

December 16, 2011

PUBLIC NOTICE # 2011-50

**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Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived.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 %*
11-10081	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE..	
11-10082	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE..	
11-10083	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE..	
11-10034	0140	ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
11-10070	0140	AMCO INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BOP	-1.5
11-10014	0019	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	COMMERCIAL	INLAND MARINE	RULE CHANGE	BLANKET MORTGAGE SECURITY (BLIP)	
11-10089	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-10002	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
11-10013	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
11-10052	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
11-10053	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
11-10069	1279	ARCH INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
11-9997	1129	ATLANTIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	NONE	0
11-10074	0968	AXA INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RULE CHANGE	NONE	0
11-10084	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE..	
11-10009	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	GENERAL RISK	0
11-10010	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	GENERAL RISK	0
11-10090	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	

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11-10091	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-10003	0212	EMPIRE FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
11-10038	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	
11-10056	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	NONE	0
11-10077	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE..	0
11-10000	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	FOREFRONT PORTFOLIO 3.0	
11-10004	0212	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
11-10063	0248	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-10039	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	
11-10023	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	AGRIBUSINESS/AGR IPAK FARM & RANCH	
11-10024	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	AGRIBUSINESS/AGR IPAK FARM & RANCH	
11-10025	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	AGRIBUSINESS/AGR IPAK FARM & RANCH	
11-10026	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	AGRIBUSINESS/AGR IPAK FARM & RANCH	
11-10008	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	REAL ESTATE AGENTS E&O	-19.94
11-10048	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	-6.16
11-10015	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-10095	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	SPECTRUM..	0
11-10007	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	

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11-10016	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-10096	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	SPECTRUM..	0
11-10017	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-10097	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	SPECTRUM..	0
11-10018	0091	HARTFORD INSURANCE COMPANY OF THE MIDWEST	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-10019	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-10098	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	SPECTRUM..	0
11-10027	0517	HDI-GERLING AMERICA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
11-10051	0517	HDI-GERLING AMERICA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
11-10072	0517	HDI-GERLING AMERICA INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
11-10031	0158	HUDSON INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NOT-FOR-PROFIT DEFENDER	
11-10085	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	INLAND MARINE	FORMS	NONE..	
11-10032	0246	INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	COMMERCIAL OUTPUT	
11-10086	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	INLAND MARINE	FORMS	NONE..	
11-9998	0215	KEMPER INDEPENDENCE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-10022	0000	LEADING INSURANCE GROUP INSURANCE CO., LTD (UNITED STATES BRANCH)	COMMERCIAL	MULTI-PERIL	RATE	NONE	-0.91
11-10068	0000	LEADING INSURANCE GROUP INSURANCE CO., LTD (UNITED STATES BRANCH)	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-5.2
11-10040	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	

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11-10041	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	
11-10073	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	LIBERTYGUARD	0
11-10042	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	
11-10043	0111	LM INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	
11-10109	0785	MARKEL AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE..	
11-10111	0785	MARKEL AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE...	
11-10110	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE..	
11-10112	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE...	
11-10075	0241	METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
11-10046	4715	MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	COMMERCIAL	BOILER AND MACHINERY	RATE	EQUIPMENT BREAKDOWN	-62.6
11-10047	4715	MITSUI SUMITOMO INSURANCE USA INC.	COMMERCIAL	BOILER AND MACHINERY	RATE	EQUIPMENT BREAKDOWN	-62.6
11-10064	0796	NATIONAL FARMERS UNION PROPERTY AND CASUALTY COMPANY	COMMERCIAL	SURETY	FORMS	RURAL UTILITIES INSURANCE PLAN	
11-10092	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-10078	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE..	0
11-10035	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
11-10071	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RATE	BOP	-1.5
11-10036	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
11-10067	1282	NORCAL MUTUAL INSURANCE COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	FORMS	CLINIC PURCHASING GROUP (CPG)	

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11-10087	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE..	
11-10059	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	SPORTS AND ENTERTAINMENT	
11-10058	0175	PLAZA INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-RSC RESTAURANT FRANCHISE	0
11-10079	0175	PLAZA INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-10107	0175	PLAZA INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	DIFFERENCE IN CONDITIONS(DIC)	
11-10103	2698	PODIATRY INSURANCE COMPANY OF AMERICA	COMMERCIAL	MEDICAL MALPRACTICE	RULE CHANGE	PROF. LIAB.-PODIATRY	0
11-10020	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-10099	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	MULTI-PERIL	FORMS	SPECTRUM..	0
11-10100	0091	SENTINEL INSURANCE COMPANY, LTD.	COMMERCIAL	MULTI-PERIL	FORMS	SPECTRUM..	0
11-10065	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
11-10093	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-10021	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-10101	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	SPECTRUM..	0
11-9999	0215	UNITRIN AUTO AND HOME INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-10094	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-10044	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	
11-10045	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	
11-10088	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE..	

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11-10049	1285	XL INSURANCE AMERICA, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	-6.16
11-10050	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	-6.16
11-10054	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
11-10055	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
<b>97 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS</b>							

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