

July 13, 2012

PUBLIC NOTICE # 2012-28

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Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived.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

###

(see attached list)

**California Department of Insurance
Public Notice Filing
July 13, 2012**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
12-5415	0088	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
12-5455	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
12-5456	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
12-5385	1279	ARCH INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	EMERGENCY SVCS. INS.	
12-5399	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EMERGENCY SERVICES INSURANCE	
12-5403	1279	ARCH INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	EMERGENCY SERVICES INSURANCE	
12-5406	1279	ARCH INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	EMERGENCY SERVICES INSURANCE	
12-5413	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EMERGENCY SERVICES INSURANCE	
12-5424	1279	ARCH INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	EMERGENCY SERVICES INSURANCE	
12-5425	1279	ARCH INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	CAR WASH	0
12-5383	4698	ASPEN AMERICAN INSURANCE COMPANY	PERSONAL	FIRE	NEW PROGRAM	RENTAL DWELLING/TERRORISM RISK	0
12-5412	4697	ATRADIUS TRADE CREDIT INSURANCE, INC.	COMMERCIAL	CREDIT	FORMS	TRADE CREDIT MODULA POLICY	
12-3942	0626	BANKERS STANDARD INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 7A, 7B, 8B- ACE PLATINUM PORTFOLIO	6.85
12-5386	0244	CINCINNATI CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PRODUCTS LIABILITY	0
12-5411	0244	CINCINNATI CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROF. LIAB.	0
12-5409	0244	CINCINNATI INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PRODUCTS LIABILITY	0
12-5426	0244	CINCINNATI INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROF. LIAB.	0
12-5384	0244	CINCINNATI INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROF. LIAB.	0

PN#: 2012-28

* If no % rate change is indicated, the amount has not yet been determined:

**California Department of Insurance
Public Notice Filing
July 13, 2012**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
12-5416	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
12-5442	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR. 8B - BOP	0
12-5423	0000	CRUSADER INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	MAINSTREET-PT-56	0
12-5407	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
12-5408	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
12-5388	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	VENDERS SINGLE INTEREST	0
12-5417	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
12-5443	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR. 8B - BOP	0
12-5418	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
12-5444	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR. 8B - BOP	0
12-5452	0517	HDI-GERLING AMERICA INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
12-5419	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
12-5445	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR. 8B - BOP	0
12-5404	0031	MEDICAL PROTECTIVE COMPANY (THE)	COMMERCIAL	MEDICAL MALPRACTICE	NEW PROGRAM	PROF. LIAB. - MULTI SPECIALTY HEALTHCARE	0
12-5439	0031	MEDICAL PROTECTIVE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	CYBER-LIAB. AND BILLING ERRORS & OMISSIONS	0
12-5437	0111	OHIO CASUALTY INSURANCE COMPANY (THE)	COMMERCIAL	FIDELITY	RATE	NONE	1.18
12-5448	0009	PERSONAL EXPRESS INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	ALL PROGRAMS	
12-5450	0009	PERSONAL EXPRESS INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	ALL PROGRAMS	4.09

PN#: 2012-28

* If no % rate change is indicated, the amount has not yet been determined:

**California Department of Insurance
Public Notice Filing
July 13, 2012**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
12-5449	0009	SEQUOIA INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	ALL PROGRAMS	
12-5451	0009	SEQUOIA INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	ALL PROGRAMS	4.09
12-4388	4670	STARR INDEMNITY & LIABILITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 8B- NON-STANDARD PERSONAL AUTO	5.44
12-5447	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EXCESS LIABILITY	
12-5438	0468	STONEBRIDGE CASUALTY INSURANCE COMPANY	PERSONAL	INLAND MARINE	FORMS	GROUP TRAVEL	
12-5410		SURETY & FIDELITY ASSOCIATION OF AMERICA (THE)	COMMERCIAL	FIDELITY	MANUAL	FIDELITY LOSS COSTS	
12-5387	0161	TOPA INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	LONG HAUL	5.56
12-5435	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	CYBERFIRST	
12-5436	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	CYBERFIRST	
12-5405	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NON PROFIT SOCIAL SERVICE PACKAGE PRODUCT	
12-5454	0071	UNIVERSAL NORTH AMERICA INSURANCE COMPANY	PERSONAL	EARTHQUAKE	RATE	STANDALONE PERSONAL EARTHQUAKE	-2.8
12-5427	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROFESSIONAL & ENVIRONMENTAL NETWORK	
12-5457	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
12-5458	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
50 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS							

PN#: 2012-28

* If no % rate change is indicated, the amount has not yet been determined:

California Department of Insurance Public Notice Filing Errata Report July 13, 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	12-3942	5/18/2012	Bankers Standard Insurance Company	Personal Auto Liability and Physical Damage	Rate and Variance	Var 8B-Ace Platinum Portfolio	6.85%
Correct	12-3942	5/18/2012	Bankers Standard Insurance Company	Personal Auto Liability and Physical Damage	Rate and Variance	Var 7A, 7B, 8B-Ace Platinum Portfolio	6.85%
Incorrect	12-4388	6/1/2012	Starr Indemnity & Liability Company	Personal Auto Liability and Physical Damage	Rate	Non-Standard Personal Auto	5.98%
Correct	12-4388	6/1/2012	Starr Indemnity & Liability Company	Personal Auto Liability and Physical Damage	Rate	Var 8B - Non-Standard Personal Auto	5.44%

*If no % overall rate change is indicated, the amount has not yet been determined.