

December 23, 2011

PUBLIC NOTICE # 2011-51

**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Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived.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
December 23, 2011**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
11-10183	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	FORMS	PROF. LIAB. - DENTISTS	
11-10262	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
11-10277	0626	ACE AMERICAN INSURANCE COMPANY	PERSONAL	INLAND MARINE	BOTH RATE AND FORM	BOATSMAN	-10
11-10242	0313	AEGIS SECURITY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS HO 4	0
11-10162	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	NEW PROGRAM	NON-FILED INLAND MARINE	0
11-10245	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
11-10275	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	ZURICH COMMERCIAL AUTO AGRIBUSINESS	0
11-10246	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
11-10260	1279	ARCH INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	LCIS	0
11-10290	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	LCIS	
11-10249	0457	ARGONAUT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	WINERY	
11-10261	1129	ATLANTIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	ENTERTAINMENT, LEISURE AND SPORTS	0
11-10243	0984	AVEMCO INSURANCE COMPANY	PERSONAL	AIRCRAFT	BOTH RATE AND FORM	AVIATION - AIRCRAFT HULL & LIABILITY	-7.6
11-10184	3416	AXIS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	PRIVATUS PLUS	0
11-10241	0000	BANCINSURE, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	PROF. LIAB. - EXTENDED INSURANCE	
11-10153	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	MPL SECURE: MISC. PROF. LIAB. INS.	
11-10258		CALIFORNIA FAIR PLAN	COMMERCIAL	FIRE	FORMS	NONE	
11-10259		CALIFORNIA FAIR PLAN	COMMERCIAL	MULTI-PERIL	FORMS	BOP	

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11-10287	0000	CRUSADER INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	MAINSTREET - PT-46	0
11-10257	0323	CSE SAFEGUARD INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	ALL	6.9
11-10250	0670	FIDELITY NATIONAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	PREFERRED	2.32
11-10206	0796	GENERAL CASUALTY COMPANY OF WISCONSIN	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
11-10132	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	E-COMMERCE.	
11-10154	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	E-COMMERCE	0
11-10133	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	E-COMMERCE.	
11-10155	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	E-COMMERCE	0
11-10134	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	E-COMMERCE.	
11-10135	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MULTI-PERIL	RULE CHANGE	E-COMMERCE.	
11-10156	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MULTI-PERIL	RULE CHANGE	E-COMMERCE	0
11-10136	0084	GREAT AMERICAN SECURITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	E-COMMERCE.	
11-10158	0084	GREAT AMERICAN SECURITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	E-COMMERCE	0
11-10137	0084	GREAT AMERICAN SPIRIT INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	E-COMMERCE.	
11-10157	0084	GREAT AMERICAN SPIRIT INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	E-COMMERCE	0
11-10140	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
11-10251	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	NONPROFIT MANAGEMENT LIABILITY	
11-10119	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	

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11-10268	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS-SPECTRUM	0
11-10120	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
11-10186	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
11-10199	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
11-10269	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS-SPECTRUM	0
11-10121	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
11-10270	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS-SPECTRUM	0
11-9228	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE AND VARIANCE	VAR. 4, 8F - LIVESTOCK-ANIMAL MORTALITY	0.86
11-10122	0091	HARTFORD INSURANCE COMPANY OF THE MIDWEST	COMMERCIAL	INLAND MARINE	FORMS	NONE	
11-10123	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
11-10271	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS-SPECTRUM	0
11-10228	0158	HUDSON INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	GROUP AUTO CLUB	0
11-10276	0158	HUDSON INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	GROUP AUTO CLUB	
11-10263	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
11-10278	0626	INSURANCE COMPANY OF NORTH AMERICA	PERSONAL	INLAND MARINE	BOTH RATE AND FORM	BOATSMAN	-10
11-10265	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	WIRELESS COMMUNICATION EQUIPMENT	0
11-10210		NATIONS INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	ROAD AMERICA MOTOR CLUB PROGRAM	
11-10175	0796	NAU COUNTRY INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	RATE	CROP HAIL/FIRE	7.5

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11-10160	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	MUSICAL INSTRUMENT	0
11-10209	3219	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
11-10252	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	GENERIC ISO	-5.2
11-10253	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	GENERIC ISO	-5.2
11-10205	3548	NORTHLAND INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE	TRUCK	5.3
11-10244	3548	NORTHLAND INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	TRUCK	7.13
11-10159	0088	NOVA CASUALTY COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
11-10163	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
11-10264	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	0
11-10139	0175	PLAZA INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	INTERLINE FORMS	
11-10185	0175	PLAZA INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP	
11-10188	0748	PROCENTURY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	PROF. LIAB.-LAWYERS, ERRORS AND OMISSIONS	-6.48
11-10164	0155	PROGRESSIVE EXPRESS INSURANCE COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	RATE	VOLUNTARY	-0.03
11-10190	0155	PROGRESSIVE EXPRESS INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	RATE	VOLUNTARY	5.54
11-10255	0155	PROGRESSIVE EXPRESS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-10124	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	INLAND MARINE	FORMS	NONE	
11-10272	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS-SPECTRUM	0
11-10207	0796	REGENT INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
11-10274	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	HUMAN SERVICES	-1
11-10289	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-5.2
11-10138	0501	RSUI INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	DIRECTORS AND OFFICERS	2.6
11-10189	0074	SAFETY NATIONAL CASUALTY CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-10173	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	INSURANCE AGENTS AND BROKERS	
11-10187	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
11-10293	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	COMMERCIAL INLAND MARINE-ISO	0
11-10128	2538	SECURITY NATIONAL INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RULE CHANGE	MECHANICAL BREAKDOWN INSURANCE	0
11-10227	0091	SENTINEL INSURANCE COMPANY, LTD.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS GROWING SPECTRUM	0
11-10198	3219	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
11-10129	0098	STARNET INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	KIDNAP & RANSOM	0
11-10266	3703	TOWER INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
11-10172	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	FIDELITY	FORMS	MODULAR	
11-9765	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	FIDELITY	NEW PROGRAM	COMMUNITY BANKS	0
11-10279	3548	TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RATE	MASTERPAC	9.8
11-10203	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
11-10280	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
11-10204	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	FORMS	NONE	

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11-10267	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	INLAND MARINE	RULE CHANGE	IM PAK	0
11-10281	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
11-10125	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
11-10273	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS-SPECTRUM	0
11-10170	0984	U.S. SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROF LIAB-D&O AND ORG. LIABILITY	0
11-10284	0796	UNIGARD INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	6.99
11-10165	0155	UNITED FINANCIAL CASUALTY COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	RATE	VOLUNTARY	-0.03
11-10191	0155	UNITED FINANCIAL CASUALTY COMPANY	COMMERCIAL	AUTO LIABILITY	RATE	VOLUNTARY	5.54
11-10256	0155	UNITED FINANCIAL CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-10167	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	FORPROFIT MANAGEMENT INDEMNITY INS	0
11-10179	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	ACE EXPRESS PRIVATE COMPANY	0
11-10254	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RATE	GENERIC ISO	-5.2
11-10247	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
11-10248	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
104 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 December 23, 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	11-9228	11/11/2011	Hartford Fire Insurance Company	Commercial Inland Marine	Rate	Livestock - Animal Mortality	0.86%
Correct	11-9228	12/23/2011	Hartford Fire Insurance Company	Commercial Inland Marine	Rate and Variance	Var 4, 8F - Livestock - Animal Mortality	0.86%

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