

August 24, 2012

PUBLIC NOTICE # 2012-34

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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
August 24, 2012**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
12-6464	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
12-6465	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
12-6432	0019	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	COMMERCIAL	FARMOWNERS MULTI-PERIL	BOTH RATE AND FORM	FARMOWNERS	-8.07
12-6409	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	EARTHQUAKE	RATE	PROPRIETARY	-34.21
12-6345	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	4.1
12-6371	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-6459	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	RULE CHANGE	NONE	
12-6346	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	4.1
12-6372	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-6460	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	RULE CHANGE	NONE	
12-6446	0124	AMERISURE MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
12-6424	0457	ARGONAUT GREAT CENTRAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
12-6428	0457	ARGONAUT GREAT CENTRAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	COMMERCIAL PACKAGE POLICY	
12-6425	0457	ARGONAUT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
12-6429	0457	ARGONAUT INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	COMMERCIAL PACKAGE POLICY	
12-6426	0457	ARGONAUT-MIDWEST INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
12-6430	0457	ARGONAUT-MIDWEST INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	COMMERCIAL PACKAGE POLICY	
12-6427	0457	ARGONAUT-SOUTHWEST INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	

PN#: 2012-34

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

**California Department of Insurance
Public Notice Filing
August 24, 2012**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
12-6431	0457	ARGONAUT-SOUTHWEST INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	COMMERCIAL PACKAGE POLICY	
12-6450	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	AFB TECHNOLOGY AND PROF LIABILITY INS	
12-6469	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	SIDE A DIRECTORS AND OFFICERS LIAB.	0
12-6451	0802	CALIFORNIA CAPITAL INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	NEW PROGRAM	AGRICULTURE GENERAL LIABILITY	0
12-6410	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	EARTHQUAKE	RATE	PROPRIETARY	-34.21
12-6468		CONTINENTAL HERITAGE INSURANCE COMPANY	COMMERCIAL	SURETY	FORMS	BAIL BONDS	
12-6411	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	EARTHQUAKE	RATE	PROPRIETARY	-34.21
12-6470	0323	CSE SAFEGUARD INSURANCE COMPANY	PERSONAL	FIRE	RULE CHANGE	DWELLING PROPERTY	0
12-6452	0802	EAGLE WEST INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	NEW PROGRAM	AGRICULTURE GENERAL LIABILITY	0
12-6384	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROF LIAB-INVESTMENT MANAGEMENT	0
12-6434	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	EXCESS LIABILITY	
12-6417	0212	FARMERS INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	BOP-HOSPITALITY	30.1
12-6437	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	COMMERCIALGARD	
12-6439	0038	FEDERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	MASTERPIECE-COLLECTOR VEHICLE	
12-6442	0038	FEDERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	MASTERPIECE-COLLECTOR VEHICLE	
12-6347	0212	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	4.1
12-6461	0212	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	COMMERCIAL	BOILER AND MACHINERY	RULE CHANGE	NONE	
12-6421	4736	FINANCIAL AMERICAN PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	CONTRACT REIMBURSEMENT INSURANCE	0

PN#: 2012-34

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

**California Department of Insurance
Public Notice Filing
August 24, 2012**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
12-6351	0796	GENERAL CASUALTY COMPANY OF WISCONSIN	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
12-6355	0796	GENERAL CASUALTY COMPANY OF WISCONSIN	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
12-6359	0796	GENERAL CASUALTY COMPANY OF WISCONSIN	COMMERCIAL	FIRE	RULE CHANGE	NONE.	
12-6363	0796	GENERAL CASUALTY COMPANY OF WISCONSIN	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	BOP.	
12-6367	0796	GENERAL CASUALTY COMPANY OF WISCONSIN	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
12-6406	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-SAFEPAK	0
12-6407	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-SAFEPAK	0
12-6471	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	K, THINKINFORMATION RISK	0
12-6408	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-SAFEPAK	0
12-6387	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	EMPLOYERS LIABILITY	0
12-6398	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
12-6400	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
12-6401	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
12-6402	0091	HARTFORD INSURANCE COMPANY OF THE MIDWEST	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
12-6403	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
12-6350	4666	HISCOX INSURANCE COMPANY INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
12-6449	0004	IDS PROPERTY CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	SAFETY PAYS HOMEOWNER	0
12-6447	0922	INSURANCE COMPANY OF THE WEST	COMMERCIAL	EARTHQUAKE	FORMS	DIFFERENCES IN CONDITIONS(DIC)	

PN#: 2012-34

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

**California Department of Insurance
Public Notice Filing
August 24, 2012**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
12-6445	0111	LIBERTY MUTUAL INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RATE	UMBRELLA/EXCESS CATASTROPHE POLICY	5
12-6418	0212	MID-CENTURY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	BOP-HOSPITALITY	30.1
12-6448	4715	MITSUI SUMITOMO INSURANCE USA INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
12-6453	0802	MONTEREY INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	NEW PROGRAM	AGRICULTURE GENERAL LIABILITY	0
12-6412	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	EARTHQUAKE	RATE	PROPRIETARY	-34.21
12-6467	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROF. LIAB. GUARDIAN FINANCIAL REPRESENTATIVE	0
12-6438	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	COMMERCIALGARD	
12-6382	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
12-6440	0038	PACIFIC INDEMNITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	MASTERPIECE-COLLECTOR VEHICLE	
12-6443	0038	PACIFIC INDEMNITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	MASTERPIECE-COLLECTOR VEHICLE	
12-6404	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
12-6376	0796	QBE INSURANCE CORPORATION	COMMERCIAL	AIRCRAFT	FORMS	AVIATION	
12-6352	0796	REGENT INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
12-6356	0796	REGENT INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
12-6360	0796	REGENT INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE.	
12-6364	0796	REGENT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	BOP.	
12-6368	0796	REGENT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
12-6385	0471	RURAL COMMUNITY INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	FORMS	CITRUS FRUIT NAMED PERIL INSURANCE	

PN#: 2012-34

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

**California Department of Insurance
Public Notice Filing
August 24, 2012**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
12-6386	0009	SEQUOIA INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BOP-ENTERPRISE	8.08
12-6378	0748	STAR INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	HOME HEALTH CARE	0
12-6377	0000	TOYOTA MOTOR INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	VEHICLE SERVICE AGREEMENT	0
12-6413	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RATE	PROPRIETARY	-34.21
12-6419	0212	TRUCK INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	BOP-HOSPITALITY	30.1
12-6405	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
12-6420	0984	U.S. SPECIALTY INSURANCE COMPANY	COMMERCIAL	SURETY	RATE	IMMIGRANT BONDS	0
12-6353	0796	UNIGARD INDEMNITY COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
12-6357	0796	UNIGARD INDEMNITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
12-6361	0796	UNIGARD INDEMNITY COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE.	
12-6365	0796	UNIGARD INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	BOP.	
12-6369	0796	UNIGARD INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
12-6354	0796	UNIGARD INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
12-6358	0796	UNIGARD INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
12-6362	0796	UNIGARD INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE.	
12-6366	0796	UNIGARD INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	BOP.	
12-6370	0796	UNIGARD INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
12-6422	0031	UNITED STATES LIABILITY INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	RESIDENTIAL PROPERTY MANAGERS	

PN#: 2012-34

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

**California Department of Insurance
Public Notice Filing
August 24, 2012**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
12-6414	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RATE	PROPRIETARY	-34.21
12-6441	0038	VIGILANT INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	MASTERPIECE-COLLECTOR VEHICLE	
12-6444	0038	VIGILANT INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	MASTERPIECE-COLLECTOR VEHICLE	
12-6348	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	4.1
12-6373	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-6462	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	RULE CHANGE	NONE	
12-6349	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	4.1
12-6374	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-6463	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	BOILER AND MACHINERY	RULE CHANGE	NONE	
99 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS							

PN#: 2012-34

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

California Department of Insurance Public Notice Filing Errata Report August 24, 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	12-5830	7/27/2012	Nipponkoa Insurance Company, Limited	Commercial Fire	Forms		
Correct	12-5830	7/27/2012	Nipponkoa Insurance Company, Limited	Commercial Fire	Rule Change		

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