGH VALUE	14.96
13-1705	0783	CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE.	0
13-1718	1129	EMPLOYERS' FIRE INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RATE	@VANTAGE FOR GENERAL LIABILITY..	-4.17
13-1667	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS LIABILITY.	
13-1685	3786	ENDURANCE RISK SOLUTIONS ASSURANCE CO.	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-1748	0922	EXPLORER INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 2B - UNIVERSAL	6.94
13-1658	0212	FARMERS INSURANCE EXCHANGE	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	RENTERS & CONDOS	6.9
13-1652	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE.	0
13-1720	0248	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE.	
13-1659	0212	FIRE INSURANCE EXCHANGE	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	RENTERS & CONDOS	6.9
13-1650	0761	FIREMAN'S FUND INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-1676	0796	GENERAL CASUALTY COMPANY OF WISCONSIN	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-1776	0796	GENERAL CASUALTY COMPANY OF WISCONSIN	COMMERCIAL	MULTI-PERIL	RULE CHANGE	MANUFACTURERS OUTPUT	0
13-1733	0083	GRANGE INSURANCE ASSOCIATION	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	NONE.	
13-1695	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE.	0
13-1725	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE...	0
13-1729	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP...	
13-1696	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE.	0
13-1726	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE...	0
13-1730	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP...	
13-1698	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE.	0
13-1727	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE...	0
13-1731	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP...	
13-1697	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE.	0
13-1728	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	FIRE	RULE CHANGE	NONE...	0
13-1732	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MULTI-PERIL	FORMS	BOP...	
13-1775	0517	HDI-GERLING AMERICA INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
13-1702	0300	HORACE MANN INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
13-1703	0300	HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
13-1743		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	MANUAL	UMBRELLA EXCESS FARM	

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13-1744		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210-UMBRELLA EXCESS LIAB.	
13-1745		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210-UMBRELLA EXCESS LIAB.	
13-1747		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210-UMBRELLA EXCESS LIAB.	
13-1750		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210-UMBRELLA/EXCESS-FARM	
13-1751		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210-UMBRELLA/EXCESS-FARM	
13-1768		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	MANUAL	UMBRELLA EXCESS LIABILITY	
13-1661	4509	IRONSHORE INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	PROF. LIAB. - LAWYERS	
13-1754	0000	LEADING INSURANCE GROUP INSURANCE CO., LTD (UNITED STATES BRANCH)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PACKAGE	0
13-1609	0000	LEXINGTON NATIONAL INSURANCE CORPORATION	COMMERCIAL	SURETY	FORMS	BAIL BONDS.	
13-1673	0111	LIBERTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE.	
13-1699	0111	LIBERTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	FIRE	FORMS	NONE	
13-1668	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS LIABILITY.	
13-1669	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS LIABILITY.	
13-1789	0660	MERCURY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR.1A.2B & 3 - ALL	6
13-1773	2538	NATIONAL GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
13-1735	0084	NATIONAL INTERSTATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/ EXCESS	0
13-1651	0761	NATIONAL SURETY CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-1653	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE.	0

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-1655	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
13-1656	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
13-1760	0088	NOVA CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	STANDARD AND ALL PROGRAMS	0
13-1766	0225	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	PERSONAL	FARMOWNERS MULTI-PERIL	NEW PROGRAM	NONE	0
13-1734	0111	OHIO SECURITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	CUSTOM PROTECTOR....	
13-1672	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PRIMARY DIRECTORS AND OFFICERS.	
13-1719	1129	ONEBEACON AMERICA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	@VANTAGE FOR GENERAL LIABILITY..	-4.17
13-1746	0775	PHARMACISTS MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS.	
13-1753	0796	PRAETORIAN INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	PLAN/TOWBUSTER PERSONAL AUTO CLUB	
13-1759	0796	QBE INSURANCE CORPORATION	COMMERCIAL	AIRCRAFT	FORMS	AVIATION	
13-1677	0796	REGENT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
13-1777	0796	REGENT INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	MANUFACTURERS OUTPUT	0
13-1762	0140	SCOTTSDALE INDEMNITY COMPANY	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
13-1742	0468	STONEBRIDGE CASUALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	TRAVEL	
13-1675	0225	TRANSGUARD INSURANCE COMPANY OF AMERICA, INC	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE.	0
13-1794	3548	TRAVELERS COMMERCIAL INSURANCE COMPANY	PERSONAL	EARTHQUAKE	FORMS	HOMEOWNERS & HIGH VALUE HOMEOWNERS	
13-1757	3548	TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	PERSONAL	EARTHQUAKE	FORMS	HOMESAVER	
13-1678	0796	UNIGARD INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0

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13-1778	0796	UNIGARD INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	MANUFACTURERS OUTPUT	0
13-1680	0796	UNIGARD INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
13-1721	0796	UNIGARD INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	NONE..	
13-1779	0796	UNIGARD INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	MANUFACTURERS OUTPUT	0
13-1780	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	GENERAL PACKAGE	
13-1787	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SHOWTIME PRODUCT - PACKAGE	0
13-1790	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP-HOME BUSINESS PRODUCT	
13-1793	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP-PROF. OFFICE PACKAGE	
13-1795	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	GENERAL PACKAGE..	
13-1740	0084	VANLINER INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-1785	0000	WESTERN GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	CLASSIC	0
13-1786	0000	WESTERN GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MEDALLION	0
102 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 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	13-392	1/18/2013	Berkley National Insurance Company	Commercial Other Liability	Rate	General Risk	0.00%
Correct	13-392	1/18/2013	Berkley National Insurance Company	Commercial Other Liability	Rule Change	General Risk	0.00%
Incorrect	13-393	1/18/2013	Berkley Regional Insurance Company	Commercial Other Liability	Rate	General Risk	0.00%
Correct	13-393	1/18/2013	Berkley Regional Insurance Company	Commercial Other Liability	Rule Change	General Risk	0.00%
Incorrect	13-1581	3/1/2013	Federal Insurance Company	Personal Other Liability	Forms	Forefront Portfolio	
Correct	13-1581	3/1/2013	Federal Insurance Company	Commercial Other Liability	Forms	Forefront Portfolio D&O	
Incorrect	13-394	1/18/2013	StarNet Insurance Company	Commercial Other Liability	Rate	General Risk	0.00%
Correct	13-394	1/18/2013	StarNet Insurance Company	Commercial Other Liability	Rule Change	General Risk	0.00%
Incorrect	13-550	1/25/2013	Travelers Casualty and Surety Company of America	Commercial Other Liability	Rate	Employment Practices Liability	33.33%
Correct	13-550	1/25/2013	Travelers Casualty and Surety Company of America	Commercial Other Liability	Rate	Employment Practices Liability	24.57%

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