

September 21, 2012
PUBLIC NOTICE # 2012-38

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). Rate filings may be viewed via the Internet at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0050-viewing-room>. Rate filings may also be viewed 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 on our Internet 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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived. Archived filings take approximately four weeks to retrieve.

###

(see attached list)

California Department of Insurance
Public Notice Filing
September 21, 2012

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
12-6884		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	FARMOWNERS MULTI-PERIL	MANUAL	FARMOWNERS-LOSS COSTS	
12-6885		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	FARMOWNERS MULTI-PERIL	MANUAL	FARMOWNERS	
12-6895		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	FARMOWNERS	
12-6898	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	OTHER LIABILITY	FORMS	ERRORS & OMISSIONS LIABILITY	
12-6886	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	AIRCRAFT	RULE CHANGE	AIRCRAFT LIAB. AND AVIATION PREMISES LIA	0
12-6880	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	SURETY	NEW PROGRAM	SMALL AND DISADVANTAGED CONTRACT BOND	0
12-6925	4574	CATLIN INSURANCE COMPANY, INC.	COMMERCIAL	INLAND MARINE	RATE	NONE	0
12-6882	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	EPACK EXTRA	27.4
12-6899	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ERRORS & OMISSIONS LIABILITY	
12-6900	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	ERRORS & OMISSIONS LIABILITY	
12-6946	0306	CUMIS INSURANCE SOCIETY, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	MGMT. & PROFESSIONAL LIAB.	
12-6961	4672	DONGBU INSURANCE CO., LTD. (U.S. BRANCH)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	DYNAMIC	6.8
12-6920	0000	ELECTRIC INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
12-6872	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	3.66
12-6904	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	INLAND MARINE	RATE	NONE	-0.02
12-6939	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BUSINESSOWNERS	1.9
12-6955	0248	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	RULE CHANGE	NONE	
12-6871	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	3.66

PN#: 2012-38

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

California Department of Insurance
Public Notice Filing
September 21, 2012

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
12-6957	0200	GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	INLAND MARINE	FORMS	VALUABLE PERSONAL PROPERTY	
12-6867	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	WINERY	0
12-6917	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-SAFEPAK	0
12-6931	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	INDUSTRIAL-COMMERCIAL-EDUCATIONAL FILM	0
12-6866	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	FIRE	RATE	MORTGAGE PROTECTION INSURANCE	-28
12-6868	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	WINERY	0
12-6918	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-SAFEPAK	0
12-6932	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	INDUSTRIAL-COMMERCIAL-EDUCATIONAL FILM	0
12-6869	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	WINERY	0
12-6933	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	INDUSTRIAL-COMMERCIAL-EDUCATIONAL FILM	0
12-6870	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	WINERY	0
12-6919	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-SAFEPAK	0
12-6934	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	INLAND MARINE	RULE CHANGE	INDUSTRIAL-COMMERCIAL-EDUCATIONAL FILM	0
12-6941	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
12-6947	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
12-6949	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
12-6950	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
12-6951	0091	HARTFORD INSURANCE COMPANY OF THE MIDWEST	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0

PN#: 2012-38

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

**California Department of Insurance
Public Notice Filing
September 21, 2012**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
12-6952	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
12-6962	0517	HDI-GERLING AMERICA INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	NONE	0
12-6926	4666	HISCOX INSURANCE COMPANY INC.	COMMERCIAL	FIDELITY	FORMS	NONE	
12-6929	4666	HISCOX INSURANCE COMPANY INC.	COMMERCIAL	BURGLARY AND THEFT	FORMS	NONE	
12-6948	3495	INFINITY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	SPECIAL AUTOMOBILE	
12-6889	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	AIRCRAFT	RULE CHANGE	AIRCRAFT LIAB. AND AVIATION PREMISES LIA	0
12-6940		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	AUTO LIABILITY	MANUAL	E&S RATING PLAN	
12-6956		INSURANCE SERVICES OFFICE, INC.	PERSONAL	AUTO LIABILITY	MANUAL	NONE	
12-6964		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	AUTO PHYSICAL DAMAGE	MANUAL	E&S RATING PLAN	
12-6930	0000	JEWELERS MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	UMBRELLA/EXCESS	0
12-6937	0000	JEWELERS MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	BOP	15
12-6873	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	3.66
12-6875	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	3.66
12-6874	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	3.66
12-6876	0111	LM INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	3.66
12-6963	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
12-6905	0169	MIDDLESEX INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
12-6901	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	OTHER LIABILITY	FORMS	ERRORS & OMISSIONS LIABILITY	

PN#: 2012-38

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

California Department of Insurance
Public Notice Filing
September 21, 2012

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
12-6890	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	AIRCRAFT	RULE CHANGE	AIRCRAFT LIAB. AND AVIATION PREMISES LIA	0
12-6910	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
12-6896	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	LIABILITY FOR DESIGNATED CONTRACTS	0
12-6897	2698	PACO ASSURANCE COMPANY, INC.	COMMERCIAL	MEDICAL MALPRACTICE	FORMS	CHIROPRACTOR & OUM CHIROPRACTOR	
12-6953	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
12-6938	0796	QBE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
12-6945	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	SIERRA MADRE ARTISANS	0
12-6906	0169	SENTRY INSURANCE A MUTUAL COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
12-6907	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
12-6909	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
12-6879	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	SPORTS AND SPECIAL EVENTS INSURANCE	0
12-6881	0176	STATE FARM FIRE AND CASUALTY COMPANY	COMMERCIAL	SURETY	FORMS	FIDELITY AND SURETY BONDS	
12-6888	0176	STATE FARM FIRE AND CASUALTY COMPANY	COMMERCIAL	SURETY	FORMS	FIDELITY AND SURETY BONDS	
12-6921	0176	STATE FARM FIRE AND CASUALTY COMPANY	COMMERCIAL	SURETY	FORMS	FIDELITY AND SURETY BONDS	
12-6887	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	COLLATERAL PROTECTION INSURANCE	0
12-6902	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ERRORS & OMISSIONS LIABILITY	
12-6954	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
12-6958	0200	UNITED SERVICES AUTOMOBILE ASSOCIATION	PERSONAL	INLAND MARINE	FORMS	VALUABLE PERSONAL PROPERTY	

PN#: 2012-38

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

**California Department of Insurance
Public Notice Filing
September 21, 2012**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
12-6959	0200	USAA CASUALTY INSURANCE COMPANY	PERSONAL	INLAND MARINE	FORMS	VALUABLE PERSONAL PROPERTY	
12-6960	0200	USAA GENERAL INDEMNITY COMPANY	PERSONAL	INLAND MARINE	FORMS	VALUABLE PERSONAL PROPERTY	
12-6903	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ERRORS & OMISSIONS LIABILITY	
12-6877	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	3.66
12-6878	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	3.66
12-6942	2538	WESCO INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	KING MOBILE HOME PARK	0
12-6911	0218	WESTERN SURETY COMPANY	COMMERCIAL	SURETY	RULE CHANGE	CHECK SELLER/CASHIER	0
12-6943	1285	XL INSURANCE AMERICA, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
12-6944	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
81 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS							

PN#: 2012-38

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

California Department of Insurance

Public Notice Filing Errata Report

September 21, 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	12-6673	9/7/2012	Florists' Mutual Insurance company	Commercial Multi Peril	Both Rate & Form	Business Package Policy	0.00%
Correct	12-6673	9/7/2012	Florists' Mutual Insurance company	Commercial Multi Peril	Rule & Form	Business Package Policy	0.00%
Incorrect	12-6041	8/10/2012	Stonebridge Casualty Insurance Company	Personal Inland Marine	Form	Travel	0.00%
Correct	12-6041	9/21/2012	Stonebridge Casualty Insurance Company	Commercial Inland Marine	Form	Group Travel	0.00%
Incorrect	12-5762	7/27/2012	The Hanover Insurance Company	Commercial Other Liability	Rate and Variance	Professional Liability - Accountants	-0.35%
Correct	12-5762	7/27/2012	The Hanover Insurance Company	Commercial Other Liability	Rule Change	Professional Liability Accountants	-0.35%
Incorrect	12-6722	9/7/2012	The Hanover Insurance Company	Commercial Other Liability	Rate and Variance	Professional Liability - Technology	
Correct	12-6722	9/7/2012	The Hanover Insurance Company	Commercial Other Liability	Rule Change	Professional Liability - Technology	
Incorrect	12-6692	9/7/2012	The Hanover Insurance Company	Commercial Fire	Rate and Variance	Technology	
Correct	12-6692	9/7/2012	The Hanover Insurance Company	Commercial Fire	Rule Change	Technology	
Incorrect	12-6694	9/7/2012	Massachusetts Bay Insurance Company	Commercial Fire	Both Rate and Form	Technology	
Correct	12-6694	9/7/2012	Massachusetts Bay Insurance Company	Commercial Fire	Rule Change	Technology	
ADD FILE TO PN	12-6967	6/8/2012	The Travelers Indemnity Company Of Connecticut	Commercial Multi-Peril	Rule	BOP - Masterpac Express	*

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

PN#: 2012-38

Page 1 of 1