

June 3, 2011

PUBLIC NOTICE # 2011-22

**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Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived.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 3, 2011**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
11-4782	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
11-4791	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
11-4811	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-4783	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
11-4792	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
11-4813	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-4784	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
11-4793	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
11-4814	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-4724	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
11-4771	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
11-4799	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF.LIAB.LAWYERS	
11-4800	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF.LIAB-LAWYERS -REAL ESTATE	
11-4835	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-4725	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
11-4772	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
11-4836	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-4785	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	

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11-4794	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
11-4749	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	GENERAL RISK	0
11-4766	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	GENERAL RISK	0
11-4768	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS-GENERAL RISK	0
11-4823	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	GENERAL RISK	0
11-4824	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	GENERAL RISK	0
11-4831	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	GENERAL RISK	0
11-4751	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	GENERAL RISK	0
11-4767	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	GENERAL RISK	0
11-4802	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS-GENERAL RISK	0
11-4825	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	GENERAL RISK	0
11-4832	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	GENERAL RISK	0
11-4839	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	GENERAL RISK	0
11-4748	0661	COMPANION PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	NONE	0
11-4763	0000	DEALERS ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	LIABILITY REIMBURSEMENT INSURANCE	0
11-4747	4381	DELOS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PURCHASING GROUP FOR PEST CONTROL OPERATO	0
11-4773	0212	EMPIRE FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
11-4757	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	0

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11-4806	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-4774	0212	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
11-4731	0111	GOLDEN EAGLE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
11-4827	0111	GOLDEN EAGLE INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
11-4759	0083	GRANGE INSURANCE ASSOCIATION	PERSONAL	FARMOWNERS MULTI-PERIL	FORMS	FARMPAK	
11-4765	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SPORTS ANDLEISURE	
11-4807	0038	GREAT NORTHERN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-4777	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	D&O	0
11-4786	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	INLAND MARINE	FORMS	NONE	
11-4795	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
11-4815	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-4787	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	INLAND MARINE	FORMS	NONE	
11-4796	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
11-4816	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-4737		LEADING INSURANCE GROUP INSURANCE CO., LTD (UNITED STATES BRANCH)	COMMERCIAL	MULTI-PERIL	RATE	BOP	-2.9
11-4760	0000	LEADING INSURANCE GROUP INSURANCE CO., LTD (UNITED STATES BRANCH)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMERCIAL GENERAL LIABILITY	
11-4780	0000	LEADING INSURANCE GROUP INSURANCE CO., LTD (UNITED STATES BRANCH)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
11-4822	0000	MEDICUS INSURANCE COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	FORMS	PROF.LIAB.PHYSICIANS & SURGEONS MEDICAL	

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11-4753	0169	MIDDLESEX INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	0
11-4812		NATIONS INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	ROAD AMERICA MOTOR CLUB	
11-4817		NATIONS INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	ROAD AMERICA MOTOR CLUB	
11-4820		NATIONS INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NON-STANDARD AUTO	
11-4821		NATIONS INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NON-STANDARD AUTO	
11-4834	0140	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	BOATOWNERS PERSONAL WATERCRAFT	0
11-4842	0140	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	NONE	0
11-4736	0510	NAVIGATORS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF LIAB-DESIGN	
11-4732	0111	NETHERLANDS INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
11-4830	0111	NETHERLANDS INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
11-4801	1281	NEWPORT INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	MORTGAGE PROTECTION - REAL ESTATE OWNED	0
11-4808	0038	NORTHWESTERN PACIFIC INDEMNITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-4788	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
11-4797	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
11-4809	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-4733	0111	PEERLESS INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
11-4828	0111	PEERLESS INDEMNITY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
11-4734	0111	PEERLESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	

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11-4829	0111	PEERLESS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
11-4758		PREFERRED PROFESSIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-9.4
11-4779	2638	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF. LIAB.-LAWYERS	
11-4754	0169	SENTRY INSURANCE A MUTUAL COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	0
11-4755	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	0
11-4781	0009	SEQUOIA INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	BOP-ENTERPRISE	6.74
11-4761	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	FIDUCIARY LIABILITY	
11-4762	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	FIDUCIARY LIABILITY	
11-4752	0098	STARNET INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	GENERAL RISK	0
11-4826	0098	STARNET INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	GENERAL RISK	0
11-4833	0098	STARNET INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	GENERAL RISK	0
11-4840	0098	STARNET INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	GENERAL RISK	0
11-4735	0796	STONINGTON INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
11-4741		STONINGTON INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	CHILD CARE, ASSISTED LIVING AND	0
11-4743		STONINGTON INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	CHILD CARE	-7.23
11-4756	0796	STONINGTON INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	ASSISTED LIVING AND SOCIAL SERVICES	-7.5
11-4721	3098	TNUS INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	BOTH RATE AND FORM	EQUIPMENT BREAKDOWN	-5.09
11-4722	3098	TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.	COMMERCIAL	BOILER AND MACHINERY	BOTH RATE AND FORM	EQUIPMENT BREAKDOWN	-5.09

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11-4723	3098	TRANS PACIFIC INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	BOTH RATE AND FORM	EQUIPMENT BREAKDOWN	-5.09
11-4739		U.S. SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	AIRPORT LIABILITY	
11-4810	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-4843	0169	VIKING INSURANCE COMPANY OF WISCONSIN	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MOTORCYCLE	0
11-4789	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
11-4798	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
11-4750	0000	WESTERN GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MEDALLION	0
11-4764		WESTERN GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	CLASSIC	0
11-4805	0000	WESTERN GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	GALAXY	0
11-4778	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	D&O	0
11-4726	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
11-4775	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
11-4837	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-4841	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROB.LIAB.PRO PLUS	0
11-4727	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
11-4776	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
11-4838	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	

107 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 June 3, 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	11-4164	5/13/2011	Gateway Insurance Company	Commercial Auto Liability and Physical Damage	Rate	Standard	0.00%
Correct	11-4164	5/13/2011	Gateway Insurance Company	Commercial Auto Liability and Physical Damage	Rate	Standard	-9.40%

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