

February 28, 2014

PUBLIC NOTICE # 2014-09

**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). Rate filings may be viewed via the Internet at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0050-viewing-room>. Rate filings may also be viewed 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 on our Internet 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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
14-1600	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-1599	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS LIABILITY	
14-1661	0012	AIG PROPERTY CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-1662	0012	AIU INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-1650	0008	ALLSTATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	COMMERCIAL GENERAL LIABILITY	
14-1698	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	4.1
14-1699	0361	AMERICAN FAMILY HOME INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	4.1
14-1685	0111	AMERICAN FIRE AND CASUALTY COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-1663	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-1693	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	AIRCRAFT	RULE CHANGE	NONE	
14-1700	0361	AMERICAN SOUTHERN HOME INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	4.1
14-1598	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ARCHITECTS, ENGINEERS AND RISK SOLUTIONS PACKAGE	
14-1692	0457	ARGONAUT INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS		
14-1597	4797	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	BEAZLEY ONE MGMT. LIAB.	0
14-1714	4797	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NON-PROFIT ORGANIZATION MANAGEMENT LIABILITY	0
14-1573	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
14-1706	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
14-1664	0012	COMMERCE AND INDUSTRY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-1723	0000	CRUSADER INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	MAINSTREET-PT-46	0
14-1614	0000	DENTISTS INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	BOP-LESSORS RISK	0
14-1660	0000	DENTISTS INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	BOP-LESSORS RISK & OFFICE OCCUPANCY	0
14-1682	0000	DENTISTS INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
14-1627	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	NONE	-0.4
14-1678	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BOP	2.46

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14-1628	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	BOTH RATE AND FORM	NONE	-0.4
14-1679	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BOP	2.46
14-1629	0248	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
14-1651	0248	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PACKAGE POLICY	0
14-1659	0248	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-1630	4795	GATEWAY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
14-1657	4795	GATEWAY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	COMMERCIAL GENERAL LIABILITY	0
14-1691	0031	GOVERNMENT EMPLOYEES INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	BOP	
14-1665	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-1617	0201	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
14-1593	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-1643	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	DIFFERENCE IN CONDITIONS	0
14-1594	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-1644	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	DIFFERENCE IN CONDITIONS	0
14-1595	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-1645	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	DIFFERENCE IN CONDITIONS	0
14-1596	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-1646	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	INLAND MARINE	RULE CHANGE	DIFFERENCE IN CONDITIONS	0
14-1608	0000	GREENPATH INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	COMPASS	0
14-1609	0000	GREENPATH INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	COMPASS	
14-1574	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
14-1707	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
14-1575	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
14-1690	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROFESSIONAL LIABILITY-E&O	0
14-1708	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	

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14-1715	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	ERRORS AND OMISSIONS	7.21
14-1716	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	ERRORS AND OMISSIONS	7.21
14-1686	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	CRIMESHIELD ADVANCED	
14-1717	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	ERRORS AND OMISSIONS	7.21
14-1718	0091	HARTFORD INSURANCE COMPANY OF THE MIDWEST	COMMERCIAL	OTHER LIABILITY	RATE	ERRORS AND OMISSIONS	7.21
14-1719	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	ERRORS AND OMISSIONS	7.21
14-1712		HISCOX INSURANCE COMPANY INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-1649	0004	IDS PROPERTY CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	FORMS	SAFETY PAYS HOMEOWNERS	
14-1601	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-1666	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-1694	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	AIRCRAFT	RULE CHANGE	NONE	
14-1683	0922	INSURANCE COMPANY OF THE WEST	COMMERCIAL	EARTHQUAKE	FORMS	DIFFERENCE IN CONDITIONS (DIC)	
14-1673	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	RM SELECT POLICY	0
14-1576	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
14-1709	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
14-1669	0241	PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	FORMS	NONE	
14-1201	0169	MIDDLESEX INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
14-1648	0802	MONTEREY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	WINERIES	
14-1667	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-1695	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	AIRCRAFT	RULE CHANGE	NONE	
14-1697	0510	NAVIGATORS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	NONE	-7
14-1668	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-1581	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	NEW PROGRAM	RCA HOSPITALITY	0
14-1582	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	RCA HOSPITALITY	0

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14-1583	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	RCA HOSPITALITY	0
14-1655	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	RCA HOSPITALITY	0
14-1656	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	RCA HOSPITALITY	0
14-1653	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP-ALLIANCE MEMBER SERVICES	
14-1642	3548	NORTHLAND INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE AND VARIANCE	VAR 7A, 8B-TRANSPORTATION	0
14-1687	0111	OHIO CASUALTY INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-1688	0111	OHIO SECURITY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-1636	0645	OREGON MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-1639	0645	OREGON MUTUAL INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	FARM	0
14-1696	0645	OREGON MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
14-1610	2698	PACO ASSURANCE COMPANY, INC.	COMMERCIAL	MEDICAL MALPRACTICE	FORMS	OUM CHIROPRACTIC	
14-1626	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	FLEXI PLUS FIVE	15
14-1640	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
14-1671	0175	PLAZA INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	-0.2
14-1672	0175	PLAZA INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	0
14-1674	0175	PLAZA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	COMMERCIAL GENERAL LIABILITY	0
14-1720	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	OTHER LIABILITY	RATE	ERRORS AND OMISSIONS	7.21
14-1632	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
14-1710	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	0
14-1202	0169	SENTRY INSURANCE A MUTUAL COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
14-1203	0169	SENTRY SELECT INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
14-1641	3219	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	FIDELITY	RULE CHANGE	CRIME AND FIDELITY	
14-1677	3219	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	CRIME AND FIDELITY	
14-1577	3548	STANDARD FIRE INSURANCE COMPANY (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	

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14-1680	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
14-1676	0176	STATE FARM GENERAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
14-1681	0176	STATE FARM GENERAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	
14-1701	0176	STATE FARM GENERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
14-1702	4765	STILLWATER INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS	0
14-1704	4765	STILLWATER PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS	0
14-1616	0031	STONEWALL INSURANCE COMPANY	PERSONAL	INLAND MARINE	NEW PROGRAM	MICRO TRAVEL	0
14-1711	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	0
14-1615	3703	TOWER INSURANCE COMPANY OF NEW YORK	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	HOMEOWNERS	6.9
14-1654	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	LIABILITY - MODULAR.	
14-1637	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
14-1638	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
14-1721	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	ERRORS AND OMISSIONS	7.21
14-1652	0984	U.S. SPECIALTY INSURANCE COMPANY	COMMERCIAL	CREDIT	FORMS	TRADE CREDIT	
14-1684	0155	UNITED FINANCIAL CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
14-1647	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	SPORTS AND RECREATION PROVIDERS ASSOC. RRG	35.2
14-1635	0031	UNITED STATES LIABILITY INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
14-1618	0201	UTICA MUTUAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
14-1611	0084	VANLINER INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
14-1612	2538	WESCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-1633	2538	WESCO INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
14-1689	0111	WEST AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-1613	0158	ZENITH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
14-1634	0158	ZENITH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS-FARM	0

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14-1675	0158	ZENITH INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	6.09
122 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
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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	14-1493	2/21/2014	Capitol Indemnity Corporation	Commercial Fire	Rate	0.00%
Correct	14-1493	2/21/2014	Capitol Indemnity Corporation	Commercial Fire	Rule Change	0.00%