

October 14, 2011

PUBLIC NOTICE # 2011-41

**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Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived.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  
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
11-8400	0212	21ST CENTURY CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
11-8401	0212	21ST CENTURY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
11-8385	0065	AFFILIATED F M INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE	DIFFERENCE IN CONDITIONS-EARTH MOVEMENT	-10
11-8387	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-6.2
11-8443	0088	ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
11-8402	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	BOILER AND MACHINERY	NEW PROGRAM	NONE	0
11-8450	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	7.62
11-8380	0361	AMERICAN FAMILY HOME INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	NEW PROGRAM	NONE	0
11-8451	0761	AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	7.62
11-8399	0127	AMERICAN SOUTHERN HOME INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	NEW PROGRAM	NONE	0
11-8448	0028	AMICA MUTUAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
11-8383	1279	ARCH INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	EMERGENCY SERVICES INSURANCE(ESIP)	
11-8406	1279	ARCH INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
11-8381	4698	ASPEN AMERICAN INSURANCE COMPANY	COMMERCIAL	SURETY	NEW PROGRAM	NON-CONSTRUCTION RATING PLAN	0
11-8421	4698	ASPEN AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	SELF STORAGE	0
11-8487	4698	ASPEN AMERICAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	BOP-SELF STORAGE	0
11-8452	0761	ASSOCIATED INDEMNITY CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	7.62
11-8449	1129	ATLANTIC SPECIALTY INSURANCE COMPANY	PERSONAL	INLAND MARINE	NEW PROGRAM	IMU YACHT (26' & UNDER)	0

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11-8440	3416	AXIS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	POWERSPORTS DEALERSHIP	
11-8471	0098	BERKLEY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS LIALBILITY	0
11-8475	0262	CANAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	SPECIALTY	0
11-8413	0012	CHARTIS PROPERTY CASUALTY COMPANY	PERSONAL	EARTHQUAKE	BOTH RATE AND FORM	PRIVATE CLIENT GROUP EQ & BASIC EQ	-1.19
11-8444	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
11-8483	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	FIRE	RULE CHANGE	NONE	
11-8494	0212	CIVIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR. 1A, 2A&B-BOP RESTAURANTS	-4.05
11-8418	0411	COMMERCE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	SIGNATURE	6.51
11-8364	0783	CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
11-8397	0783	CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP	
11-8398	0783	CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
11-8363	0306	CUMIS INSURANCE SOCIETY, INC.	COMMERCIAL	MULTI-PERIL	FORMS	CYBER SECURITY INCIDENT	
11-8388	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-0.1
11-8495	0212	EXACT PROPERTY AND CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR. 1A, 2A&B-BOP RESTAURANTS	-4.05
11-8386	0065	FACTORY MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE	DIFFERENCE IN CONDITIONS-EARTH MOVEMENT	-10
11-8496	0212	FARMERS INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR. 1A, 2A&B-BOP RESTAURANTS	-4.05
11-8476	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	APEX	0
11-8488	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	APEX	0

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11-8481	0215	FINANCIAL INDEMNITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-8453	0761	FIREMAN'S FUND INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	7.62
11-8389	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-0.1
11-8425	0796	GENERAL CASUALTY COMPANY OF WISCONSIN	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
11-8371	0111	GOLDEN EAGLE INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR. 2C, 3 - BOP	0.06
11-8407	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	OIL AND GAS EQUIPMENT	0
11-8455	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-8463	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	POLICY FOR RURAL TELECOMMUNICATION	
11-8408	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	OIL AND GAS EQUIPMENT	0
11-8456	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-8464	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	POLICY FOR RURAL TELECOMMUNICATION	
11-8409	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	OIL AND GAS EQUIPMENT	0
11-8457	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-8465	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	POLICY FOR RURAL TELECOMMUNICATION	
11-8410	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	INLAND MARINE	NEW PROGRAM	OIL AND GAS EQUIPMENT	0
11-8458	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-8466	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	FIRE	RULE CHANGE	POLICY FOR RURAL TELECOMMUNICATION	
11-8477	0038	GREAT NORTHERN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	

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11-8489	0038	GREAT NORTHERN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE.	
11-8445	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
11-8484	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	RULE CHANGE	NONE	
11-8376	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	PROF. LIAB. ACCOUNTANTS	
11-8446	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
11-8485	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	RULE CHANGE	NONE	
11-8493	0517	HDI-GERLING AMERICA INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	NONE	0
11-8382	0501	HOMESITE INSURANCE COMPANY OF CALIFORNIA	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	HOMEOWNER	2
11-8416	4381	IMPERIUM INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	COMMERCIAL OUTPUT POLICY	0
11-8462	4381	IMPERIUM INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-8420	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	FARMOWNERS	FORMS	NEW FARM PRODUCT	
11-8411	3495	INFINITY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	RSVP AUTOMOBILE	6.9
11-8472		INSURANCE SERVICES OFFICE, INC.	PERSONAL	AUTO PHYSICAL DAMAGE	MANUAL	NONE	
11-8390	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-0.1
11-8391	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-0.1
11-8392	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-0.1
11-8393	0111	LM INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-0.1
11-8447	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	

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11-8486	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
11-8439	1326	MENDOTA INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	MENDOTA SPECIALTY AUTO (MSA)	
11-8497	0212	MID-CENTURY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR. 1A, 2A&B-BOP RESTAURANTS	-4.05
11-8454	0761	NATIONAL SURETY CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	7.62
11-8419	0000	NATIONAL UNITY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
11-8498	0212	NEIGHBORHOOD SPIRIT PROPERTY AND CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR. 1A, 2A&B-BOP RESTAURANTS	-4.05
11-8468	3219	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	AUTO DEALERS	
11-8478	0038	NORTHWESTERN PACIFIC INDEMNITY COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
11-8490	0038	NORTHWESTERN PACIFIC INDEMNITY COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE.	
11-8459	0225	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	COMMERCIAL	ALLIED LINES	RATE	CROP-HAIL	-27
11-8479	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
11-8491	0038	PACIFIC INDEMNITY COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE.	
11-8372	0111	PEERLESS INDEMNITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR. 2C, 3 - BOP	0.06
11-8379	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
11-8405	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
11-8414	0175	PLAZA INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BUSINESS OWNERS	0
11-8473	0155	PROGRESSIVE ADVANCED INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-8461	0155	PROGRESSIVE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	MOTORCYCLE	

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11-8474	0155	PROGRESSIVE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-8482	0867	PROTECTIVE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF LIAB-LAWYERS	
11-8426	0796	QBE INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
11-8427	0796	REGENT INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
11-8441	0796	REGENT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	LANDLORD'S RENT DEFAULT	
11-8367	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	GENERAL INSURANCE	-0.7
11-8415	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-2.31
11-8460	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	RESOLUTE PORTFOLIO FOR PUBLIC COMPANIES	
11-8417	0225	TRANSGUARD INSURANCE COMPANY OF AMERICA, INC	COMMERCIAL	FIRE	RATE	NONE	-2.8
11-8442	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RATE	FIDUCIARY LIABILITY	36.2
11-8373	3548	TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	FORMS	BOP-MASTER PAC	
11-8467	3548	TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIABILITY	RULE CHANGE	AUTO DEALERS	
11-8374	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	MULTI-PERIL	FORMS	BOP-MASTER PAC	
11-8469	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	AUTO LIABILITY	RULE CHANGE	AUTO DEALERS	
11-8375	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	FORMS	BOP-MASTER PAC	
11-8470	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	AUTO LIABILITY	RULE CHANGE	AUTO DEALERS	
11-8499	0212	TRUCK INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR. 1A, 2A&B-BOP RESTAURANTS	-4.05
11-8369	0796	UNIGARD INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	ASSET COVERAGE	0

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11-8428	0796	UNIGARD INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
11-8370	0796	UNIGARD INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	ASSET COVERAGE	0
11-8429	0796	UNIGARD INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
11-8368	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP	
11-8378	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	GENERAL PACKAGE PROD. (REGIONAL) - MONOLINE INLAND	0
11-8384	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	GENERAL PACKAGE PROD. (REGIONAL)- MONOLINE CRIME	0
11-8404	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	PROD.(REGIONAL)- MONOLINE PROPERTY	0
11-8480	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
11-8492	0038	VIGILANT INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE.	
11-8394	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-0.1
11-8395	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-0.1
11-8403	2538	WESCO INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	AUTO RENTAL	0
<b>120 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 October 14, 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	11-8182	9/30/2011	National Interstate Insurance Company	Commercial Multi-Peril	Rule Change	Ambulance Services	
Correct	11-8182	9/30/2011	National Interstate Insurance Company	<b>Commercial Other Liability</b>	Rule Change	Ambulance Services	

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