

May 13, 2011

PUBLIC NOTICE # 2011-19

**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Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived.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
May 13, 2011**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
11-4148		ACCESS INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-4213	0008	ALLSTATE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-14.04
11-4231		AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	FIRE	RULE CHANGE	NONE	
11-4188	0019	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	PERSONAL	OTHER LIABILITY	RATE	NONE	0
11-4158	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PROGRAM PLUS (TCPP)	
11-4234	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
11-4170	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-4182	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	AIRCRAFT	FORMS	GOLD MEDALLION COMMERCIAL BUSINESS	
11-4241	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	AIRCRAFT	RULE CHANGE	NONE	
11-4240	0408	AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	GUARANTEED AUTO PROTECTION	0
11-4247	0408	AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	RULE CHANGE	GUARANTEED AUTO PROTECTION	0
11-4235	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
11-4209	0124	AMERISURE MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	0
11-4249	0457	ARGONAUT INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	NONE	
11-4187	0984	AVEMCO INSURANCE COMPANY	PERSONAL	AIRCRAFT	RULE CHANGE	AVIATION	
11-4180	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	SPECIAL EVENTS	0
11-4171	0012	CHARTIS PROPERTY CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-4216	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR 8A	0

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11-4172	0012	COMMERCE AND INDUSTRY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-4159	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PROGRAM PLUS (TCPP)	
11-4160	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PROGRAM PLUS (TCPP)	
11-4246	0000	CRUSADER INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	MAINSTREET	0
11-4198	0075	DEVELOPERS SURETY AND INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	CONTRACTORS AND TRACT HOMEBUILDERS	0
11-4140	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-4149	0212	FARMERS INSURANCE EXCHANGE	PERSONAL	FIRE	FORMS	DWELLING FIRE	
11-4157	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	FOREFRONT INVESTMENT ADVISERS	0
11-4248	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	MEDIAGUARD BY CHUBB	0
11-4254	0670	FIDELITY NATIONAL INSURANCE COMPANY	PERSONAL	FIRE	BOTH RATE AND FORM	DWELLING FIRE	2.4
11-4150	0212	FIRE INSURANCE EXCHANGE	PERSONAL	FIRE	FORMS	DWELLING FIRE	
11-4141	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-4156	0349	FLORISTS' MUTUAL INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	FORMS	NONE	0
11-4164	0000	GATEWAY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	STANDARD	0
11-4178		GLOBAL LIBERTY INSURANCE COMPANY OF NEW YORK	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-4173	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-4151	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-SAFEPAK	0
11-4152	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-SAFEPAK	0

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11-4185	0084	GREAT AMERICAN ASSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	RECREATION VEHICLE	0
11-4153	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-SAFEPAK	0
11-4197	0150	GREAT WEST CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	0
11-4201		GREAT WEST CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	0
11-4251	0150	GREAT WEST CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	0
11-4210	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	FIRE	RATE	NONE	-6.8
11-4217	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR 8A	0
11-4218	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR 8A	0
11-4253	0246	INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	0
11-4174	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-4183	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	AIRCRAFT	FORMS	GOLD MEDALLION COMMERCIAL BUSINESS	
11-4242	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	AIRCRAFT	RULE CHANGE	NONE	
11-4142	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-4143	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-4144	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-4145	0111	LM INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-4219	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR 8A	0
11-4186	0930	NATIONAL AMERICAN INSURANCE COMPANY OF CALIFORNIA	COMMERCIAL	SURETY	RULE CHANGE	BAIL BONDS	0

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
11-4161	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PROGRAM PLUS (TCPP)	
11-4179		NATIONAL INTERSTATE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	RECREATION VEHICLE	0
11-4175	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-4184	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	AIRCRAFT	FORMS	GOLD MEDALLION COMMERCIAL BUSINESS	
11-4243	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	AIRCRAFT	RULE CHANGE	NONE	
11-4176	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-4168	3219	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	FIRE	RULE CHANGE	DELUXE	
11-4154	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	NEW PROGRAM	DEALER OPERATIONS	0
11-4195	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	DEALER OPERATION	0
11-4244	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	INLAND MARINE	NEW PROGRAM	DEALER OPERATIONS	0
11-4207		OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	COMMERCIAL	ALLIED LINES	NEW PROGRAM	RAISINS DRYING ON THE VINE (DOV)	0
11-4181	0150	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	COLLECTORS	0
11-4199	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	NEW PROGRAM	SPORTS AND RECREATION PG AU COV.	0
11-4169	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	BOP	0
11-4205		STAR INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	GARAGE	
11-4233	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	GARAGE	2.5
11-141	0161	TOPA INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	GROWERS SERVICE	0
11-4162	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PROGRAM PLUS (TCPP)	

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11-4238	0796	UNIGARD INDEMNITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
11-4239	0796	UNIGARD INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
11-4155	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	DEALER OPERATIONS	0
11-4196	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	DEALER OPERATION	0
11-4245	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	DEALER OPERATIONS	0
11-4250	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	CENTERS/NURSERY SCHOOLS PACKAGE PRODUCT	
11-4163	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PROGRAM PLUS (TCPP)	
11-4146	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-4147	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-4177		WESCO INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
11-4215	0000	WRM AMERICA INDEMNITY COMPANY, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-4211	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	FIRE	RATE	NONE	-6.8
11-4236	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
11-4237	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	INLAND MARINE	FORMS	NONE	
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 May 13, 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	11-4091	5/6/2011	Twin City Fire Insurance Company	Commercial Other Liability	Forms	The Hartford Premier Choice	
Correct	11-4091	5/6/2011	Twin City Fire Insurance Company	Commercial Other Liability	Forms	The Hartford Non-Profit Choice	

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