

July 6, 2012

PUBLIC NOTICE # 2012-27

**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Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived.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 %*
12-5365	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
12-5275	0008	ALLSTATE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
12-4798	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	RATE	VFIS EMERGENCY SERVICE ORG.	-0.25
12-5293	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	FIRE	RULE CHANGE	COMMUNITY CARE INSURANCE SERVICES	0
12-5333	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	RULE CHANGE	HOSPICE AND COMMUNITY CARE INS. SVCS.	0
12-5335	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	COMMUNITY CARE INSURANCE SERVICES	0
12-5242	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
12-5296	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	INLAND MARINE	FORMS	MOTOR TRUCK CARGO LEGAL LIAB.	
12-5244	0761	AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	MULTIGUARD FARM & RANCH	0
12-4655	0313	AMERICAN SENTINEL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	GROUP AUTO CLUB	0
12-5223	0313	AMERICAN SENTINEL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	GROUP AUTO CLUB	
12-5329	1279	ARCH INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	ESIP	0
12-5331	0457	ARGONAUT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
12-5328	4698	ASPEN AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	INLAND MARINE GUIDE	
12-5245	0761	ASSOCIATED INDEMNITY CORPORATION	COMMERCIAL	MULTI-PERIL	RULE CHANGE	MULTIGUARD FARM & RANCH	0
12-5261	0626	BANKERS STANDARD INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	ACE PLATINUM PORTFOLIO	
12-5238	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
12-5239	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	AFB TECHNOLOGY AND PROF LIABILITY INS	

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12-5262	0244	CINCINNATI CASUALTY COMPANY	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	NONE	0
12-5291	0244	CINCINNATI CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	NONE.	0
12-5303	0244	CINCINNATI CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	NONE	0
12-5305	0244	CINCINNATI CASUALTY COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	NONE	0
12-5326	0244	CINCINNATI CASUALTY COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	NONE	0
12-5327	0244	CINCINNATI CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS	0
12-5351	0244	CINCINNATI CASUALTY COMPANY	COMMERCIAL	BOILER AND MACHINERY	NEW PROGRAM	NONE	0
12-5368	0244	CINCINNATI CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	NONE	0
12-5369	0244	CINCINNATI CASUALTY COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	NEW PROGRAM	NONE	0
12-5285	0244	CINCINNATI INDEMNITY COMPANY	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	NONE.	0
12-5290	0244	CINCINNATI INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA EXCESS	0
12-5294	0244	CINCINNATI INDEMNITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	NONE.	0
12-5306	0244	CINCINNATI INDEMNITY COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	NONE.	0
12-5307	0244	CINCINNATI INDEMNITY COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	NONE	0
12-5325	0244	CINCINNATI INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	NONE	0
12-5349	0244	CINCINNATI INDEMNITY COMPANY	COMMERCIAL	BOILER AND MACHINERY	NEW PROGRAM	NONE	0
12-5353	0244	CINCINNATI INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	NONE.	0
12-5367	0244	CINCINNATI INDEMNITY COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	NEW PROGRAM	NONE.	0

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12-5282	0244	CINCINNATI INSURANCE COMPANY (THE)	COMMERCIAL	BOILER AND MACHINERY	RULE CHANGE	NONE	
12-5283	0244	CINCINNATI INSURANCE COMPANY (THE)	COMMERCIAL	MEDICAL MALPRACTICE	BOTH RATE AND FORM	NONE	0
12-5286	0244	CINCINNATI INSURANCE COMPANY (THE)	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	NONE	0
12-5292	0244	CINCINNATI INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS.	0
12-5356	0244	CINCINNATI INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	RATE AND VARIANCE	VAR.5	-54.03
12-5267	0212	CIVIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	9.84
12-5257	0212	COAST NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	BASIC	
12-5298	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	INLAND MARINE	FORMS	MOTOR TRUCK CARGO LEGAL LIAB.	
12-5299	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	INLAND MARINE	FORMS	MOTOR TRUCK CARGO LEGAL LIAB.	
12-5374	0323	CSE SAFEGUARD INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
12-5336	3239	DARWIN NATIONAL ASSURANCE COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	FORMS	NONE	
12-5308	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-5357	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
12-5338	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
12-5268	0212	EXACT PROPERTY AND CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	9.84
12-5269	0212	FARMERS INSURANCE EXCHANGE	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	9.84
12-5281	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	MEDIAGUARD BY CHUBB	
12-5371	4736	FINANCIAL AMERICAN PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	MECHANICAL BREAKDOWN INSURANCE	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
12-5246	0761	FIREMAN'S FUND INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	MULTIGUARD FARM & RANCH	0
12-5243	0212	FOREMOST SIGNATURE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	NONE	0
12-5332	0212	FOREMOST SIGNATURE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	EMPLOYMENT PRACTICES LIAB.	0
12-5339	0212	FOREMOST SIGNATURE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	SPECIALTY CONTRACTORS	0
12-5342	0212	FOREMOST SIGNATURE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS	0
12-5219	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	NON-FILED CLASSES	0
12-5264	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
12-5259	0201	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ERRORS AND OMISSIONS	
12-5248	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP-SAFEPAK	
12-5249	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP-SAFEPAK	
12-5250	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MULTI-PERIL	FORMS	BOP-SAFEPAK	
12-5361	0084	GREAT AMERICAN SPIRIT INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	PROTECTION ASSOC. MASTER PROPERTY	0
12-5372	0150	GREAT WEST CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	COMMERCIAL GENERAL LIABILITY	3.5
12-5263	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	CONTRACTUAL INDEMNITY	
12-5273	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	POLLUTION SERVICES INDUSTRIES	
12-5304	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS-UNIVERSAL EXCESS SIMPLIFIED	
12-5254	0158	HUDSON INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROF. LIAB. - ARCHITECTS AND ENGINEERS	0
12-5334	2538	INTEGON NATIONAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	NEW PROGRAM WITH VAR	VAR.7A-RENTERS	0

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
12-5309	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-5311	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-5310	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-5312	0111	LM INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-5222	3702	LOYA CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	PLATINUM	6.89
12-5224	3702	LOYA CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	PLATINUM	
12-5251	0150	MANUFACTURERS ALLIANCE INSURANCE COMPANY	COMMERCIAL	FIDELITY	RATE	NONE	11.6
12-5241	0785	MARKEL INSURANCE COMPANY	PERSONAL	INLAND MARINE	NEW PROGRAM	CLASSIC BOAT	0
12-5270	0212	MID-CENTURY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	9.84
12-5297		NATIONAL CROP INSURANCE SERVICES, INC.	COMMERCIAL	ALLIED LINES	MANUAL	CROP-HAIL INSURANCE	
12-5300	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	INLAND MARINE	FORMS	MOTOR TRUCK CARGO LEGAL LIAB.	
12-5274	0084	NATIONAL INTERSTATE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
12-5247	0761	NATIONAL SURETY CORPORATION	COMMERCIAL	MULTI-PERIL	RULE CHANGE	MULTIGUARD FARM & RANCH	0
12-5271	0212	NEIGHBORHOOD SPIRIT PROPERTY AND CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	9.84
12-5220	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	NON-FILED CLASSES	0
12-5258	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	PROF. LIAB. - ARCHITECTS AND ENGINEERS	0.27
12-5265	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
12-5352	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	GENERIC AAIS	0

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12-5354	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	GENERIC AAIS	0
12-5295	0088	NOVA CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
12-5240	2898	PACIFIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	GARAGE	0
12-5252	0150	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMMERCIAL	FIDELITY	RATE	NONE	11.6
12-5253	0150	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	COMMERCIAL	FIDELITY	RATE	NONE	11.6
12-5363	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	SURETY	RATE	NONE	0
12-5362	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HUMAN SERVICES PROGRAM	0
12-5359	3548	STANDARD FIRE INSURANCE COMPANY (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	AFFINITY AUTO	0
12-5277		SURETY & FIDELITY ASSOCIATION OF AMERICA (THE)	COMMERCIAL	FIDELITY	MANUAL	FINANCIAL INSTITUTIONS	
12-5276	3703	TOWER INSURANCE COMPANY OF NEW YORK	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
12-5358	0225	TRANSGUARD INSURANCE COMPANY OF AMERICA, INC	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
12-5364	0225	TRANSGUARD INSURANCE COMPANY OF AMERICA, INC	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NON-STANDARD	6.9
12-5301	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	MOTOR TRUCK CARGO LEGAL LIAB.	
12-5366	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
12-5272	0212	TRUCK INSURANCE EXCHANGE	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	9.84
12-5256	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ALLIED HEALTH	
12-5278	0031	UNITED STATES LIABILITY INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
12-5260	0201	UTICA MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ERRORS AND OMISSIONS	

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12-5302	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	MOTOR TRUCK CARGO LEGAL LIAB.	
12-5313	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-5314	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-5255	2538	WESCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	HOME PROTECTION REIMBURSEMENT INS.	0
12-5355	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	RULE CHANGE	GENERIC AAIS	0
12-5360	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROFESSIONAL & ENVIRONMENTAL NETWORK	
<b>114 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS</b>							

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# California Department of Insurance Public Notice Filing Errata Report July 6, 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	12-2740	6-15-2012	Atlantic Specialty Insurance Company	Commercial Earthquake	Both Rate & Form	Advantage for Property	+8.19%
Correct	12-2740	6-15-2012	Atlantic Specialty Insurance Company	Commercial Earthquake	<b>Rule Change</b>	Advantage for Property	

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