

June 24, 2011

PUBLIC NOTICE # 2011-25

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Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived.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

###

(see attached list)

**California Department of Insurance
Public Notice Filing
June 24, 2011**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
11-5280	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
11-5248		ALLIED WORLD ASSURANCE COMPANY (U.S.) INC.	COMMERCIAL	OTHER LIABILITY	FORMS	PRIVATE MANAGEMENT LIABILITY	
11-5308	3239	ALLIED WORLD ASSURANCE COMPANY (U.S.) INC.	COMMERCIAL	OTHER LIABILITY	FORMS	NON FOR PROFIT MANAGEMENT LIABILITY	
11-5253	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
11-5263	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
11-5312	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-5254	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
11-5264	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
11-5313	0212	AMERICAN ZURICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-5281	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EMERGENCY SERVICES INSURANCE (ESIP)	
11-5282	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS-ESIP	
11-5255	0212	ASSURANCE COMPANY OF AMERICA	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
11-5320	0000	BENCHMARK INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	CONTRACTORS LIABILITY	0
11-5334	0033	CALIFORNIA CASUALTY INDEMNITY EXCHANGE (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	PUBLIC SAFETY	-11.35
11-5339	0033	CALIFORNIA CASUALTY INDEMNITY EXCHANGE (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	HIGHWAY PATROL	-10.4
11-5256	0212	COLONIAL AMERICAN CASUALTY AND SURETY COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
11-5294		CRUSADER INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	MAINSTREET - PT-08	0
11-5319	0000	CRUSADER INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	MAINSTREET-PT-41	0

PN#: 2011-25

* If no % rate change is indicated, the amount has not yet been determined:

**California Department of Insurance
Public Notice Filing
June 24, 2011**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
11-5330	0000	CRUSADER INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	MAINSTREET-PT-56	0
11-5257	0212	EMPIRE FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
11-5309	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	MULTI-PERIL	RATE	BUSINESSOWNERS	-12.3
11-5286	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	FFP3.0	
11-5258	0212	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
11-5293		FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	BOP - GARAGE	0
11-5321	1114	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBERELLA EXCESS-SPECIAL GARAGE	0
11-5333	1114	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	NONE	-61.43
11-5338	0070	FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY	PERSONAL	AUTO PHYSICAL DAMAGE	SYMBOLS	NONE	
11-5304	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
11-5241	0201	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF. LIAB. E&O	
11-5245	0201	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
11-5276	0201	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
11-5278	0201	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-5306	0201	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
11-4210	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	FIRE	RATE AND VARIANCE	VAR.7a & VAR. 8b.	-6.8
11-5233	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	PROPERTY CHOICE	
11-5270	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0

PN#: 2011-25

* If no % rate change is indicated, the amount has not yet been determined:

**California Department of Insurance
Public Notice Filing
June 24, 2011**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
11-5234	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	PROPERTY CHOICE	
11-5271	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
11-5235	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	PROPERTY CHOICE	
11-5272	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
11-5236	0091	HARTFORD INSURANCE COMPANY OF THE MIDWEST	COMMERCIAL	MULTI-PERIL	FORMS	PROPERTY CHOICE	
11-5237	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	PROPERTY CHOICE	
11-5273	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
11-5229		HORACE MANN INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	STANDARD - GROUP	1.32
11-5283	0300	HORACE MANN INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	STANDARD-NON GROUP	0.59
11-5316	0300	HORACE MANN INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
11-5269	0300	HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	STANDARD	3.24
11-5317	0300	HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
11-5295		INSURANCE SERVICES OFFICE, INC.	PERSONAL	HOMEOWNERS MULTI-PERIL	MANUAL	HOMEOWNERS	
11-5297		INSURANCE SERVICES OFFICE, INC.	PERSONAL	AUTO LIAB/PHYS DAMAGE	MANUAL	NONE	
11-5318		INSURANCE SERVICES OFFICE, INC.	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	HOMEOWNERS	
11-5287	0411	MAPFRE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	AUTO AFFINITY-ROAD AMERICA AUTO ASSIST PLUS	-2.8
11-5288	0411	MAPFRE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	AUTO AFFINITY-ROAD AMERICA AUTO ASSIST PLUS	
11-5259	0212	MARYLAND CASUALTY COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0

PN#: 2011-25

* If no % rate change is indicated, the amount has not yet been determined:

**California Department of Insurance
Public Notice Filing
June 24, 2011**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
11-5305	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
11-5260	0212	NORTHERN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
11-5328	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	FIXED TERM PORTABLE ELECTRONICS	0
11-5238	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	MULTI-PERIL	FORMS	PROPERTY CHOICE	
11-5274	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
11-5332	0796	QBE INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SELF STORAGE POLICY	0
11-5327	0031	SEAWORTHY INSURANCE COMPANY	PERSONAL	INLAND MARINE	NEW PROGRAM	YACHT & PLEASURE BOAT	0
11-5296		SPRINGFIELD INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	-6.9
11-5250		STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS PUBLIC ENTITY LIABILITY	
11-5247		TOYOTA MOTOR INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	EXCESS WEAR AND USE PROTECTION	0
11-5267	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	FIRE	FORMS	DELUXE	
11-5268	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	FIRE	FORMS	DELUXE	
11-5239	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	PROPERTY CHOICE	
11-5275	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
11-5335		UNIVERSAL NORTH AMERICA INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	HOMEOWNERS	-3.82
11-5242	0201	UTICA MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF. LIAB. E&O	
11-5246	0201	UTICA MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
11-5277	0201	UTICA MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	

PN#: 2011-25

* If no % rate change is indicated, the amount has not yet been determined:

**California Department of Insurance
Public Notice Filing
June 24, 2011**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
11-5279	0201	UTICA MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-5307	0201	UTICA MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
11-5310	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BUSINESSOWNERS	-12.3
11-5311	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BUSINESSOWNERS	-12.3
11-5225		WESCO INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	BOTH RATE AND FORM	HOME WARRANTY - RESIDENTIAL	0
11-5325	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	SPECIALTY PROPERTY	0
11-4211	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	FIRE	RATE AND VARIANCE	VAR.7a & VAR. 8b.	-6.8
11-5261	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
11-5265	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
11-5314	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-5262	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
11-5266	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
11-5315	0212	ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0

85 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS

PN#: 2011-25

* If no % rate change is indicated, the amount has not yet been determined:

**California Department of Insurance
Public Notice Filing Errata Report
June 24, 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	11-5345	5/20/2011	Berkley National Insurance Company	Commercial Other Liability	New Program	USLH, Federal Class and Maritime	0%
Incorrect	11-4761	6/3/2011	St. Paul Mercury Insurance Company	Commercial Other Liability	Forms	Fiduciary Liability	
Correct	11-4761	6/3/2011	St. Paul Mercury Insurance Company	Commercial Other Liability	Forms	Employment Practices Liability	