

November 9, 2012
PUBLIC NOTICE # 2012-45

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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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.

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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 %*
12-8028	0626	ACE AMERICAN INSURANCE COMPANY	PERSONAL	INLAND MARINE	NEW PROGRAM	PET HEALTH	0
12-7945	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	FIRE	NEW PROGRAM	CNA PARAMOUNT	0
12-7957	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	EARTHQUAKE	NEW PROGRAM	CNA PARAMOUNT	0
12-8056	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	CNA PARAMOUNT	0
12-7963	0361	AMERICAN MODERN HOME INSURANCE COMPANY	PERSONAL	INLAND MARINE	BOTH RATE AND FORM	FIRST CHOICE WATERCRAFT	-12.56
12-7940	3416	AXIS INSURANCE COMPANY	COMMERCIAL	SURETY	RATE	NONE	0
12-7973	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS-BEAZLEY ARMOUR SIDE D & O LIAB.	0
12-8043	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	MEDICAL MALPRACTICE	RULE CHANGE	DENTAL HYGIENISTS	
12-7978	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	GENERAL RISK	
12-7992	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	GENERAL RISK	
12-8038	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	GENERAL RISK PROGRAM	
12-7979	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	GENERAL RISK	
12-7993	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	GENERAL RISK	
12-8040	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	GENERAL RISK PROGRAM	
12-8030	3488	BOND SAFEGUARD INSURANCE COMPANY	COMMERCIAL	SURETY	FORMS	IMMIGRATION	
12-8017	0802	CALIFORNIA CAPITAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	CIG EMPLOYEES	
12-8019	0802	CALIFORNIA CAPITAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	CIG EMPLOYEES	0
12-8023	0802	CALIFORNIA CAPITAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	CPF	0

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12-8024	0802	CALIFORNIA CAPITAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	CPF	
12-8035	0802	CALIFORNIA CAPITAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	PREFERRED	0
12-8048	0033	CALIFORNIA CASUALTY INDEMNITY EXCHANGE (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
12-8034	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
12-7946	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	CNA PARAMOUNT	0
12-7958	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	EARTHQUAKE	NEW PROGRAM	CNA PARAMOUNT	0
12-8057	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	CNA PARAMOUNT	0
12-7947	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	NEW PROGRAM	CNA PARAMOUNT	0
12-7959	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	EARTHQUAKE	NEW PROGRAM	CNA PARAMOUNT	0
12-8058	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	CNA PARAMOUNT	0
12-7955	0920	DIAMOND STATE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE AND VARIANCE	VAR. 5 - ANIMAL MORTALITY	6.48
12-8018	0802	EAGLE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	CIG EMPLOYEES	
12-8020	0802	EAGLE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	CIG EMPLOYEES	0
12-8036	0802	EAGLE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	PREFERRED	0
12-7981	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	BURGLARY AND THEFT	FORMS	NONE	
12-8049	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	FIDELITY	FORMS	NONE	
12-8067	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-7990	0212	FARMERS INSURANCE EXCHANGE	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	RENTERS & CONDOS	6.9

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12-7977	0248	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-7995	0248	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
12-7991	0212	FIRE INSURANCE EXCHANGE	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	RENTERS & CONDOS	6.9
12-7982	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	BURGLARY AND THEFT	FORMS	NONE	
12-8050	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	FIDELITY	FORMS	NONE	
12-8068	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-7970	0140	FREEDOM SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	LEAD A-SIDE DIC D&O	0
12-8062	0111	GOLDEN EAGLE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
12-8001	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
12-8005	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
12-8011	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	FARM & RANCH	
12-8002	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
12-8006	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
12-8012	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	FARM & RANCH	
12-8003	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
12-8007	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
12-8013	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	FARM & RANCH	
12-8027	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	BOTH RATE AND FORM	CROP HAIL INSURANCE	-7.4

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12-8004	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
12-8008	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	FIRE	FORMS	NONE	
12-8014	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	FARM & RANCH	
12-8022	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	RULE CHANGE	NONE	0
12-8032	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	none	0
12-8037	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	POLLUTION SERVICES INDUSTRIES	
12-8047	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	INSURANCE AGENTS E & O	0
12-8045	0300	HORACE MANN INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
12-8046	0300	HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
12-7975	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	AIRCRAFT	RULE CHANGE	AVIATION	0
12-8029		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FARMOWNERS MULTI-PERIL	MANUAL	FARMOWNERS	
12-8031	3488	LEXON INSURANCE COMPANY	COMMERCIAL	SURETY	FORMS	IMMIGRATION	
12-7983	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	BURGLARY AND THEFT	FORMS	NONE	
12-8069	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-7984	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	NONE	
12-8009	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	LIBERTY MUTUAL PROPERTY RM SELECT POLICY	
12-8051	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	NONE	
12-8071	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	

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12-7985	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	NONE	
12-8052	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	NONE	
12-8070	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-7986	0111	LM INSURANCE CORPORATION	COMMERCIAL	BURGLARY AND THEFT	FORMS	NONE	
12-8053	0111	LM INSURANCE CORPORATION	COMMERCIAL	FIDELITY	FORMS	NONE	
12-8072	0111	LM INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-7971	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	BUSINESSOWNERS	0
12-7948	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	FIRE	NEW PROGRAM	CNA PARAMOUNT	0
12-7960	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	EARTHQUAKE	NEW PROGRAM	CNA PARAMOUNT	0
12-8059	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	CNA PARAMOUNT	0
12-7976	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	AIRCRAFT	RULE CHANGE	AVIATION	0
12-8063	0111	NETHERLANDS INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
12-7941	3219	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
12-7953	3219	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	INLAND MARINE	FORMS	NONE	
12-7967	3219	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
12-8000	0088	NOVA CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	STANDARD & ALL PROGRAMS	
12-8010	0088	NOVA CASUALTY COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	STANDARD AND ALL PROGRAMS	0
12-7972	0225	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	COMMERCIAL	ALLIED LINES	RATE AND VARIANCE	VAR. 7A&B, 8B - CROP FREEZE	-4.17

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12-7937	0150	OLD REPUBLIC GENERAL INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
12-7938	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
12-7939	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	RISK MANAGEMENT	
12-8064	0111	PEERLESS INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
12-8065	0111	PEERLESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
12-7954	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	SPORTS AND LEISURE	-0.24
12-8021	4702	SPARTA INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
12-7980	0098	STARNET INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	GENERAL RISK	
12-7994	0098	STARNET INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	GENERAL RISK	
12-8041	0098	STARNET INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	GENERAL RISK PROGRAM	
12-8042	0225	TRANSGUARD INSURANCE COMPANY OF AMERICA, INC	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
12-7949	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	CNA PARAMOUNT	0
12-7961	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	NEW PROGRAM	CNA PARAMOUNT	0
12-8060	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	CNA PARAMOUNT	0
12-7951	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	INLAND MARINE	FORMS	NONE	
12-7968	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
12-8025	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	MULTI-PERIL	FORMS	PUBLIC ENTITY	
12-7952	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	INLAND MARINE	FORMS	NONE	

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12-7969	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
12-8026	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	FORMS	PUBLIC ENTITY	
12-7989	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BUSINESSOWNERS (REGIONAL)	
12-8039	0031	UNITED STATES LIABILITY INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RATE AND VARIANCE	COMPREHENSIVE PERSONAL LIABILITY	-19.52
12-7944	0215	UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	PERSONAL	EARTHQUAKE	RULE CHANGE	NONE	0
12-7950	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	CNA PARAMOUNT	0
12-7962	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	NEW PROGRAM	CNA PARAMOUNT	0
12-8061	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	CNA PARAMOUNT	0
12-7987	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	NONE	
12-8054	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	NONE	
12-8073	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-7988	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	NONE	
12-8055	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	NONE	
12-8074	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-8033	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	none	0
123 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS							

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