

January 29, 2010

PUBLIC NOTICE # 2010-5

**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Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived.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
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
10-780	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	
10-686	0140	AMCO INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RATE	NONE	-8.4
10-723		AMCO INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	GARAGE	
10-669		AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	MOBILE & MODULAR HOMES	0
10-724		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
10-732	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	LIQUOR LIABILITY	0
10-747	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	LIQUOR LIABILITY	0
10-725	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TECHNOLOGY ERRORS & OMISSIONS	
10-801		AMERICAN RELIABLE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	HOBBYIST	
10-726	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TECHNOLOGY ERRORS & OMISSIONS	
10-680		ARCH INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	LRARO	0
10-651	0012	COMMERCE AND INDUSTRY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ISO COMMERCIAL GENERAL LIABILITY	
10-733	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	LIQUOR LIABILITY	0
10-748	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	LIQUOR LIABILITY	0
10-734	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	LIQUOR LIABILITY	0
10-749	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	LIQUOR LIABILITY	0
10-711		CRUSADER INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	MAINSTREET AND MAINSTREET-N.O.C.	
10-731		CRUSADER INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	MAINSTREET	

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10-355		DENTISTS INSURANCE COMPANY (THE)	COMMERCIAL	MEDICAL MALPRACTICE	RULE CHANGE	PROF LIAB - DENTIST	
10-802		EMPLOYERS' FIRE INSURANCE COMPANY (THE)	COMMERCIAL	FIDELITY	FORMS	BANKING	
10-707		EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
10-721	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS		
10-645		FEDERAL INSURANCE COMPANY	COMMERCIAL	AIRCRAFT	RULE CHANGE	AVIATION	
10-681	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
10-739		FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	MEDIAGUARD BY CHUBB	
10-719		FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS ASDA	0
10-652	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ISO COMMERCIAL GENERAL LIABILITY	
10-657	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	AIRCRAFT	FORMS	NON-OWNED PREMISES LIABILITY	
10-641	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTION SERVICES	
10-692	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	FINE ARTS	
10-712	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	SPECIAL FLOATER	
10-642	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTION SERVICES	
10-693	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	FINE ARTS	
10-713	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	SPECIAL FLOATER	
10-643	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTION SERVICES	
10-665		GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	BOND DIVISION- LICENSE AND PERMIT BONDS	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
10-694	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	FINE ARTS	
10-714	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	SPECIAL FLOATER	
10-644	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	FIDELITY	FORMS	FINANCIAL INSTITUTION SERVICES	
10-695	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	INLAND MARINE	FORMS	FINE ARTS	
10-715	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	INLAND MARINE	FORMS	SPECIAL FLOATER	
10-682	0038	GREAT NORTHERN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
10-788		GREENWICH INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	ISO COMMERCIAL PROPERTY	0
10-639	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	RULE CHANGE	NONE	
10-696	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
10-691		HARCO NATIONAL INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RATE	NONE	20
10-753	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-SPECTRUM	0
10-754	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-SPECTRUM	0
10-755	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-SPECTRUM	0
10-756	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-SPECTRUM	0
10-653	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	ISO COMMERCIAL GENERAL LIABILITY	
10-658	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	AIRCRAFT	FORMS	NON-OWNED PREMISES LIABILITY	
10-730		INSURANCE COMPANY OF THE WEST	COMMERCIAL	EARTHQUAKE	FORMS	DIFFERENCE IN CONDITIONS (DIC)	
10-803	0767	MANUFACTURERS ALLIANCE INSURANCE COMPANY	COMMERCIAL	FIDELITY	RATE	NONE	0

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10-807	0767	MANUFACTURERS ALLIANCE INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RATE	NONE	0
10-640	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
10-697	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
10-735	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	LIQUOR LIABILITY	0
10-750	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	LIQUOR LIABILITY	0
10-779	0079	NATIONAL GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	ARF08-MOTORCYCLE	
10-782		NATIONAL GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	ARF08-MOTORCYCLE	-1.24
10-654	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	FORMS	ISO COMMERCIAL GENERAL LIABILITY	
10-659	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	AIRCRAFT	FORMS	NON-OWNED PREMISES LIABILITY	
10-690		NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PRIVATE EDGE PLUS	0
10-722	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS		
10-670	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
10-687	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	EARTHQUAKE	RATE	NONE	-8.4
10-671	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
10-688	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RATE	NONE	-8.4
10-655	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ISO COMMERCIAL GENERAL LIABILITY	
10-660	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	AIRCRAFT	FORMS	NON-OWNED PREMISES LIABILITY	
10-795		NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	INLAND MARINE	FORMS	STRUCTURAL MOVERS	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
10-740	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS		
10-741	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS		
10-683	0038	NORTHWESTERN PACIFIC INDEMNITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
10-667		NOVA CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
10-746		NOVA CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE		0
10-668		OLD REPUBLIC GENERAL INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RATE AND VARIANCE	VAR. 7A, 8B	-1.9
10-745		OLD REPUBLIC GENERAL INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	
10-738		OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	D & O - PRIMARY	
10-781	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	
10-684	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
10-708		PACIFIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	SPECIAL FARM PACKAGE "10"	
10-804	0767	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMMERCIAL	FIDELITY	RATE	NONE	0
10-808	0767	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RATE	NONE	0
10-805	0767	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	COMMERCIAL	FIDELITY	RATE	NONE	0
10-809	0767	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	COMMERCIAL	BURGLARY AND THEFT	RATE	NONE	0
10-689		PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
10-650		PLAZA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	COMMERCIAL GENERAL LIABILITY	0
10-774		PLAZA INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	NONE	0

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10-760		PRAETORIAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE		
10-778		PRAETORIAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	DIFFERENCE IN CONDITIONS	0
10-757	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-SPECTRUM	0
10-701		SAFETY NATIONAL CASUALTY CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
10-759		SPARTA INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	MEMBER HARDWARE	0
10-676	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
10-677	3548	ST. PAUL GUARDIAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
10-666		STONINGTON INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	ASSISTED LIVING, CHILD CARE, AND SOCIAL SERVICES	10.05
10-716		STONINGTON INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	ASSISTED LIVING AND SOCIAL SERVICES	0
10-729		STONINGTON INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	GENERAL RISKS	0
10-761		STONINGTON INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	FOOD AND BEVERAGE	0
10-787		STONINGTON INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	FOOD AND BEVERAGE	-1.89
10-789		STONINGTON INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	GENERAL RISKS	-1.89
10-736	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	LIQUOR LIABILITY	0
10-751	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	LIQUOR LIABILITY	0
10-792		TRAVELERS COMMERCIAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	QUANTUMHOMEOWNERS	
10-698	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
10-699	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	

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10-758	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-SPECTRUM	0
10-718		UNITED STATES FIRE INSURANCE COMPANY	PERSONAL	INLAND MARINE	RATE	PETSMARKETING	20
10-737	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	LIQUOR LIABILITY	0
10-752	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	LIQUOR LIABILITY	0
10-685	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
10-706		VIRGINIA SURETY COMPANY, INC.	COMMERCIAL	INLAND MARINE	NEW PROGRAM	GROUP TRAVEL	0
10-742	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS		
10-727	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TECHNOLOGY ERRORS & OMISSIONS	
10-728	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	OTHER LIABILITY	FORMS	TECHNOLOGY ERRORS & OMISSIONS	
117 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 29, 2010

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	10-135	1/15/2010	Travelers Casualty and Surety Company of America	Commercial Other Liability	Forms	Modular Rewrite	
Correct	10-135	1/15/2010	Travelers Casualty and Surety Company of America	Commercial Other Liability	Forms	Wrap+/Directors, Officers, and Org (Public)	
Incorrect	10-155	1/15/2010	Travelers Casualty and Surety Company of America	Commercial Other Liability	Forms	Modular Rewrite	
Correct	10-155	1/15/2010	Travelers Casualty and Surety Company of America	Commercial Other Liability	Forms	Wrap+/Private Partnership Liability	
Incorrect	10-200	1/15/2010	Travelers Casualty and Surety Company of America	Commercial Other Liability	Forms	Modular Rewrite	
Correct	10-200	1/15/2010	Travelers Casualty and Surety Company of America	Commercial Other Liability	Forms	Wrap+/Private Company D&O Liab	

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