

July 20, 2012

PUBLIC NOTICE # 2012-29

**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Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived.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 %*
12-5446	0313	AEGIS SECURITY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	NON-STANDARD NON-AUTO CLUB	0
12-5503	0313	AEGIS SECURITY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NON-STANDARD NON-AUTO CLUB	
12-5547	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	FORMS	COMMERCIAL OUTPUT	
12-5571	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
12-5608	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	FINE ARTS FLOATER	
12-5537	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
12-5572	0761	AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
12-5587	0361	AMERICAN MODERN HOME INSURANCE COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	PET INSURANCE	0
12-5508	0019	AMERICAN SECURITY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS	0
12-5535	0019	AMERICAN SECURITY INSURANCE COMPANY	COMMERCIAL	FIRE	RATE	COMMERCIAL MORTGAGE SERVICE	0
12-5609	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	FINE ARTS FLOATER	
12-5573	0761	ASSOCIATED INDEMNITY CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
12-5522	0212	ASSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	FORMS	BOP	
12-5559	0689	BANKERS INSURANCE COMPANY	COMMERCIAL	SURETY	FORMS	TENANT BOND	
12-4746	0626	BANKERS STANDARD INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RATE AND VARIANCE	VAR 7A, 7B, 8B-UMBRELLA/EXCESS-ACE PLATINUM P.	3.7
12-5548	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	BEAZLEY ONE MGMT. LIAB.	0
12-5538	0012	CHARTIS PROPERTY CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
12-5546	0244	CINCINNATI CASUALTY COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	NEW PROGRAM	FARM & RANCH.	0

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12-5550	0244	CINCINNATI INDEMNITY COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	NEW PROGRAM	FARM & RANCH	0
12-5564	0244	CINCINNATI INSURANCE COMPANY (THE)	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	NONE	0
12-5539	0012	COMMERCE AND INDUSTRY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
12-5440	0000	CRUSADER INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	MAINSTREET PT-10	0
12-5614	0212	EMPIRE FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	RULE CHANGE	PERSONAL ACCIDENT COVERAGE	0
12-5613	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	0
12-5562	0501	FAIR AMERICAN INSURANCE AND REINSURANCE COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	NEW PROGRAM	PSYCHIATRISTS	0
12-5566	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
12-5612	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	FOREFRONT PORTFOLIO 3.0	
12-5574	0761	FIREMAN'S FUND INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
12-5596	0200	GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	HOMEOWNERS	
12-5540	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
12-5600	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	SELECT BUSINESS POLICY	
12-5602	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	SELECT BUSINESS POLICY	
12-5603	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	SELECT BUSINESS POLICY	
12-5604	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	FIRE	FORMS	SELECT BUSINESS POLICY	
12-5567	0038	GREAT NORTHERN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
12-5581	0517	HDI-GERLING AMERICA INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	HABITATIONAL	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
12-5541	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
12-5490		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	MULTI-PERIL	FORMS		
12-5491		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS		
12-5492		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS		
12-5493		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	INLAND MARINE	FORMS		
12-5494		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIRE	FORMS		
12-5495		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	BURGLARY AND THEFT	FORMS	CRIME	
12-5496		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	CRIME	
12-5497		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	EMPLOYMENT - RELATED PRACTICES LIAB.	
12-5498		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	MANUAL	UMBRELLA EXCESS LIAB.	
12-5499		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	BOILER AND MACHINERY	FORMS	EQUIPMENT BREAKDOWN	
12-5500		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	MULTI-PERIL	MANUAL	BUSINESSOWNERS	
12-5501		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FARMOWNERS	FORMS	FARM	
12-5502		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	MEDICAL MALPRACTICE	FORMS	PROFESSIONAL LIABILITY	
12-5506		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	MULTI-PERIL	MANUAL	NONE	
12-5507		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	MANUAL	NONE	
12-5509		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	MULTI-PERIL	FORMS	BUSINESSOWNERS	
12-5511		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	BURGLARY AND THEFT	MANUAL	CRIME	

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12-5512		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	MANUAL	CRIME	
12-5513		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	MANUAL	NONE	
12-5514		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-5515		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-5516		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-5517		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-5519		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	MANUAL	PROFESSIONAL LIABILITY MEDICAL	
12-5520		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	BOILER AND MACHINERY	MANUAL	EQUIPMENT BREAKDOWN	
12-5521		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FARMOWNERS MULTI-PERIL	MANUAL	FARM	
12-5551		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	MANUAL	MANAGEMENT PROTECTION	
12-5552		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	MANAGEMENT PROTECTION	
12-5556		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS LIAB.	
12-5557		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS LIAB.	
12-5576		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS FARM	
12-5577		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS FARM	
12-5578		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	MANUAL	PROF.LIAB. LAWYERS	
12-5580		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	FORMS	CRIME	
12-5582		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	BURGLARY AND THEFT	FORMS	CRIME	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
12-5583		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	PROF.LIAB.-LAWYERS	
12-5584		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	MULTI-PERIL	MANUAL	CAPITAL ASSETS	
12-5585		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	INLAND MARINE	MANUAL	NONE	
12-5586		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	MANUAL	EMPLOYMENT-RELATED PRACTICES	
12-5526	2538	INTEGON NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	PRIME	
12-5529	2538	INTEGON NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	SUMMIT	
12-5525	2538	INTEGON PREFERRED INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	GM/GMAC RELATED, AAA, OTHER MOTOR CLU	
12-5523	0212	MARYLAND CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP	
12-5531	2538	MIC GENERAL INSURANCE CORPORATION	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
12-5530	2538	NATIONAL GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
12-5575	0761	NATIONAL SURETY CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
12-5542	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
12-5543	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
12-5591	3219	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	BOILER AND MACHINERY	FORMS	NONE	
12-5553	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	FORMS	NONE	
12-5554	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	FORMS	NONE	
12-5524	0212	NORTHERN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MULTI-PERIL	FORMS	BOP	
12-5568	0038	NORTHWESTERN PACIFIC INDEMNITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
12-5617	0225	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	EXTRA SPACE STORAGE	0
12-5590	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EXCESS SIDE A D&O	
12-4747	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RATE AND VARIANCE	VAR 7A, 7B, 8B-UMBRELLA/EXCESS-ACE PLATINUM P.	3.7
12-5569	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
12-5533	0176	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR. 2A, 8A	6.87
12-5534	0176	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
12-5588	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	RCA HOSPITALITY	0
12-5579	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	NON-PROFIT ORGANIZATION D&O	
12-5589	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	PRIVATE PARTNERSHIP D & O	
12-5615	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	PRIVATE COMPANY D&O	
12-5563	3548	TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	MASTER PAC	
12-5618	3548	TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	FORMS	BOP-MASTER PAC	
12-5593	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	CYBERFIRST	
12-5594	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	CYBERFIRST	
12-5597	0200	UNITED SERVICES AUTOMOBILE ASSOCIATION	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	HOMEOWNERS	
12-5598	0200	USAA CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	HOMEOWNERS	
12-5599	0200	USAA GENERAL INDEMNITY COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	HOMEOWNERS	
12-5570	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	

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12-5549	2538	WESCO INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	UTILITY SERVICE PRODUCT	
12-5555	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	BOILER AND MACHINERY	FORMS	NONE	
12-5536	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE	BLOODSTOCK	0
12-5610	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	FINE ARTS FLOATER	
12-5611	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	INLAND MARINE	FORMS	FINE ARTS FLOATER	
113 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS							

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Public Notice Filing Errata Report

July 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	12-3942	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	7/13/2012	Bankers Standard Insurance Company	Personal Auto Liability and Physical Damage	Rate and Variance	Var 7A, 7B, 8B-Ace Platinum Portfolio	6.85%
Incorrect	12-4746	6/15/2012	Bankers Standard Insurance Company	Personal Other Liability	Rate	Umbrella/Excess-ACE Platinum Portfolio	3.70%
Correct	12-4746	7/20/2012	Bankers Standard Insurance Company	Personal Other Liability	Rate and Variance	Var 7A, 7B, 8B-Umbrella/Excess-ACE Platinum Portfolio	3.70%
Incorrect	12-4747	6/15/2012	Pacific Employers Insurance Company	Personal Other Liability	Rate	Umbrella/Excess-ACE Platinum Portfolio	3.70%
Correct	12-4747	7/20/2012	Pacific Employers Insurance Company	Personal Other Liability	Rate and Variance	Var 7A, 7B, 8B-Umbrella/Excess-ACE Platinum Portfolio	3.70%
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	7/13/2012	Starr Indemnity & Liability Company	Personal Auto Liability and Physical Damage	Rate	Var 8B - Non-Standard Personal Auto	5.44%

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