

March 16, 2012

PUBLIC NOTICE # 2012-11

**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Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived.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  
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
12-2175	1278	AAA NORTHERN CALIFORNIA, NEVADA & UTAH INSURANCE EXCHANGE	PERSONAL	EARTHQUAKE	FORMS	NONE	
12-2215	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	AIRPORT OWNERS AND OPERATORS LIAB.	
12-2216	0761	AGCS MARINE INSURANCE COMPANY	PERSONAL	INLAND MARINE	RATE	PET HEALTH INSURANCE	6.9
12-2185	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-8.64
12-2188	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
12-2283	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	FORESTRY & AGRICULTURAL	
12-2274	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	0
12-2179	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	OTHER LIABILITY	FORMS	TECHNOLOGY ERRORS & OMISSIONS.	
12-2228	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	CNA CONNECT	7.58
12-2189	0361	AMERICAN FAMILY HOME INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	MOTORCYCLE - RIDERS CHOICE	4.11
12-2206	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	TRANSIT	
12-2275	0761	AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
12-2173	0361	AMERICAN MODERN HOME INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MOTORCYCLE-RIDERS CHOICE	0
12-2211	0361	AMERICAN MODERN HOME INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	NEW PROGRAM	MANUFACTURED HOME	0
12-2207	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	TRANSIT	
12-2276	0761	ASSOCIATED INDEMNITY CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
12-2225	4697	ATRADIUS TRADE CREDIT INSURANCE, INC.	COMMERCIAL	CREDIT	FORMS	TRADE CREDIT MODULA POLICY	
12-2195	3416	AXIS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	-2.5

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12-2227	3416	AXIS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	-24.8
12-2279	0626	BANKERS STANDARD INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	ACE PLATINUM PORTLOLIO	0
12-2253	0000	BENCHMARK INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	MEDICAL PRODUCTS,DME,OP & MANUFACTURERS	
12-2261	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	GENERAL RISK	0
12-2262	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	GENERAL RISK	0
12-2286	0098	CAROLINA CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	PROF. LIAB.-LAWYERS	12.9
12-2268	0212	CIVIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EPLI	
12-2180	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TECHNOLOGY ERRORS & OMISSIONS.	
12-2229	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	CNA CONNECT	7.58
12-2181	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	TECHNOLOGY ERRORS & OMISSIONS.	
12-2269	0212	EXACT PROPERTY AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EPLI	
12-2194	0922	EXPLORER INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	VAR.2B-EXPLORER PREFERRED	6.91
12-2270	0212	FARMERS INSURANCE EXCHANGE	COMMERCIAL	OTHER LIABILITY	FORMS	EPLI	
12-2252	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	RATE	NONE	12.5
12-2257	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RATE	NONE	12.5
12-2169	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
12-2234	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	PRODUCTS LIABILITY/COMPLETED OPERATIONS	-1.51
12-2238	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BOP	1.76

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12-2308	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	PREMISES/OPERATIONS	1.79
12-2170	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
12-2235	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	PRODUCTS LIABILITY/COMPLETED OPERATIONS	-1.51
12-2239	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BOP	1.76
12-2309	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	PREMISES/OPERATIONS	1.79
12-2186	0248	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP	
12-2277	0761	FIREMAN'S FUND INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
12-2289	0796	GENERAL CASUALTY COMPANY OF WISCONSIN	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS.	0
12-2304	0796	GENERAL CASUALTY COMPANY OF WISCONSIN	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PRACTICES LIABILITY INSURANCE	0
12-1649	1208	GRAY INSURANCE COMPANY (THE)	COMMERCIAL	SURETY	RATE	NONE	0.24
12-2213	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RULE CHANGE	NONE	0
12-2222	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	RATE	NONE	-16.8
12-2256	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-5.2
12-2197	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	-2.19
12-2297	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	BUSINESS AUTO	
12-2198	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	-2.19
12-2298	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	BUSINESS AUTO	
12-2199	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	-2.19

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12-2299	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	BUSINESS AUTO	
12-2200	0091	HARTFORD INSURANCE COMPANY OF THE MIDWEST	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	-2.19
12-2201	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	-2.19
12-2300	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	BUSINESS AUTO	
12-2292	0300	HORACE MANN INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	0
12-2294	0300	HORACE MANN INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
12-2293	0300	HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	0
12-2295	0300	HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
12-2287	2538	INTEGON PREFERRED INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	RIDER MC	0
12-2288	2538	INTEGON PREFERRED INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	GMAC MC	0
12-2217	4693	JOHN DEERE INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	NEW PROGRAM	PIMA COTTON-EXCESSIVE RAIN	0
12-2218	4693	JOHN DEERE INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	NEW PROGRAM	RAISIN DRYING ON THE VINE	0
12-2226	4693	JOHN DEERE INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	NEW PROGRAM	CROP HAIL INSURANCE	0
12-2192	0111	LIBERTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
12-2291	0111	LIBERTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
12-2191	0411	MAPFRE INSURANCE COMPANY	PERSONAL	FIRE	NEW PROGRAM	DWELLING FIRE	0
12-2240	0411	MAPFRE INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA EXCESS	0
12-2271	0212	MID-CENTURY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EPLI	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
12-2182	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	OTHER LIABILITY	FORMS	TECHNOLOGY ERRORS & OMISSIONS.	
12-2230	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	CNA CONNECT	7.58
12-2245	0084	NATIONAL INTERSTATE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
12-2278	0761	NATIONAL SURETY CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
12-2254	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	FIDELITY	RATE	NONE	12.5
12-2260	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RATE	NONE	12.5
12-2272	0212	NEIGHBORHOOD SPIRIT PROPERTY AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EPLI	
12-2193	3219	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	FIRE	RULE CHANGE	SMALL TECH. PROPERTY	0
12-2243	3219	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
12-2250	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	NONE	-2.84
12-2172	0088	NOVA CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
12-2282	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	AMATUER SPORTS	
12-2202	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	-2.19
12-2301	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	BUSINESS AUTO	
12-2221	0796	QBE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RATE	HEALTH AND HUMAN SERVICES	0
12-2290	0796	REGENT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS.	0
12-2305	0796	REGENT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PRACTICES LIABILITY INSURANCE	0
12-2205	0074	SAFETY NATIONAL CASUALTY CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	0

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12-2233	0074	SAFETY NATIONAL CASUALTY CORPORATION	COMMERCIAL	OTHER LIABILITY	RATE	PRODUCTS LIABILITY	0
12-2241	0074	SAFETY NATIONAL CASUALTY CORPORATION	COMMERCIAL	OTHER LIABILITY	RATE	NONE	0
12-2302	0091	SENTINEL INSURANCE COMPANY, LTD.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	BUSINESS AUTO	
12-2174	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
12-2187	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
12-2284	0176	STATE FARM GENERAL INSURANCE COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	BOATOWNERS	
12-2267	4701	TORUS NATIONAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	US MGMT. & PROFESSIONAL LIAB.	0
12-2183	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TECHNOLOGY ERRORS & OMISSIONS.	
12-2231	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	CNA CONNECT	7.58
12-2237	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	FINANCIAL INSTITUTIONS PRIVATE CO. D&O	-31
12-2177	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
12-2248	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
12-2178	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
12-2249	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
12-2273	0212	TRUCK INSURANCE EXCHANGE	COMMERCIAL	OTHER LIABILITY	FORMS	EPLI	
12-2203	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	-2.19
12-2303	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	BUSINESS AUTO	
12-2306	0796	UNIGARD INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PRACTICES LIABILITY INSURANCE	0

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12-2307	0796	UNIGARD INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PRACTICES LIABILITY INSURANCE	0
12-2251	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	NONE	-2.84
12-2264	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NON-PROFIT YOUTH SPORTS PACKAGE	
12-2184	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TECHNOLOGY ERRORS & OMISSIONS.	
12-2232	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	CNA CONNECT	7.58
12-2219	0273	WORKMEN'S AUTO INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NON-STANDARD	
12-2220	0273	WORKMEN'S AUTO INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NON-STANDARD	6.81
12-2258	1285	XL INSURANCE AMERICA, INC.	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-5.2
12-2214	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RULE CHANGE	NONE	0
12-2259	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-5.2
12-2265	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	CONTRACTORS EQUIPMENT COV. SOLUTIONS	0
12-2208	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	TRANSIT	
12-2209	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	INLAND MARINE	FORMS	TRANSIT	
<b>182 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS</b>							

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