

October 7, 2011

PUBLIC NOTICE # 2011-40

**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Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived.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 %*
11-8313	0212	21ST CENTURY CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE.	
11-8319	0212	21ST CENTURY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-8237	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	RATE AND VARIANCE	VAR 8A.	-3.37
11-8268	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	CREDIT	FORMS	TRADE CREDIT	
11-8238	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	RATE AND VARIANCE	VAR 8A.	-3.37
11-8239	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	RATE AND VARIANCE	VAR 8A.	-3.37
11-8291	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	BOP	
11-8293	0019	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	SPECIALTY HOMEOWNERS	0
11-8267	0019	AMERICAN RELIABLE INSURANCE COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	PERSONAL PROPERTY COLLATERAL	
11-8306	1279	ARCH INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	FINANCIAL INSTITUTION	
11-8229	4698	ASPEN AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS-EXCESS MGMT. LIAB.	0
11-8271	0212	ASSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RATE	BOP-PRECISION PREMIER/AMERICA/SCP	-12.7
11-8276	3416	AXIS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	LM LAWYERS PROFESSIONAL LIABILITY	
11-8240	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	RATE AND VARIANCE	VAR 8A.	-3.37
11-8343	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RATE	AFB A&E MEDIA TECH INSURANCE POLICY	5.2
11-8275	0000	BROTHERHOOD MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	MINISTRYESSENTIALS	-0.52
11-8341	0000	CAMICO MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	EMPLOYMENT PRACTICES LIABILITY	0
11-8299	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0

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11-8349	0411	COMMERCE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	SELECT	0
11-8317	0661	COMPANION PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	COMMERCIAL PACKAGE	
11-8281	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RATE AND VARIANCE	VAR.7A-PROF.LIAB. FIDUCIARY LIABILITY	11.98
11-8323	0783	CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
11-8342	0783	CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
11-8233	0140	CRESTBROOK INSURANCE COMPANY	PERSONAL	INLAND MARINE	FORMS	NONE	
11-8236	0140	CRESTBROOK INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
11-8282	0140	CRESTBROOK INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
11-8247	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-8255	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-8283	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
11-8266	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
11-8295	1129	ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	GROUPS 3	0
11-8302	1129	ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	GROUPS 1	0
11-8303	1129	ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	GROUPS 5	0
11-8315	1129	ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	GROUPS 6	0
11-8327	1129	ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	GROUPS 2	0
11-8328	1129	ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	GROUPS 4	0

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11-8329	1129	ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	GROUPS 7	0
11-8335	1129	ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	GROUPS 1-7	0
11-8344	0038	FEDERAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	MASTERPIECE	0
11-8248	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-8256	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-8284	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
11-8232	0150	GREAT WEST CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
11-8269	0150	GREAT WEST CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS-TRUCKERS	
11-8340	0517	HDI-GERLING AMERICA INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	HDI-GERLING	0
11-8308	4666	HISCOX INSURANCE COMPANY INC.	COMMERCIAL	FIRE	NEW PROGRAM	NONE	0
11-8301	0158	HUDSON INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PRIVATE DEFENDER	
11-8314	4381	IMPERIUM INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
11-8320	4381	IMPERIUM INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	CRIME AND FIDELITY	0
11-8338	4381	IMPERIUM INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
11-8241	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	AUTO LIABILITY	RATE AND VARIANCE	VAR 8A.	-3.37
11-8242	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	AUTO LIABILITY	RATE AND VARIANCE	VAR 8A.	-3.37
11-8224		INSURANCE SERVICES OFFICE, INC.	PERSONAL	AUTO PHYSICAL DAMAGE	MANUAL	VEHICLE SERIES RATING (VSR)	
11-8225	0215	KEMPER INDEPENDENCE INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS	

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11-8263	0215	KEMPER INDEPENDENCE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	PERSONAL AUTO AND PACKAGE PLUS	0
11-8249	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-8257	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-8285	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
11-8250	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-8258	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-8286	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
11-8251	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-8259	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-8287	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
11-8252	0111	LM INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-8260	0111	LM INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-8288	0111	LM INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
11-8272	0212	MARYLAND CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BOP-PRECISION PREMIER/AMERICA/ SCP	-12.7
11-8274	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	FORMS	NOT-FOR-PROFIT PROTECTOR	
11-8321	3219	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
11-8273	0212	NORTHERN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MULTI-PERIL	RATE	BOP-PRECISION PREMIER/AMERICA/ SCP	-12.7
11-8246	0645	OREGON MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	

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11-8243	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	RATE AND VARIANCE	VAR 8A.	-3.37
11-8345	0038	PACIFIC INDEMNITY COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	MASTERPIECE	0
11-8336	0796	QBE INSURANCE CORPORATION	COMMERCIAL	AIRCRAFT	BOTH RATE AND FORM	NONE	0
11-8309	0111	SAFECO INSURANCE COMPANY OF AMERICA	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	SELF STORAGE	0
11-8270	0009	SEQUOIA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	UMBRELLA/EXCESS	17.2
11-8312	3219	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	ERRORS & OMISSIONS (E&O)	0
11-8235	4702	SPARTA INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
11-8294	4702	SPARTA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-8292	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
11-8324	4670	STARR INDEMNITY & LIABILITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NON-STANDARD	0
11-8347	0161	TOPA INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HO-6	0
11-8305	3548	TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	TRAVELERS EXPRESS	0
11-8331	3548	TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
11-8332	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
11-8333	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
11-8326	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	GENERAL PACKAGE PRODUCT(REGIONAL)	0
11-8339	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PRODUCT (REGIONAL) - MONOLINE GEN	0
11-8226	0215	UNITRIN AUTO AND HOME INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS	

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11-8264	0215	UNITRIN AUTO AND HOME INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	PERSONAL AUTO AND PACKAGE PLUS	0
11-8322	0084	VANLINER INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NATIONAL INTERSTATE	
11-8346	0038	VIGILANT INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	MASTERPIECE	0
11-8245	4254	VIRGINIA SURETY COMPANY, INC.	COMMERCIAL	AUTO LIABILITY	NEW PROGRAM	LEASE EXCESS WEAR & TEAR	0
11-8253	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-8261	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-8289	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
11-8254	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-8262	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-8290	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
11-8228	2538	WESCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	CONTRACTUAL LIAB.	0
11-8234	2538	WESCO INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	PEST CONTROL AND GREEN	0
11-8244	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	RATE AND VARIANCE	VAR 8A.	-3.37
11-7735	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR.8B-UCA	0
11-8265	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROF LIAB-CORNERSTONE-D&O	0
11-8311	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	STAFFING INDUSTRY	0
11-8325	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	NEW PROGRAM	WORLD WIDE STAFFING	0

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 October 7, 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	11-7123	8/26/2011	Preferred Professional Insurance Company	Commercial Auto Liability and Physical Damage	Rate		5.04%
Correct	11-7123	8/26/2011	Preferred Professional Insurance Company	Commercial Auto Liability and Physical Damage	Rule Change		5.04%

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