

March 3, 2017

**PUBLIC NOTICE # 2017-09**

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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)

**California Department of Insurance  
Public Notice Filing  
March 3, 2017**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
17-1548	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		ACEH-130922932
17-1549	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		ACEH-130922932
17-1550	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		ACEH-130922932
17-1506	3239	ALLIED WORLD ASSURANCE COMPANY (U.S.) INC.	COMMERCIAL	FIRE	FORMS	WINERE..		DRWN-130920384
17-1517	3239	ALLIED WORLD ASSURANCE COMPANY (U.S.) INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	WINERE		DRWN-130922859
17-1469	0111	AMERICAN ECONOMY INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	CRIME & FIDELITY	0	LBRC-130917470
17-1537	0111	AMERICAN ECONOMY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0	LBRC-130917515
17-1492	0361	AMERICAN FAMILY HOME INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	CRIME	0	AMLX-G130914056
17-1523	0111	AMERICAN FIRE AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0	LBRC-130922528
17-1493	0361	AMERICAN SOUTHERN HOME INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	CRIME	0	AMLX-G130914056

PN#: 2017-09

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
17-1470	0111	AMERICAN STATES INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	CRIME & FIDELITY	0	LBRC-130917470
17-1481	0111	AMERICAN STATES INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA AND EXCESS		LBRC-130917606
17-1538	0111	AMERICAN STATES INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0	LBRC-130917515
17-1528	0457	ARGONAUT INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	COMM'L PACKAGE	1.6	ARGN-130884971
17-1551	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		ACEH-130922932
17-1505	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	FIDELITY	NEW PROGRAM	EXCESS FIDELITY & POLICY..	0	BEAZ-130911572
17-1501	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS...		CAPC-130916695
17-1558	4851	CHURCH MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	INDEPENDENT COMMERCIAL PACKAGE INSTITUTIONAL AND I	0	CHMU-130921069
17-1474	0244	CINCINNATI INSURANCE COMPANY (THE)	PERSONAL	EARTHQUAKE	RULE CHANGE	NONE		CNNB-130922958
17-1513	0000	COFACE NORTH AMERICA INSURANCE COMPANY	COMMERCIAL	CREDIT	FORMS	CLASSIC TRADE CREDIT INSURANCE		COPE-130912034

PN#: 2017-09

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Public Notice Filing  
March 3, 2017**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
17-1575	0411	COMMERCE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	SELECT	7	CMWS-130901324
17-1576	0411	COMMERCE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NATION SAFE	7	CMWS-130901279
17-1515	0218	CONTINENTAL CASUALTY COMPANY	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS - AICPA CATASTROPHE		CNAB-130919111
17-1567	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE		LWCM-130912937
17-1565	0008	ENCOMPASS INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	CONDOMINIUM....	6.9	ALSE-130919490
17-1566	0008	ENCOMPASS INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	RENTERS..	-11.3	ALSE-130919574
17-1574	0008	ENCOMPASS INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	HOMEOWNERS	6.9	ALSE-130919676
17-1508	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS...		EVST-130922851
17-1509	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE...	0	EVST-130922851
17-1527	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0	EVST-130923263

PN#: 2017-09

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
17-1502	0248	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP..		UNFG-130915273
17-1507	0248	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS ..		UNFG-130920989
17-1511	0248	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP		UNFG-130822291
17-1512	0248	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	CRIME		UNFG-130920792
17-1521	0248	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BUSINESSOWNERS	-1.4	UNFG-130915677
17-1562	0248	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		UNFG-130921015
17-1568	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE		LWCM-130912937
17-1471	0111	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	CRIME & FIDELITY	0	LBRC-130917470
17-1539	0111	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0	LBRC-130917515
17-1487	0140	FREEDOM SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	ASSET MNGT LIAB	0	SCTT-130907921

PN#: 2017-09

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
17-1472	0111	GENERAL INSURANCE COMPANY OF AMERICA	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	CRIME & FIDELITY	0	LBRC-130917470
17-1540	0111	GENERAL INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0	LBRC-130917515
17-1479	0225	HARCO NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	DEALERS PACKAGE	13	OCCD-130887219
17-1464	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 7B & 8B	6.2	HART-130913589
17-1463	0361	HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	HSB TOTAL CYBER	0	HSTB-130781992
17-1561	4666	HISCOX INSURANCE COMPANY INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	MULTIMEDIA LIABILITY		HISC-130904019
17-1552	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		ACEH-130922932
17-1553	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		ACEH-130922932
17-1518	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	AIRCRAFT	RULE CHANGE	NONE	0	AGNY-130920743
17-1556	2538	INTEGON NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	CRAD	0	GMMX-130920522

PN#: 2017-09

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March 3, 2017**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
17-1569	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE		LWCM-130912937
17-1570	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE		LWCM-130912937
17-1571	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE		LWCM-130912937
17-1572	0111	LM INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE		LWCM-130912937
17-1543	0241	METROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	2017 BUSINESS PLAN..		METX-130931978
17-1519	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	AIRCRAFT	RULE CHANGE	NONE	0	AGNY-130920743
17-1577	0000	NATIONAL UNITY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	PLATINUM		PERR-130923591
17-1585	0000	NATIONAL UNITY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	PLATINUM	0	PERR-130922340
17-1504	0510	NAVIGATORS INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE..	0	NAVG-130908956
17-1531	0510	NAVIGATORS INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE		NAVG-130925336

PN#: 2017-09

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
17-1500	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE-		PRSS-130925985
17-1582	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE		PRSS-130926042
17-1534	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	YACHT DEALERS AND MARINAS	0	SWRE-130917480
17-1557	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	CONSTRUCTION	0	SWRE-130919658
17-1476	0088	NOVA CASUALTY COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE		REGU-130918415
17-1478	0088	NOVA CASUALTY COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	-NONE-		REGU-130917079
17-1482	0088	NOVA CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0	REGU-130918624
17-1494	0088	NOVA CASUALTY COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0	REGU-130917156
17-1503	0088	NOVA CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE...	0	REGU-130918455
17-1514	0088	NOVA CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0	REGU-130917046

PN#: 2017-09

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17-1533	0088	NOVA CASUALTY COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0	REGU-130918471
17-1524	0111	OHIO CASUALTY INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0	LBRC-130922528
17-1525	0111	OHIO SECURITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0	LBRC-130922528
17-1532	0111	OHIO SECURITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BUSINESSOWNERS		LBRC-130917709
17-1465	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR 8B - SOLUTIONS 2000 FOR AGRIBUSINESS	0	ACEH-130921048
17-1554	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		ACEH-130922932
17-1544	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROF.LIAB.-CEMETERY AND CREMATORY	0	PHLX-G130919690
17-1546	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	HOME ADVANTAGE - AARP	6.2	HART-130932749
17-1560	0796	QBE INSURANCE CORPORATION	COMMERCIAL	FIRE	NEW PROGRAM	CYBERONE & DATE COMPROMISE	0	QBEC-130891269
17-1473	0111	SAFECO INSURANCE COMPANY OF AMERICA	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	CRIME & FIDELITY	0	LBRC-130917470

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
17-1541	0111	SAFECO INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0	LBRC-130917515
17-1483	0091	SENTINEL INSURANCE COMPANY, LTD.	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR. 7B, 8A, 8B -GROWING SPECTRUM	6.1	HART-130923162
17-1542	0176	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE		SFMA-130926208
17-1535	4869	STILLWATER INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS		FDLY-130924958
17-1536	4869	STILLWATER PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS		FDLY-130924958
17-1529	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	FIRE	RULE CHANGE	DELUXE		TRVD-130931839
17-1530	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	FIRE	RULE CHANGE	DELUXE		TRVD-130931839
17-1547	0091	TRUMBULL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	HOME ADVANTAGE - AARP	6.2	HART-130932749
17-1477	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ACCOUNTANTS		HART-130923339
17-1563	0248	UFG SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		UNFG-130921015

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
17-1564	0248	UNITED FIRE & CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		UNFG-130921015
17-1489	0071	UNIVERSAL NORTH AMERICA INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	BOTH RATE AND FORM	INDEPENDENT CONDOMINIUM OWNERS	6.8	AGIA-130913381
17-1573	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE		LWCM-130912937
17-1559	2538	WESCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	DEBT PROTECTION	0	UNKP-130896862
17-1526	0111	WEST AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0	LBRC-130922528
17-1555	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		ACEH-130922932
17-1499	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	ENTERTAINMENT...	0	ZURC-130931824
17-1520	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	ENTERTAINMENT	0	ZURC-130935860
<b>98 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS</b>								

PN#: 2017-09

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**California Department of Insurance  
Public Notice Filing Errata Report  
March 3, 2017**

<i>The following files were incorrectly listed on the respective Public Notice(PN) Dates:</i>							
	<b>FILE #</b>	<b>PN DATE</b>	<b>COMPANY NAME</b>	<b>LINE TYPE &amp; DESCRIPTION</b>	<b>FILE TYPE</b>	<b>PROGRAM</b>	<b>OVERALL RATE (%)#</b>
Incorrect	16-4217	2/17/2017	Beazley Insurance Company Inc.	Commercial Medical Malpractice	Both Rate and Form	Prof Liab - Miscellaneous Medical	-8.10%
Correct	16-4217	<b>7/22/2016</b>	Beazley Insurance Company Inc.	Commercial Medical Malpractice	Both Rate and Form	Prof Liab - Miscellaneous Medical	-8.10%
Incorrect	16-8529	1/6/2017	Securian Casualty Company	Personal Other Liability	Rule	SCC-DPW	0.00%
Correct	16-8529	1/6/2017	Securian Casualty Company	<b>Commercial Other Liability</b>	Rule	SCC-DPW	0.00%

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