

December 2, 2011

PUBLIC NOTICE # 2011-48

**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Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived.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 %*
11-9657	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	RATE	NONE	1.7
11-9701	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-0.8
11-9658	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	FIRE	RATE	NONE	1.7
11-9702	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-0.8
11-9659	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	FIRE	RATE	NONE	1.7
11-9703	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-0.8
11-9730	0140	AMCO INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	RATE	PREMISES OPERATIONS	1.8
11-9723	0019	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	PERSONAL	EARTHQUAKE	RULE CHANGE	HOMEOWNERS PLUS	0
11-9714	0361	AMERICAN MODERN HOME INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	LENDER PLACED AND REO	0
11-9633	0124	AMERISURE MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
11-9653	0124	AMERISURE MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-9713	1129	ATLANTIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	NONE	0
11-9639	3416	AXIS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	BUILDER'S RISK	0
11-9718	3416	AXIS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-9660	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	FIRE	RATE	NONE	1.7
11-9704	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-0.8
11-9669	1129	ESSENTIA INSURANCE COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	CLASSIC BOAT	0.72
11-9725	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	BOP	0

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11-9726	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	BOP	0
11-9635	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-9643	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	
11-9636	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-9644	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	
11-9637	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-9645	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	
11-9638	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-9646	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	
11-9648	0303	GUIDEONE ELITE INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	COMMERCIAL PACKAGE	0
11-9697	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	0
11-9661	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	FIRE	RATE	NONE	1.7
11-9705	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-0.8
11-9709	3495	INFINITY AUTO INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NON-STANDARD	-6.06
11-9719	3495	INFINITY AUTO INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NON-STANDARD	
11-9662	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	FIRE	RATE	NONE	1.7
11-9706	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-0.8
11-9670	0111	LIBERTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0

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11-9632	0084	NATIONAL INTERSTATE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-9664	0084	NATIONAL INTERSTATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
11-9671	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	FORMS	MULTIMEDIA PRODUCER LIABILITY	
11-9720	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	PERSONAL	INLAND MARINE	FORMS	PLEASURE BOATOWNERS	
11-9731	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	ALLIED LINES	RATE	PREMISES OPERATIONS	1.8
11-9732	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	RATE	PREMISES OPERATIONS	1.8
11-9649	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	RATE	ALLIANCE MEMBER SERVICES	0.4
11-9634	3548	NORTHLAND INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	TRUCK	
11-9667	0088	NOVA CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	AUTO DEALER	
11-9733	0088	NOVA CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	STANDARD AND ALL PROGRAMS	
11-9724	0645	OREGON MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	0
11-9663	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	FIRE	RATE	NONE	1.7
11-9707	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-0.8
11-9668	2898	PACIFIC SPECIALTY INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RULE CHANGE	CALIFORNIA COMPREHENSIVE	0
11-9717	0091	SENTINEL INSURANCE COMPANY, LTD.	COMMERCIAL	MULTI-PERIL	RATE	SPECTURM	-0.2
11-9721	0176	STATE FARM FIRE AND CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	INSURANCE RATING GROUP	0
11-9722	0176	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	INSURANCE RATING GROUP	0
11-9734	0176	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	INSURANCE RATING GROUP	

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11-9666	0000	SURETEC INSURANCE COMPANY	COMMERCIAL	SURETY	NEW PROGRAM	FIDUCIARY BONDS	0
11-9641	4701	TORUS NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROF. LIAB. - LAWYERS	0
11-9665	4701	TORUS NATIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	LARGE RISK	0
11-9710	4701	TORUS NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA	0
11-9698	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	0
59 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS							

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