

March 21, 2014

PUBLIC NOTICE # 2014-12

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
14-2004	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GEN. LIAB.	
14-2077	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
14-2005	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GEN. LIAB.	
14-2078	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
14-2006	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GEN. LIAB.	
14-2079	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
14-2064	0761	AGCS MARINE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL OUTPUT	0
14-2009	0012	AIG PROPERTY CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	PRIVATE CLIENT GROUP	
14-2097	0140	AMCO INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
14-2107	0140	AMCO INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
14-2099	0361	AMERICAN FAMILY HOME INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	PROPERTY CORE PRODUCT	0
14-2015	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA & STRAIGHT EXCESS	
14-2100	0361	AMERICAN SOUTHERN HOME INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	PROPERTY CORE PRODUCT	0
14-2017	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
14-2041	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
14-2042	1279	ARCH INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-2096	1279	ARCH INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	GREAT OUTDOORS	
14-1994	0457	ARGONAUT INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	MONOLINE CRIME AND FIDELITY	0
14-1999	1129	ATLANTIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	@VANTAGE FOR COMMERCIAL AUTO	0
14-1997	0626	BANKERS STANDARD INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	RULE CHANGE	ACE PLATINUM PORTFOLIO	0
14-2062	0626	BANKERS STANDARD INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS ACE PLATINUM PORTFOLIO	0
14-2010	0098	BERKLEY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	SPONSORED INS. D&O	
14-2093	0000	BROTHERHOOD MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR 8A, 8B-MINISTYFIRST	1.83
14-2026		BUSINESS ALLIANCE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
14-2002	0000	CHURCH MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	INDEPENDENT COMMERCIAL PACKAGE INSTITUTIONAL	
14-2066	0000	CHURCH MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	INDEPENDENT COMMERCIAL PACKAGE INSTITUTIONAL	

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14-2067	0000	CHURCH MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	INDEPENDENT COMMERCIAL PACKAGE INSTITUTIONAL INDPE	
14-2094	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	ASSOCIATION LIABILITY	
14-2003	0930	DANIELSON NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	STANDARD	
14-2007	0930	DANIELSON NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MILITARY SERVICE MEMBERS	
14-2027	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
14-2103	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
14-2104	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	HR3210-BOP	
14-2115	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
14-2025	3786	ENDURANCE RISK SOLUTIONS ASSURANCE CO.	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	0
14-2021	0008	ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	0
14-2070	0008	ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-2072	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	0
14-2049	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
14-2050	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
14-2114	0070	FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	COMMUNITY BLANKET POLICY	
14-2023	0069	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS ACV INS.	
14-2043	0069	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS CL INSURANCE	
14-2031	0140	FREEDOM SPECIALTY INSURANCE COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	FORMS	PROF. LIAB. - PHYSICIANS & SURGEONS	
14-2053	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	SKI RESORT	0
14-1987	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	HR3210	
14-2018	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
14-2032	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	NONE	
14-2036	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	

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14-1988	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	HR3210	
14-2019	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
14-2033	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	NONE	
14-2037	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	
14-1989	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	HR3210	
14-2034	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	NONE	
14-1990	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	INLAND MARINE	RULE CHANGE	HR3210	
14-2020	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
14-2035	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	FIDELITY	FORMS	NONE	
14-2038	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	
14-2039	0084	GREAT AMERICAN SECURITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	
14-2109	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	RATE	NONE	-11.8
14-2001	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROF LIAB- MISCELLANEOUS	
14-2051	0300	HORACE MANN INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-2052	0300	HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-1986	0004	IDS PROPERTY CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	SAFETY PAYS HOMEOWNER	
14-1992	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	AIRCRAFT	RULE CHANGE	NONE	
14-1985	2538	INTEGON PREFERRED INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	CORNERSTONE	6.89
14-2024	0000	LEADING INSURANCE GROUP INSURANCE CO., LTD (UNITED STATES BRANCH)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
14-2092	1326	MENDOTA INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MENDOTA SPECIALTY AUTO (MSA) VALUE	
14-2029	0930	NATIONAL AMERICAN INSURANCE COMPANY OF CALIFORNIA	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	STANDARD AUTO	39.7
14-1993	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	AIRCRAFT	RULE CHANGE	NONE	
14-1996	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	FORMS	FIDUCIARY LIABILITY INSURANCE EDGE	
14-2008	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	FORMS	PRIVATE EDGE PLUS	

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14-2013	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	FARM	
14-2080	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	FARM OPERATION	0
14-2098	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
14-2108	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
14-2014	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	FARM	
14-2054	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	SKI RESORT	0
14-1991	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
14-2082	0088	NOVA CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
14-2120	0111	OHIO CASUALTY INSURANCE COMPANY (THE)	COMMERCIAL	SURETY	RULE CHANGE	NONE	0
14-2081	0111	OHIO SECURITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PROTECTOR	0
14-2105	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	SURETY	RATE	NONE	0
14-2106	0150	OLD REPUBLIC SURETY COMPANY	COMMERCIAL	SURETY	RATE	NONE	0
14-2063	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS ACE PLATINUM PORFOLIO	0
14-2065	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
14-1995	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROF. LIAB. - E&O	
14-2000	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
14-2118	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	MARINA AND BOAT DEALERS	
14-2083	0017	RESPONSE INDEMNITY COMPANY OF CALIFORNIA	COMMERCIAL	INLAND MARINE	NEW PROGRAM	INVOLUNTARY UNEMPLOYMENT INSURANCE	0
14-2068	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HUMAN SERVICES	0
14-2069	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROF.LIAB.-HUMAN SERVICES	0
14-2071	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	HUMAN SERVICES	0
14-1998	0783	RLI INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
14-2119	3548	STANDARD FIRE INSURANCE COMPANY (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
14-2084	3098	TNUS INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	BOTH RATE AND FORM	EQUIPMENT BREAKDOWN	-0.12
14-2111	3098	TNUS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	EQUIPMENT BREAKDOWN	-11.8
14-2085	3098	TOKIO MARINE AMERICA INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	BOTH RATE AND FORM	EQUIPMENT BREAKDOWN	-0.12

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14-2112	3098	TOKIO MARINE AMERICA INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	EQUIPMENT BREAKDOWN	-11.8
14-2086	3098	TRANS PACIFIC INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	BOTH RATE AND FORM	EQUIPMENT BREAKDOWN	-0.12
14-2113	3098	TRANS PACIFIC INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	EQUIPMENT BREAKDOWN	-11.8
14-2016	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	FIDELITY	FORMS	WRAP+MODULAR - REWRITE	
14-2110	3548	TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 7A, 7B - AUTO EXPRESS	9.7
14-2087	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
14-2088	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
14-2117	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	THE HARTFORD D&O PREMIER DEFENSE	
14-811	0155	UNITED FINANCIAL CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 7B, 8B - REGULAR	6.08
14-813	0155	UNITED FINANCIAL CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR. 7B, 8B - BUSINESS AND PROFESSIONAL ASSOCIATIO	6.08
14-2073	0140	VICTORIA FIRE & CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	TRADITIONAL	
14-2074	0140	VICTORIA FIRE & CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	PLUS	
14-2075	0140	VICTORIA FIRE & CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	AFFINITY	
14-2076	0140	VICTORIA FIRE & CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	LITE	
14-2011		WAWANESA GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
14-2012		WAWANESA GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	6.61
115 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
March 21, 2014**

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	14-811	1/31/2014	United Financial Casualty Company	Personal Auto Liability and Physical Damage	Rate	Regular	6.90%
Correct	14-811	3/21/2014	United Financial Casualty Company	Personal Auto Liability and Physical Damage	Rate and Variance	Var 7B, 8B - Regular	6.08%
Incorrect	14-813	1/31/2014	United Financial Casualty Company	Personal Auto Liability and Physical Damage	Rate	Business & Professional Association Group	6.90%
Correct	14-813	3/21/2014	United Financial Casualty Company	Personal Auto Liability and Physical Damage	Rate and Variance	Var 7B, 8B - Business & Professional Association Group	6.08%

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