

April 20, 2012

PUBLIC NOTICE # 2012-16

**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Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived.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
April 20, 2012**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
FILE_NUM	GROUP	COMPANY_NAME	LINE_TYPE	LINE_CODE	FILING_TYPE	PROGRAM	CHANGE
12-3279	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	RATE	NONE	7.09
12-3289	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RATE	NONE	-20
12-3314	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
12-3317	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
12-3347	3239	ALLIED WORLD ASSURANCE COMPANY (U.S.) INC.	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	INFRASTRUCTURE	0
12-3263		AMERICAN ASSOCIATION OF INSURANCE SERVICES	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	MOBILE-HOMOWNERS	
12-3294		AMERICAN ASSOCIATION OF INSURANCE SERVICES	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	HOMEOWNERS	
12-3297	0019	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	AGRICULTURAL OUTPUT	
12-3299	0019	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	FIRST PROTECTOR	
12-3305	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS-FOLLOWING FORM EXCESS LIAB.	
12-3313	0111	AMERICAN STATES INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
12-3308	1129	ATLANTIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	MANAGEMENT LIAB. D&O	
12-3321	1129	ATLANTIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	LIABILITY-EMPLOYMENT PRACTICES LIAB.	
12-3315	3488	BOND SAFEGUARD INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	NONE	0
12-3265	0000	BROTHERHOOD MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	MINISTRY FIRST & MINISTRY ESSENTIALS	
12-3350	0802	CALIFORNIA CAPITAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	PREFERRED	
12-3352	0802	CALIFORNIA CAPITAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	PREFERRED	-1.6

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12-3363	0802	CALIFORNIA CAPITAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	CALIFORNIA PROFESSIONAL FIREFIGHTERS	
12-3365	0802	CALIFORNIA CAPITAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	CALIFORNIA PROFESSIONAL FIREFIGHTERS	-1.6
12-3283	0033	CALIFORNIA CASUALTY INDEMNITY EXCHANGE (THE)	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	HOMEOWNERS	
12-3322	0212	CIVIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	EPLI	49.5
12-3348	0783	CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
12-3345	0000	DENTISTS INSURANCE COMPANY (THE)	COMMERCIAL	MEDICAL MALPRACTICE	RULE CHANGE	PROF. LIAB. - DENTIST	0
12-3266	3548	DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
12-3351	0802	EAGLE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	PREFERRED	
12-3353	0802	EAGLE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	PREFERRED	-1.6
12-3364	0802	EAGLE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	CALIFORNIA PROFESSIONAL FIREFIGHTERS	
12-3366	0802	EAGLE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	CALIFORNIA PROFESSIONAL FIREFIGHTERS	-1.6
12-3295	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	INLAND MARINE	FORMS	UNCONTROLLED INLAND MARINE	
12-3323	0212	EXACT PROPERTY AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	EPLI	49.5
12-3324	0212	FARMERS INSURANCE EXCHANGE	COMMERCIAL	OTHER LIABILITY	RATE	EPLI	49.5
12-3277	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	FOREFRONT PORTFOLIO 3.0	0
12-3361	0212	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	PERSONAL	FIRE	RULE CHANGE	RENTAL DWELLING	
12-3267	0150	GREAT WEST CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
12-3253	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	

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12-3344	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	FORMS	NONE	
12-3359	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	FORMS	NONE	
12-3370	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SPECIAL MULTI-FLEX	
12-3371	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SPECIAL MULTI-FLEX	
12-3372	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SPECIAL MULTI-FLEX	
12-3373	0091	HARTFORD INSURANCE COMPANY OF THE MIDWEST	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SPECIAL MULTI-FLEX	
12-3369	0361	HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY (THE)	COMMERCIAL	INLAND MARINE	NEW PROGRAM	DATA COMPROMISE/IDENTITY RECOVERY	0
12-3374	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SPECIAL MULTI-FLEX	
12-3269	4359	HOUSING AUTHORITY PROPERTY INSURANCE, A MUTUAL COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	COMMERCIAL OUTPUT	
12-3270	4359	HOUSING ENTERPRISE INSURANCE COMPANY, INC.	COMMERCIAL	MULTI-PERIL	FORMS	COMMERCIAL OUTPUT	
12-3367	0246	INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	COMMERCIAL OUTPUT PROGRAM	
12-3341		INSURANCE SERVICES OFFICE, INC.	PERSONAL	AUTO LIAB/PHYS DAMAGE	MANUAL	NONE	
12-3275	0215	KEMPER INDEPENDENCE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
12-3306	0000	LEADING INSURANCE GROUP INSURANCE CO., LTD (UNITED STATES BRANCH)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
12-3312	0000	LEADING INSURANCE GROUP INSURANCE CO., LTD (UNITED STATES BRANCH)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
12-3309	3488	LEXON INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	NONE.	0
12-3318	3702	LOYA CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	BASIC	0
12-3325	0212	MID-CENTURY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	EPLI	49.5

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12-3346	0510	NAVIGATORS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PRIMARY D & O	
12-3326	0212	NEIGHBORHOOD SPIRIT PROPERTY AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	EPLI	49.5
12-3282	3219	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	OTHER LIABILITY	RATE	OMNI II	-4.16
12-3256	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	GENERIC AAIS	
12-3260	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	GENERIC AAIS - COMMERCIAL OUTPUT	
12-3291	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	GENERIC AAIS	
12-3354	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	GENERIC AAIS	
12-3257	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	GENERIC AAIS	
12-3261	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	GENERIC AAIS - COMMERCIAL OUTPUT	
12-3292	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	GENERIC AAIS	
12-3355	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	GENERIC AAIS	
12-3311	3548	NORTHLAND INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	PUBLICS	
12-3307	0088	NOVA CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-3357	0150	OLD REPUBLIC GENERAL INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
12-3268	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	COMMERCIAL GENERAL LIAB.	
12-3358	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	RISK MANAGEMENT	
12-3362	2898	PACIFIC SPECIALTY INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RATE	UMBRELLA/EXCESS	6.9
12-3349	0175	PLAZA INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
12-3375	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SPECIAL MULTI-FLEX	
12-3286	0796	QBE INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	RULE CHANGE	MOTOR TRUCK CARGO	
12-3287	0796	QBE INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MOTOR TRUCK CARGO	
12-3264	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	MOTOR CARRIER-NON PASSENGER	6.86
12-2323	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	STARR PROGRAMS	-8.9
12-3368	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	BUSINESSOWNERS	0
12-3288	0000	STERLING CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	VISTA	6.9
12-3285	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	BENEFIT PLAN FIDUCIARY LIAB. COVERAGE	0
12-3328	3548	TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	FORMS	BOP-MASTER PAC	
12-3280	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	RATE	OMNI II	0.6
12-3329	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	MULTI-PERIL	FORMS	BOP-MASTER PAC	
12-3281	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RATE	OMNI II	0.6
12-3330	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	FORMS	BOP-MASTER PAC	
12-3327	0212	TRUCK INSURANCE EXCHANGE	COMMERCIAL	OTHER LIABILITY	RATE	EPLI	49.5
12-3376	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SPECIAL MULTI-FLEX	
12-3284	0796	UNIGARD INSURANCE COMPANY	PERSONAL	FIRE	RULE CHANGE	DWELLING FIRE	0
12-3310	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	COMMUNITY ASSOC. PROGRAM	
12-3276	0215	UNITRIN AUTO AND HOME INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	

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12-3343	2538	WESCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	CONTRACT REIMBURSEMENT INSURANCE	
12-3258	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	FORMS	GENERIC AAIS	
12-3262	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	FORMS	GENERIC AAIS - COMMERCIAL OUTPUT	
12-3293	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	RULE CHANGE	GENERIC AAIS	
12-3356	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	FORMS	GENERIC AAIS	
12-3254	1285	XL INSURANCE AMERICA, INC.	COMMERCIAL	INLAND MARINE	FORMS	NONE	
12-3255	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
12-3360	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	FORMS	NONE	
97 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 April 20, 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	12-2323	3/23/2012	Starr Indemnity & Liability Company	Commercial Auto Liability and Physical Damage	Rate	Starr	-9.90%
Correct	12-2323	4/20/2012	Starr Indemnity & Liability Company	Commercial Auto Liability and Physical Damage	Rate	Starr	-8.90%

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