

June 15, 2012

PUBLIC NOTICE # 2012-24

**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Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived.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  
Public Notice Filing  
June 15, 2012**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
12-4735	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
12-4674	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-7.08
12-4767	0140	AMCO INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	RECREATIONAL VEHICLE	
12-4771	0140	AMCO INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	BUSINESS AUTO & GARAGE DEALERS	
12-4740	1129	ATLANTIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	BOTH RATE AND FORM	ADVANTAGE FOR PROPERTY	8.19
12-4746	0626	BANKERS STANDARD INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RATE	UMBRELLA/EXCESS ACE PLATINUM PORTFOLIO	3.7
12-4675	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	BEAZLEY ONE MANAGEMENT LIABILITY	0
12-4669	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	OTHER LIABILITY	RATE	SPECIAL EVENTS	0
12-4671	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	NONE	0
12-4743	0000	CHURCH MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
12-4776	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	BOP	0
12-4765	0323	CIVIL SERVICE EMPLOYEES INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	HO3.4 & 6	
12-4781	0661	COMPANION PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	SABATON	23.2
12-4772	0140	DEPOSITORS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	BUSINESS AUTO & GARAGE DEALERS	
12-4741	1129	EMPLOYERS' FIRE INSURANCE COMPANY (THE)	COMMERCIAL	EARTHQUAKE	BOTH RATE AND FORM	ADVANTAGE FOR PROPERTY	8.19
12-4684	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
12-4683	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	FINANCE INSTITUTIONS PORTFOLIO	0
12-4729	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	NONE.	

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12-4685	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
12-4724	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	SKI RESORT	0
12-4710	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
12-4714	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	SELECT BUSINESS POLICY ENHANCED PLUS	
12-4719	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
12-4711	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
12-4715	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	SELECT BUSINESS POLICY ENHANCED PLUS	
12-4721	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
12-4712	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
12-4716	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	SELECT BUSINESS POLICY ENHANCED PLUS	
12-4722	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
12-4713	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
12-4717	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	FIRE	RULE CHANGE	SELECT BUSINESS POLICY ENHANCED PLUS	
12-4723	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
12-4778	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	BOP	0
12-4779	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	BOP	0
12-4727	0004	IDS PROPERTY CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	SAFETY PAYS AUTO	
12-4736	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
12-4686	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
12-4687	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
12-4688	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
12-4689	0111	LM INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
12-4780	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	BOP	0
12-4773	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	BUSINESS AUTO & GARAGE DEALERS	
12-4768	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	RECREATIONAL VEHICLE	
12-4774	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	BUSINESS AUTO & GARAGE DEALERS	
12-4775	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	BUSINESS AUTO & GARAGE DEALERS	
12-4726	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	SKI RESORT	0
12-4749	0225	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	COMMERCIAL	ALLIED LINES	FORMS	CROP HAIL-RAISINS	150
12-4673	0111	OHIO CASUALTY INSURANCE COMPANY (THE)	COMMERCIAL	FIDELITY	FORMS	NONE	
12-4742	1129	ONEBEACON AMERICA INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	BOTH RATE AND FORM	ADVANTAGE FOR PROPERTY	8.19
12-4747	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RATE	UMBRELLA/EXCESS ACE PLATINUM PORTFOLIO	3.7
12-4738	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
12-4744	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	NON-PROFIT D&O LIAB.	
12-4758	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	EMPLOYMENT PRACTICES LIAB	
12-4761	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	FIDUCIARY	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
12-4766	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	DIRECTORS & OFFICERS LIABILITY	
12-4777	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	PROF. LIAB. - FIRST CHOICE	
12-4751	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF. LIAB. - LAWYERS	0
12-4672	0031	UNITED STATES LIABILITY INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RULE CHANGE	COMPREHENSIVE PERSONAL LIAB.	
12-4732	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	SHOWTIME PRODUCT	0
12-4734	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR 8B-NONPROFIT SOCIAL SERVICE PACKAGE	-1.1
12-4739	0031	UNITED STATES LIABILITY INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	COMPREHENSIVE PERSONAL LIABILITY PRODUCT	
12-4764	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR 8A-BOP REGIONAL	-4.88
12-4769	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	SHOWTIME PRODUCT	0
12-4725	0212	UNIVERSAL UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
12-4731	0212	UNIVERSAL UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UNICOVER VI	0
12-4737	0212	UNIVERSAL UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	UNICOVER VI	0
12-4770	0212	UNIVERSAL UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	UNICOVER VI	0
12-4730	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	NONE.	
12-4690	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
12-4691	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
12-4753	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	FIRE	FORMS	SPECIALTY PROPERTY	
12-4682	0748	WILLIAMSBURG NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	EMPLOYEES BENEFIT LIAB.	0

PN#: 2012-24

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
143 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS							

PN#: 2012-24

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# California Department of Insurance Public Notice Filing Errata Report June 15, 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 (%)*
Delete	12-4396	6/1/2012	Executive Risk Indemnity Inc.	Commercial Other Liability	Rule Change	MediaGuard by Chubb	
Incorrect	12-4606	6/8/2012	Federal Insurance Company	Commercial Other Liability	Both Rate and Form	Prof Liab - Bankers for Financial Institutions	0%
Correct	12-4606	6/8/2012	Federal Insurance Company	Commercial Other Liability	<b>Rule Change</b>	Prof Liab - Bankers for Financial Institutions	0%
Incorrect	12-3688	5/4/2012	Occidental Fire & Casualty Company of North Carolina	Commercial Allied Lines	Both Rate and Form	Crop Rain	0.00%
Correct	12-3688	5/4/2012	Occidental Fire & Casualty Company of North Carolina	Commercial Allied Lines	<b>Rule Change</b>	Crop Rain	0.00%
Incorrect	12-3799	5/11/2012	St. Paul Fire and Marine Insurance Company	Commercial Multi-Peril	Rule Change		
Correct	12-3799	5/11/2012	St. Paul Fire and Marine Insurance Company	Commercial Multi-Peril	<b>Forms</b>		
Incorrect	12-3800	5/11/2012	St. Paul Guardian Insurance Company	Commercial Multi-Peril	Rule Change		
Correct	12-3800	5/11/2012	St. Paul Guardian Insurance Company	Commercial Multi-Peril	<b>Forms</b>		
Incorrect	12-3801	5/11/2012	St. Paul Mercury Insurance Company	Commercial Multi-Peril	Rule Change		
Correct	12-3801	5/11/2012	St. Paul Mercury Insurance Company	Commercial Multi-Peril	<b>Forms</b>		

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