

January 7, 2011

PUBLIC NOTICE # 2011-01

**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Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived.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
January 7, 2011**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
10-9447	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE	ISO COMMERCIAL INLAND MARINE	-5.8
10-9448	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE	ISO COMMERCIAL INLAND MARINE	-5.8
10-9449	0626	ACE INDEMNITY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE	ISO COMMERCIAL INLAND MARINE	-5.8
10-9455		ACE INDEMNITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
10-9450	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE	ISO COMMERCIAL INLAND MARINE	-5.8
10-9476		ALLIED WORLD ASSURANCE COMPANY (U.S.) INC.	COMMERCIAL	OTHER LIABILITY	FORMS	PRIMARY D&O CORP. LIABILITY INSURANCE	
10-9466		AMCO INSURANCE COMPANY	PERSONAL	INLAND MARINE	FORMS	PLEASURE BOATOWNERS	
11-61	0140	AMCO INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BOP	0
10-9436		AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	FIRE	RULE CHANGE	NONE	
10-9464		AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
10-9482		AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
10-9495		AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
10-9432	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
10-9446		AMERICAN RELIABLE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	UMBRELLA/EXCESS	10
10-9468		AMERICAN SECURITY INSURANCE COMPANY	PERSONAL	FIRE	RATE	CHOICE DWELLING	-1.2
10-9433	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
10-9512		ASSURED GUARANTY CORP.	COMMERCIAL	FINANCIAL GUARANTY	FORMS	NONE	
10-9489		AXIS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	LM LAWYERS PROFESSIONAL LIABILITY	0

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10-9451	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE	ISO COMMERCIAL INLAND MARINE	-5.8
10-9438		BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	BEAZLEY ONE MGMT. LIAB. INS.	
10-9479	3703	CASTLEPOINT NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	EMPLOYMENT PRACTICES LIALBILITY	0
10-9490		CENTURY-NATIONAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS	NEW PROGRAM	RENTERS INSURANCE	0
10-9440		CHARTIS PROPERTY CASUALTY COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	PRIVATE CLIENT GROUP	5.07
10-9459	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	EMPLOYMENT PRACTICES LIABILITY	0
10-9477		CIVIL SERVICE EMPLOYEES INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HO3,HO4, AND HO6	
10-9467	0411	COMMERCE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	SELECT	
10-9473		COMMERCE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	SELECT	2.73
11-37	0411	COMMERCE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	STONEWOOD VALU	
11-39	0661	COMPANION PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	COMMERCIAL PACKAGE POLICY	0
10-9475		CONTINENTAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	ASSOCIATION LIABILITY	-6
10-9484		DELOS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-MRR	0
11-65	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	CYBERSECURITY BY CHUBB	
10-9478		FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS 3	0
10-9492		FIRST AMERICAN SPECIALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS	RULE CHANGE	HOMEOWNERS 3	0
10-9498		FIRST AMERICAN SPECIALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS 6	0
10-9429		FLORISTS' MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUS. PACKAGE POLICY	

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10-9444	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
10-9528	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
10-9460	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	EMPLOYMENT PRACTICES LIABILITY	0
10-9461	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	EMPLOYMENT PRACTICES LIABILITY	0
10-9452	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	INLAND MARINE	RATE	ISO COMMERCIAL INLAND MARINE	-5.8
10-9453	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	INLAND MARINE	RATE	ISO COMMERCIAL INLAND MARINE	-5.8
10-9514	1318	INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB	PERSONAL	AUTO PHYSICAL DAMAGE	SYMBOLS	VEHICLE SYMBOLS	
10-9506		LEADING INSURANCE GROUP INSURANCE CO., LTD (UNITED STATES BRANCH)	COMMERCIAL	FIRE	RATE	NONE	0
10-9428		LIBERTY MUTUAL FIRE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
10-9462	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	EMPLOYMENT PRACTICES LIABILITY	0
10-9516		MEDMARC CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	MEDICAL DEVICES TECHNOLOGY-LIFE SCIENCES	
10-9424	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-2.6
10-9465		NATIONWIDE INSURANCE COMPANY OF AMERICA	PERSONAL	INLAND MARINE	FORMS	PLEASURE BOATOWNERS	
11-63	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RATE	BOP	0
10-9425	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-2.6
10-9445	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
10-9529	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
11-51	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	NONE	0

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11-53	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	NONE	0
11-55	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	NONE	0
11-57	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	NONE	0
11-67	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	BOP	0
11-69	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	NONE	0
10-9469	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BOP-GENERIC ISO	-9.3
10-9474		NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BOP ALLIANCE MEMBER SERVICES	8.74
10-9470	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BOP-GENERIC ISO	-9.3
10-9426		NORTHLAND INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	TRUCK	15.29
10-9491		NOVA CASUALTY COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE		
10-9463		OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	GENERAL LIABILITY/PUBLIC AUTO	0
10-9430		OREGON MUTUAL INSURANCE COMPANY	PERSONAL	EARTHQUAKE	RATE	NONE	6.9
10-9454	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE	ISO COMMERCIAL INLAND MARINE	-5.8
10-9508		PLAZA INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	BUSINESSOWNERS	0
10-9480	3703	PRESERVER INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	EMPLOYMENT PRACTICES LIALBILITY	0
10-9520	3703	PRESERVER INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
10-9524	3703	PRESERVER INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
10-9510	0800	RESIDENCE MUTUAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS	RULE CHANGE	HO-3	0

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
10-9485		SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	DEALER OPERATIONS	0
10-9518		SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
10-9437		SPARTA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
10-9472		STANDARD FIRE INSURANCE COMPANY (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	RETAIL, AFFINITY, DEGREED PROF., FIN. INST.	0
10-9486		STANDARD FIRE INSURANCE COMPANY (THE)	PERSONAL	OTHER LIABILITY	RULE CHANGE	AFFINITY AUTO	
10-9439		STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS-PUBLIC ENTITY LIAB.	0
10-9494		STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS STARR	0
10-9504		STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	AUTO LIABILITY	NEW PROGRAM	STARR	0
11-49	0176	STATE FARM FIRE AND CASUALTY COMPANY	COMMERCIAL	SURETY	FORMS	FIDELITY AND SURETY BONDS	
10-9481	3703	TOWER INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	EMPLOYMENT PRACTICES LIALBILITY	0
10-9521	3703	TOWER INSURANCE COMPANY OF NEW YORK	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
10-9526	3703	TOWER INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	0
10-9431		TOYOTA MOTOR INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	DEBT CANCELLATION AGREEMENT	
10-9456		TRANSGUARD INSURANCE COMPANY OF AMERICA, INC	COMMERCIAL	FIDELITY	BOTH RATE AND FORM		-5.4
10-9496		TRANSGUARD INSURANCE COMPANY OF AMERICA, INC	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	COMMERCIAL CRIME	-5.8
11-59	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	THE HARTFORD D&O PREMIER DEFENSE	
10-9522	0781	ULLICO CASUALTY COMPANY	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	CPP	0
11-41	0781	ULLICO CASUALTY COMPANY	COMMERCIAL	FIRE	RATE	NONE	1.5

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11-47	0031	UNITED STATES LIABILITY INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RATE	UMBRELLA EXCESS	0
10-9511	0800	WESTERN MUTUAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS	RULE CHANGE	HO-3	0
10-9471	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	RATE	BOP-GENERIC ISO	-9.3
10-9487		XL INSURANCE AMERICA, INC.	COMMERCIAL	EARTHQUAKE	NEW PROGRAM	LARGE PROPERTY RATING	0
10-9488		XL INSURANCE AMERICA, INC.	COMMERCIAL	FIRE	NEW PROGRAM	LARGE PROPERTY RATING	0
10-9434	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
10-9435	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
97 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS							

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California Department of Insurance Public Notice Filing Errata Report January 7, 2011

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 (%)*
Add	10-9457	12/24/2010	GEICO General Insurance Company	Personal Auto Liability and Physical Damage	Symbols		
Add	10-9458	12/24/2010	GEICO Indemnity Company	Personal Auto Liability and Physical Damage	Symbols		

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