

September 9, 2011

PUBLIC NOTICE # 2011-36

**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Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived.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 %*
11-7561	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	MANAGEMENT PROTECTION POLICY	0
11-7590		ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS CERTIFIED ACTS OF TERRORISM	0
11-7546	0008	ALLSTATE INDEMNITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
11-7545	0008	ALLSTATE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MOTORCYCLE	0
11-7547	0008	ALLSTATE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
11-7548	0008	ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
11-7588		ALTERRA AMERICA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS EXCESS CASUALTY FOLLOW FORM	0
11-7589		ALTERRA AMERICA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS	0
11-7603	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	CAPITAL ASSETS	0
11-7592	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	AIRCRAFT	FORMS	GOLD MEDALLION COMPREHENSIVE BUSINESS	
11-7543	0019	AMERICAN SECURITY INSURANCE COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	RULE CHANGE	COLLATERAL PROTECTION INSURANCE	
11-7604	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	CAPITAL ASSETS	0
11-7549	1279	ARCH INSURANCE COMPANY	COMMERCIAL	FIRE	RATE	NONE	-6.8
11-7563	0000	CRUSADER INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	MAINSTREET-PT-46	0
11-7607	0000	CRUSADER INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	MAINSTREET-PT-56	0
11-7554	1129	EMPLOYERS' FIRE INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 7A, 8A	-6.56
11-7567	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-7612	0008	ENCOMPASS INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0

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11-7568	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-7551	0212	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	TRAVEL TRAILER	0
11-7611	0212	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MOTOR HOME	0
11-7575	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
11-7576	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
11-7577	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
11-7587		GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
11-7578	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
11-7557		GREAT WEST CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-7586	0150	GREAT WEST CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	0
11-7601	0150	GREAT WEST CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	0
11-7623	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	AIRCRAFT	FORMS	GOLD MEDALLION COMPREHENSIVE BUSINESS	
11-7600		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	MANUAL	M&C; OL&T; PRODUCT LIABILITY	
11-7569	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-7570	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-7571	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-7572	0111	LM INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-7593	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	AIRCRAFT	FORMS	GOLD MEDALLION COMPREHENSIVE BUSINESS	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
11-5759	2638	NCMIC INSURANCE COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	RATE AND VARIANCE	VAR 2A,2C,3-PROF LIAB-CHIROPRACTIC	0
11-7552	3219	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIAB.	
11-7550	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	ENTERTAINMENT	3
11-7595	0796	NORTH POINTE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	QBE ESSENTIAL	0
11-7608	0796	NORTH POINTE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	QBE ESSENTAIL	0
11-7555	1129	ONEBEACON AMERICA INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 7A, 8A	-6.56
11-7556		PACIFIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
11-7594	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-7596	0796	QBE INSURANCE CORPORATION	COMMERCIAL	FIRE	RULE CHANGE	QBE ESSENTIAL	0
11-7609	0796	QBE INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	QBE ESSENTAIL	0
11-7613		STAR INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	TECHSERVE	0
11-7553	3703	TOWER INSURANCE COMPANY OF NEW YORK	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	-15.5
11-7558	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	
11-7559	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	
11-7591	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
11-7599	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	OFIT STOREFRONT/COMMUNITY CHURCHES	
11-7565	0215	UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	BOTH RATE AND FORM	STANDARD RENTERS	-14.26
11-7610	0215	UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	NEW PROGRAM	PREFERRED PROPERTY-RENTERS	0

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11-7573	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-7574	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-7562	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	MANAGEMENT PROTECTION POLICY	0
11-7560	0669	ZALE INDEMNITY COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	CREDIT INVOLUNTARY UNEMPLOYMENT	0
11-7566	0669	ZALE INDEMNITY COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	SINGLE PREMIUM CREDIT FAMILY LEAVE OF ABSENCE	0
11-7605	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	CAPITAL ASSETS	0
11-7606	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	CAPITAL ASSETS	0
<b>61 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS</b>							

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# California Department of Insurance Public Notice Filing Errata Report September 9, 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 (%)*
Add	11-7538	9/2/2011	Allstate Property and Casualty Insurance Company	Personal Auto Liability and Physical Damage	Symbols		

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