

June 10, 2011

PUBLIC NOTICE # 2011-23

**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Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived.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
June 10, 2011**

| File # | Grp # | Company Name | Line Type | Line Description | File Type | Program | Overall Rate %* |
|---------|-------|--|------------|-----------------------|--------------------|--------------------------|-----------------|
| 11-4920 | | ACCREDITED SURETY AND CASUALTY COMPANY, INC. | COMMERCIAL | SURETY | FORMS | BAIL | |
| 11-4949 | 0212 | AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | ABUSIVE ACT LIABILITY | 0 |
| 11-4950 | 0212 | AMERICAN ZURICH INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | ABUSIVE ACT LIABILITY | 0 |
| 11-4883 | 0457 | ARGONAUT INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | RULE CHANGE | SPECILATY | |
| 11-4859 | 3416 | AXIS INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | NEW PROGRAM | PUG | 0 |
| 11-4861 | 0098 | BERKLEY NATIONAL INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | RULE CHANGE | GENERAL RISK | |
| 11-4891 | 0098 | BERKLEY NATIONAL INSURANCE COMPANY | COMMERCIAL | INLAND MARINE | RULE CHANGE | GENERAL RISK | |
| 11-4938 | 0098 | BERKLEY NATIONAL INSURANCE COMPANY | COMMERCIAL | FIRE | RATE | GENERAL RISK PROPERTY | 0 |
| 11-4862 | 0098 | BERKLEY REGIONAL INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | RULE CHANGE | GENERAL RISK | |
| 11-4892 | 0098 | BERKLEY REGIONAL INSURANCE COMPANY | COMMERCIAL | INLAND MARINE | RULE CHANGE | GENERAL RISK | |
| 11-4939 | 0098 | BERKLEY REGIONAL INSURANCE COMPANY | COMMERCIAL | FIRE | RATE | GENERAL RISK PROPERTY | 0 |
| 11-4886 | 0501 | CAPITOL INDEMNITY CORPORATION | COMMERCIAL | MULTI-PERIL | RULE CHANGE | BOP | 0 |
| 11-4946 | | CASTLEPOINT NATIONAL INSURANCE COMPANY | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | RULE CHANGE | TRUCKERS | |
| 11-4948 | | COAST NATIONAL INSURANCE COMPANY | PERSONAL | AUTO LIAB/PHYS DAMAGE | RATE AND VARIANCE | VAR. 2B, 3 - BASIC | 6.9 |
| 11-4940 | 4381 | DELOS INSURANCE COMPANY | COMMERCIAL | FIRE | RULE CHANGE | PREMIER BUILDING OWNER'S | 0 |
| 11-4961 | 1129 | ESSENTIA INSURANCE COMPANY | PERSONAL | AUTO LIAB/PHYS DAMAGE | RULE CHANGE | CLASIC | |
| 11-4937 | | EVEREST NATIONAL INSURANCE COMPANY | COMMERCIAL | FIRE | BOTH RATE AND FORM | NONE | 0 |
| 11-4947 | 1120 | EVEREST NATIONAL INSURANCE COMPANY | COMMERCIAL | INLAND MARINE | BOTH RATE AND FORM | NONE | 0 |

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|---------|-------|---|------------|------------------------|--------------------|--------------------------------------|-----------------|
| 11-4867 | 0038 | FEDERAL INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | FORMS | CUSTOMARQ | |
| 11-4960 | | FIDELITY NATIONAL INDEMNITY INSURANCE COMPANY | PERSONAL | ALLIED LINES | NEW PROGRAM | EXCESS FLOOD | 0 |
| 11-4865 | 0670 | FIDELITY NATIONAL INSURANCE COMPANY | PERSONAL | OTHER LIABILITY | RULE CHANGE | UMBRELLA/EXCESS | 0 |
| 11-4858 | 0111 | GENERAL INSURANCE COMPANY OF AMERICA | COMMERCIAL | OTHER LIABILITY | FORMS | SPORTS & FITNESS PROGRAM | |
| 11-4955 | 0084 | GREAT AMERICAN INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | BOTH RATE AND FORM | NON-PROFIT D&O | 15.23 |
| 11-4868 | 0038 | GREAT NORTHERN INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | FORMS | CUSTOMARQ | |
| 11-4911 | 0158 | HUDSON INSURANCE COMPANY | COMMERCIAL | FIRE | RULE CHANGE | PREMIER BUILDING OWNER | 0 |
| 11-4855 | 0215 | KEMPER INDEPENDENCE INSURANCE COMPANY | PERSONAL | HOMEOWNERS MULTI-PERIL | FORMS | HOMEOWNERS | |
| 11-4953 | | MARKEL INSURANCE COMPANY | PERSONAL | INLAND MARINE | NEW PROGRAM | FINE ARTS | 0 |
| 11-4945 | 0241 | METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY | PERSONAL | AUTO LIAB/PHYS DAMAGE | FORMS | NONE | |
| 11-4956 | 0802 | MONTEREY INSURANCE COMPANY | COMMERCIAL | AUTO LIAB/PHYS DAMAGE | BOTH RATE AND FORM | US TRANSPORTATION | -1.5 |
| 11-4923 | | NATIONWIDE AGRIBUSINESS INSURANCE COMPANY | COMMERCIAL | FIRE | NEW PROGRAM | FARM OPERATIONS | 0 |
| 11-4885 | 0256 | NEW YORK MARINE AND GENERAL INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | NEW PROGRAM | MISCELLANEOUS PROFESSIONAL LIABILITY | 0 |
| 11-4957 | 0181 | NORTH AMERICAN ELITE INSURANCE COMPANY | COMMERCIAL | BOILER AND MACHINERY | FORMS | NONE | |
| 11-4958 | 0181 | NORTH AMERICAN SPECIALTY INSURANCE COMPANY | COMMERCIAL | BOILER AND MACHINERY | FORMS | NONE | |
| 11-4869 | 0038 | NORTHWESTERN PACIFIC INDEMNITY COMPANY | COMMERCIAL | MULTI-PERIL | FORMS | CUSTOMARQ | |
| 11-4930 | 0088 | NOVA CASUALTY COMPANY | COMMERCIAL | MULTI-PERIL | NEW PROGRAM | AGRICULTURAL CAPITAL ASSETS | 0 |
| 11-4870 | 0038 | PACIFIC INDEMNITY COMPANY | COMMERCIAL | MULTI-PERIL | FORMS | CUSTOMARQ | |

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| 11-4912 | 2898 | PACIFIC SPECIALTY INSURANCE COMPANY | PERSONAL | INLAND MARINE | RULE CHANGE | CA PERSONAL WATERCRAFT | 0 |
| 11-4896 | | PRESERVER INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | NEW PROGRAM | BOP | 0 |
| 11-4898 | | SENTINEL INSURANCE COMPANY, LTD. | COMMERCIAL | MULTI-PERIL | RULE CHANGE | GROWING SPECTRUM | 0 |
| 11-4887 | 4702 | SPARTA INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | NONE | 0 |
| 11-4944 | 3548 | STANDARD FIRE INSURANCE COMPANY (THE) | PERSONAL | AUTO LIAB/PHYS DAMAGE | RULE CHANGE | AFFINITY AUTO | 0 |
| 11-4863 | 0098 | STARNET INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | RULE CHANGE | GENERAL RISK | |
| 11-4893 | 0098 | STARNET INSURANCE COMPANY | COMMERCIAL | INLAND MARINE | RULE CHANGE | GENERAL RISK | |
| 11-4889 | | STATE FARM GENERAL INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | RULE CHANGE | NONE | |
| 11-4857 | 0796 | STONINGTON INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | RULE CHANGE | GENERAL RISKS | |
| 11-4884 | 0796 | STONINGTON INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | RULE CHANGE | CARE,ASSISTED LIVING AND SOCIAL SERVICES | 0 |
| 11-4913 | 3098 | TNUS INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | NEW PROGRAM | COMMERCIAL PACKAGE | 0 |
| 11-4914 | 3098 | TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD. | COMMERCIAL | MULTI-PERIL | NEW PROGRAM | COMMERCIAL PACKAGE | 0 |
| 11-4915 | 3098 | TRANS PACIFIC INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | NEW PROGRAM | COMMERCIAL PACKAGE | 0 |
| 11-4864 | | TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA | COMMERCIAL | OTHER LIABILITY | FORMS | PROF. LIAB. - MODULAR | |
| 11-4881 | 3548 | TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA | COMMERCIAL | OTHER LIABILITY | FORMS | 1ST CHOICE | |
| 11-4941 | 0984 | U.S. SPECIALTY INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | KIDNAP & RANSOM | 0 |
| 11-4942 | 0796 | UNIGARD INDEMNITY COMPANY | PERSONAL | HOMEOWNERS | RULE CHANGE | NONE | 0 |
| 11-4928 | 0796 | UNIGARD INSURANCE COMPANY | PERSONAL | FIRE | RULE CHANGE | NONE | 0 |

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| 11-4943 | 0796 | UNIGARD INSURANCE COMPANY | PERSONAL | HOMEOWNERS | RULE CHANGE | NONE | 0 |
| 11-4856 | 0215 | UNITRIN AUTO AND HOME INSURANCE COMPANY | PERSONAL | HOMEOWNERS MULTI-PERIL | FORMS | HOMEOWNERS | |
| 11-4871 | 0038 | VIGILANT INSURANCE COMPANY | COMMERCIAL | MULTI-PERIL | FORMS | CUSTOMARQ | |
| 11-4959 | 0181 | WESTPORT INSURANCE CORPORATION | COMMERCIAL | BOILER AND MACHINERY | FORMS | NONE | |
| 11-4951 | 0212 | ZURICH AMERICAN INSURANCE COMPANY | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | ABUSIVE ACT LIABILITY | 0 |
| 11-4952 | 0212 | ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS | COMMERCIAL | OTHER LIABILITY | RULE CHANGE | ABUSIVE ACT LIABILITY | 0 |
| 60 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS | | | | | | | |

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