

April 1, 2011

PUBLIC NOTICE # 2011-13

**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Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived.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  
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
11-2903	1278	ACA INSURANCE COMPANY	PERSONAL	FIRE	RATE	NONE	4.03
11-2890	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-2919	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
11-3025		ARGONAUT INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	ALTERIS PUBLIC RISK SOLUTIONS PACKAGE	
11-2879	0098	CAROLINA CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	LAWYERS	-0.3
11-2891	0012	CHARTIS PROPERTY CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-2921	0012	CHARTIS PROPERTY CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
11-3008	0012	CHARTIS PROPERTY CASUALTY COMPANY	PERSONAL	INLAND MARINE	FORMS	PRIVATE COLLECTIONS	
11-2911	0212	COLONIAL AMERICAN CASUALTY AND SURETY COMPANY	COMMERCIAL	SURETY	RATE	NONE	-9.93
11-2892	0012	COMMERCE AND INDUSTRY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-2920	0012	COMMERCE AND INDUSTRY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
11-2997	0411	COMMERCE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	SIGNATURE	5.92
11-3001	0411	COMMERCE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	SIGNATURE	
11-2947		EMPIRE FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	ABACUS ENTERTAINMENT	
11-2981	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-3006		EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-2886	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	FORMS	NONE.	0
11-2941	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	FORMS	NONE	0

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11-3010	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
11-3011	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
11-2912	0212	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	COMMERCIAL	SURETY	RATE	NONE	-9.93
11-2959		FIDELITY NATIONAL INSURANCE COMPANY	PERSONAL	FIRE	FORMS	DWELLING FIRE	
11-3009	0670	FIDELITY NATIONAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS	0
11-3023		FIDELITY NATIONAL PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS	0
11-2982	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-2905	0200	GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
11-2899	0111	GOLDEN EAGLE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
11-2915	0111	GOLDEN EAGLE INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESS OWNERS	
11-3015	0111	GOLDEN EAGLE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
11-2893	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-2922	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
11-2887	0038	GREAT NORTHERN INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	FORMS	NONE.	
11-2942	0038	GREAT NORTHERN INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	FORMS	NONE	
11-2950	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	NONE	5.2
11-2927	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-2928	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	

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11-2929	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
11-2930	0091	HARTFORD INSURANCE COMPANY OF THE MIDWEST	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
11-2931	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
11-2904		INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
11-2894	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-2923	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
11-3029		INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	ALLIED LINES	BOTH RATE AND FORM	CROP-HAIL	9.34
11-2895	0012	LANDMARK INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-2983	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-2884	0111	LIBERTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	OTHER LIABILITY	RATE	NONE	4.21
11-2957	0111	LIBERTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
11-2984	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-2985	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-2986	0111	LM INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-2883	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	KIDNAP AND RANSOME/EXTORTION	
11-2896	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-2924	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
11-2900	0111	NETHERLANDS INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	

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11-3016	0111	NETHERLANDS INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
11-2897	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-2925	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
11-2999	3219	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
11-2996		NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	SR GA AND AEROSPACE	0
11-2943	0038	NORTHWESTERN PACIFIC INDEMNITY COMPANY	COMMERCIAL	BOILER AND MACHINERY	FORMS	NONE	
11-2956	0088	NOVA CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-2881		OHIO CASUALTY INSURANCE COMPANY (THE)	COMMERCIAL	SURETY	RATE	NONE	-0.21
11-2975	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	COMMERCIAL GENERAL LIABILITY	
11-2888	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	BOILER AND MACHINERY	FORMS	NONE.	
11-2944	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	BOILER AND MACHINERY	FORMS	NONE	
11-2979	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
11-2902	0111	PEERLESS INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
11-2917	0111	PEERLESS INDEMNITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESS OWNERS	
11-3017	0111	PEERLESS INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
11-2901	0111	PEERLESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
11-3018	0111	PEERLESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
11-2885	0677	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	

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11-3007	0796	PRAETORIAN INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	TENANT	0
11-2939		PROCENTURY INSURANCE COMPANY	COMMERCIAL	SURETY	NEW PROGRAM	NONE	0
11-3033	0155	PROGRESSIVE EXPRESS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-2932	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
11-2916	0074	SAFETY NATIONAL CASUALTY CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-2971		SECURIAN CASUALTY COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	COLLATERAL PROTECTION INSURANCE (CPI)	0
11-3021		STANDARD FIRE INSURANCE COMPANY (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	AFFINITY AUTO	0
11-3013	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	FIDELITY	NEW PROGRAM	HOSPITALITY	0
11-3035		STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	HOSPITALITY	0
11-2995	0000	SUTTER INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	VEHICLE SERVICES CONTRACT	6.6
11-2877	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS	0
11-2878	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	NONE	0
11-2937	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	FIRE	NEW PROGRAM	NONE	0
11-2949	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	INLAND MARINE	NEW PROGRAM	UNCONTROLLED CLASSES	0
11-3019	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	INLAND MARINE	NEW PROGRAM	CONTROLLED CLASSES	0
11-3002	3098	TNUS INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	BOTH RATE AND FORM	NONE	-16.86
11-3003	3098	TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.	COMMERCIAL	BOILER AND MACHINERY	BOTH RATE AND FORM	NONE	-16.86
11-3005	3098	TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	UNCONTROLLED (NON-FILED CLASSES)	-24.76

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
11-3004	3098	TRANS PACIFIC INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	BOTH RATE AND FORM	NONE	-16.86
11-3027	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
11-3028	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
11-2933	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
11-2977	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	THE HARTFORD PREMIER CHOICE	
11-3034	0155	UNITED FINANCIAL CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-2907	0200	UNITED SERVICES AUTOMOBILE ASSOCIATION	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
11-2955	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONPROFIT SOCIAL SERVICE PACKAGE PRODUCT	0
11-2908	0200	USAA CASUALTY INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
11-2909	0200	USAA GENERAL INDEMNITY COMPANY	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
11-2889	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	FORMS	NONE.	
11-2945	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	FORMS	NONE	
11-2953		VIRGINIA SURETY COMPANY, INC.	COMMERCIAL	INLAND MARINE	NEW PROGRAM	COMMUNICATIONS EQUIPMENT COVERAGE	0
11-2987	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-2988	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-2935	0218	WESTERN SURETY COMPANY	COMMERCIAL	SURETY	RULE CHANGE	PROBATE BONDS	0
11-3031		WORKMEN'S AUTO INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	ROAD AMERICA MOTOR CLUB	0
11-2951	1285	XL INSURANCE AMERICA, INC.	COMMERCIAL	MULTI-PERIL	RATE	NONE	5.2

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11-2913	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	SURETY	RATE	NONE	-9.93
<b>109 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS</b>							

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# California Department of Insurance Public Notice Filing Errata Report April 1, 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 (%)*
Incorrect	11-1988	3/4/2011	Northland Insurance Company	Commercial Other Liability	Forms	Truck	-2.30%
Correct	11-1988	3/4/2011	Northland Insurance Company	Commercial Other Liability	<b>Both Rate and Form</b>	Truck	-2.30%
Add	11-2961	3/18/2011	Sentry Casualty Company	Commercial Other Liability	Forms		

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