

April 8, 2011

PUBLIC NOTICE # 2011-14

**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Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived.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  
April 8, 2011**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
11-3081	3239	ALLIED WORLD ASSURANCE COMPANY (U.S.) INC.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	FIDUCIARY LIAB. POLICY FOR LABOR MGMT.	0
11-3205		ALLIED WORLD ASSURANCE COMPANY (U.S.) INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS LIABILITY	
11-3156	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
11-3167	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	BOILER AND MACHINERY	RULE CHANGE	EQUIPMENT BREAKDOWN	0
11-3211	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	INLAND MARINE	FORMS	NONE	
11-3140	0111	AMERICAN FIRE AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
11-3071	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-3091	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	VARIOUS PROF. LIAB. PRODUCTS	
11-3177	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	BEALEY ONE MGMT. LIAB.	
11-3183		BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	DIRECTORS & OFFICERS	0
11-3180	0802	CALIFORNIA CAPITAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	PREFERRED	
11-3072	0012	CHARTIS PROPERTY CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-3073	0012	COMMERCE AND INDUSTRY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-3157	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
11-3168	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	BOILER AND MACHINERY	RULE CHANGE	EQUIPMENT BREAKDOWN	0
11-3212	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
11-3158	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
11-3169	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	BOILER AND MACHINERY	RULE CHANGE	EQUIPMENT BREAKDOWN	0

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11-3213	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	INLAND MARINE	FORMS	NONE	
11-3181	0802	EAGLE WEST INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	PREFERRED	
11-3127	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	INLAND MARINE	FORMS	NONE	
11-3202	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
11-3148	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	APEX-RESIDENTIAL BUILDERS' RISK	
11-3166	1114	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
11-3128	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	INLAND MARINE	FORMS	NONE	
11-3196	0000	GOLDEN BEAR INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	BOTH RATE AND FORM	NONE	0
11-3141	0111	GOLDEN EAGLE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
11-3074	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-3149	0038	GREAT NORTHERN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	APEX-RESIDENTIAL BUILDERS' RISK	
11-3145	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE AND VARIANCE	VAR.5	-18.5
11-3201	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	PREMIER BUILDING OWNER'S	
11-3075	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-3119		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIRE	MANUAL	NONE	
11-3203		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	MEDICAL MALPRACTICE	MANUAL	PROF. LIAB. - MEDICAL	
11-3076	0012	LANDMARK INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-3129	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	FORMS	NONE	

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11-3117	0111	LIBERTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-3130	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
11-3131	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
11-3132	0111	LM INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	FORMS	NONE	
11-3194	3479	MERCHANTS BONDING COMPANY (MUTUAL)	COMMERCIAL	FIDELITY	NEW PROGRAM	NONE	0
11-3067	0660	MERCURY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	ALL PROGRAMS	
11-3092	0212	MID-CENTURY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
11-3093	0212	MID-CENTURY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
11-3206	4715	MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	COMMERCIAL	FIRE	NEW PROGRAM	PREMIER BUILDING OWNER'S	0
11-3159	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
11-3170	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	BOILER AND MACHINERY	RULE CHANGE	EQUIPMENT BREAKDOWN	0
11-3214	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	INLAND MARINE	FORMS	NONE	
11-3077	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-3155		NATIONWIDE INSURANCE COMPANY OF AMERICA	PERSONAL	INLAND MARINE	FORMS	PLEASURE BOATOWNERS	
11-3178	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	FARM & RANCH	0
11-3179	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	FARM & RANCH	0
11-3078	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-3163	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	FORMS	NONE	

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11-3186	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	AIRCRAFT	NEW PROGRAM	SR GA AND AEROSPACE	0
11-3164	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	FORMS	NONE	
11-3150	0038	NORTHWESTERN PACIFIC INDEMNITY COMPANY	COMMERCIAL	INLAND MARINE	FORMS	APEX-RESIDENTIAL BUILDERS' RISK	
11-3199		OREGON MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	BUSINESS OWNERS	6.8
11-3151	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	INLAND MARINE	FORMS	APEX-RESIDENTIAL BUILDERS' RISK	
11-3118	0677	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	ULTIMATE COVER	0
11-3153	0796	QBE INSURANCE CORPORATION	PERSONAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NON-STANDARD AUTO	3.55
11-3185		QBE INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-3207	0796	QBE INSURANCE CORPORATION	COMMERCIAL	FIRE	NEW PROGRAM	PREMIER BUILDING OWNER'S	0
11-3139	4702	SPARTA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-3079	4670	STARR INDEMNITY & LIABILITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR, 7A, 7B- NON-STANDARD	5.08
11-3162	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	HOSPITALITY INSURANCE	0
11-3121	3098	TNUS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	EQUIPMENT BREAKDOWN	-16.86
11-3122	3098	TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	EQUIPMENT BREAKDOWN	-16.86
11-3189	3098	TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	INLAND MARINE(NON-FILED CLASSES)	-24.76
11-3123	3098	TRANS PACIFIC INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	EQUIPMENT BREAKDOWN	-16.86
11-3160	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
11-3171	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	RULE CHANGE	EQUIPMENT BREAKDOWN	0

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11-3215	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
11-3125	0796	UNIGARD INDEMNITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	0
11-3126	0796	UNIGARD INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-3195		UNIVERSAL NORTH AMERICA INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	HOMEOWNERS	
11-3161	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
11-3172	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	RULE CHANGE	EQUIPMENT BREAKDOWN	0
11-3216	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
11-3152	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	APEX-RESIDENTIAL BUILDERS' RISK	
11-3133	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
11-3134	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
11-3165	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	BOILER AND MACHINERY	FORMS	NONE	
11-3187		WRM AMERICA INDEMNITY COMPANY, INC.	COMMERCIAL	FIDELITY	NEW PROGRAM	CRIME AND FIDELITY	0
11-3208	0000	WRM AMERICA INDEMNITY COMPANY, INC.	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	CRIME AND FIDELITY	0
11-3146	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE AND VARIANCE	VAR.5	-18.5

**86 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 April 8, 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	11-724	1/28/2011	Insurance Services Office, Inc.	Commercial Multi-Peril	Manual		
Correct	11-724	1/28/2011	Insurance Services Office, Inc.	<b>Commercial Fire</b>	Manual		

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