

**November 7, 2014**

**PUBLIC NOTICE # 2014-45**

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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  
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
14-7330	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	RULE CHANGE	PROF LIAB-PSYCHOLOGISTS	0
14-7361	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-7247	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-7312	0140	INSURANCE COMPANY	PERSONAL	INLAND MARINE	FORMS	BOATOWNERS	
14-7335	0140	ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	PLEASURE BOATOWNERS	0
14-7302	0140	AMCO INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	0
14-7311	0140	AMCO INSURANCE COMPANY	PERSONAL	INLAND MARINE	FORMS	PLEASURE BOATOWNERS	
14-7336	0140	AMCO INSURANCE COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	PLEASURE BOATOWNERS	0
14-7328	0019	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	FIRST PROTECTOR INDIVIDUAL	0
14-7369	0361	AMERICAN MODERN HOME INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	COMMUNITY BLANKET	0
14-7374	0361	AMERICAN MODERN HOME INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	COLLECTOR CAR	0
14-7310	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
14-7248	4698	ASPEN AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS-MGMT. LIAB.	0
14-7333	1129	ATLANTIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	@VANTAGE FOR UMBRELLA	0
14-7331	0802	CALIFORNIA CAPITAL INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	NONE	0
14-7263	0000	CENTURY-NATIONAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	RENTERS INSURANCE	0
14-7294	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-7332	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	0
14-7327	0008	ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-7265	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210 - UMBRELLA/EXCESS LIABILITY	0
14-7250	0038	EXECUTIVE RISK INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	PROTECTION PORTFOLIO	
14-7316	0069	FARMERS INSURANCE EXCHANGE	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-7345	0069	FARMERS INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	FORMS	BOP - HOSPITALITY & INSTITUTIONAL	

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14-7348	0069	FARMERS INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	FORMS	BUSINESSOWNERS	
14-7362	0069	FARMERS INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	FORMS	RETAIL, SERVICE & OFFICE, REST & W/D	
14-7365	0069	FARMERS INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	FORMS	BOP-AUTO SERVICE & REPAIR	
14-7371	0069	FARMERS INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	FORMS	BUSINESSOWNERS	
14-7375	0069	FARMERS INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	FORMS	COMMERCIAL PACKAGE	
14-7379	0069	FARMERS INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	FORMS	BOP-HABITATIONAL	
14-7267	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	-14.9
14-7314	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	0
14-7227	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	FINANCIAL INSTITUTION PORTFOLIO	
14-7251	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROTECTION PORTFOLIO	
14-7281	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	FOREFRONT PORTFOLIO 3.0	
14-7249	0212	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	CRIME AND FIDELITY	-20.3
14-7329	0212	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	CRIME AND FIDELITY	-24
14-7295	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-7211	0031	GEICO CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-7212	0031	GEICO GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-7213	0031	GEICO INDEMNITY COMPANY	PERSONAL	DAMAGE	FORMS	NONE	
14-7226	0031	GEICO INDEMNITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-7214	0031	GOVERNMENT EMPLOYEES INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	

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14-7286	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	AGRIPAK FARM AND RANCH	0
14-7289	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	AGRIPAK FARM AND RANCH	0
14-6507	0084	COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	EQUIPMENT	0
14-7290	0084	COMPANY	COMMERCIAL	PERIL	RULE CHANGE	RANCH	0
14-7291	0084	COMPANY OF NEW YORK	COMMERCIAL	PERIL	RULE CHANGE	RANCH	0
14-7244	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	FITNESS TRAINER	0
14-7254	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	BURGLARY AND THEFT	BOTH RATE AND FORM	LIABILITY-PRIVATE COMPANY	15.03
14-7272	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	LIABILITY - PRIVATE COMPANY	2.7
14-7229	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	GROWING SPECTRUM	
14-7384	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ENCORE FOR HEALTHCARE ORG.	
14-7230	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	GROWING SPECTRUM	
14-7231	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	GROWING SPECTRUM	
14-7340	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	FIDELITY	FORMS	CRIMESHIELD ADVANCED	
14-7232	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	GROWING SPECTRUM	
14-7216	0471	HERITAGE INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	VEHICLE SERVICE CONTRACTS	0
14-7355		HISCOX INSURANCE COMPANY INC.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PRO	0
14-7356		HISCOX INSURANCE COMPANY INC.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	HISCOX PFO-GENERAL LIABILITY	0
14-7357		HISCOX INSURANCE COMPANY INC.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PRIVACY DATA BREACH &	0
14-7352	0922	WEST	COMMERCIAL	EARTHQUAKE	FORMS	CONDITIONS (DIC)	
14-7280	0000	INSURANCE CO., LTD (UNITED STATES BRANCH)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
14-7218	0111	CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
14-7296	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-7219	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	FIRE	RATE	PROPERTY RM SELECT POLICY	-17.08
14-7297	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-7298	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-7299	0111	LM INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-7353	0411	MAPFRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	

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14-7209	0785	MARKEL AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
14-7210	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
14-7282	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	HEALTH CLUBS	0
14-7269	0031	MEDICAL PROTECTIVE COMPANY (THE)	COMMERCIAL	MEDICAL MALPRACTICE	RULE CHANGE	- CERTIFIED REGISTERED NURSE ANES	0
14-7317	0069	MID-CENTURY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-7346	0069	MID-CENTURY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP - HOSPITALITY & INSTITUTIONAL	
14-7349	0069	MID-CENTURY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BUSINESSOWNERS	
14-7363	0069	MID-CENTURY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	RETAIL, SERVICE & OFFICE, REST &	
14-7366	0069	MID-CENTURY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP-AUTO SERVICE & REPAIR	
14-7372	0069	MID-CENTURY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BUSINESSOWNERS	
14-7376	0069	MID-CENTURY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	COMMERCIAL PACKAGE	
14-7380	0069	MID-CENTURY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP-HABITATIONAL	
14-7215	0084	NATIONAL INTERSTATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-7225	0093	NATIONAL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS-ISO	0
14-7268	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	-14.9
14-7315	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	0
14-7303	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	0
14-7313	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	PERSONAL	INLAND MARINE	FORMS	PLEASURE BOATOWNERS	
14-7337	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	PERSONAL	INLAND MARINE	RULE CHANGE	PLEASURE BOATOWNERS	0
14-7338	0140	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	
14-7359	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	COMMERCIAL PACKAGE	-0.53
14-7256	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	MOVING AND STORAGE	0
14-7274	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	

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14-7319	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	AUTO MOVING AND STORAGE	0
14-7351	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
14-7284	0088	NOVA CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
14-7285	0088	NOVA CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
14-7243	0111	COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP-PROTECTOR	
14-7288		PALOMAR SPECIALTY INSURANCE COMPANY	PERSONAL	EARTHQUAKE	NEW PROGRAM	RESIDENTIAL	0
14-7354	0775	INSURANCE COMPANY	COMMERCIAL	MALPRACTICE	FORM	PHARMACY	0
14-6455	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	ULTIMATE COVER	-8.1
14-7233	0091	INSURANCE COMPANY OF HARTFORD	COMMERCIAL	MULTI-PERIL	RULE CHANGE	GROWING SPECTRUM	
14-7253	0017	OF CALIFORNIA	PERSONAL	DAMAGE	VARIANCE	STANDARD	7.92
14-7270	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HUMAN SERVICES	0
14-7323	0091	SENTINEL INSURANCE COMPANY, LTD.	COMMERCIAL	MULTI-PERIL	RULE CHANGE	GROWING SPECTRUM	
14-7324	0019	STANDARD GUARANTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	BOTH RATE AND FORM	FIRST SELECT HOMEOWNERS	-7.54
14-7334	0748	STAR INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	AGRICULTURAL	11.4
14-7246	3548	INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-MASTER PAC EXPRESS	
14-7321	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	CYBERFIRST	
14-7325	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-MASTER PAC	
14-7322	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	CYBERFIRST	
14-7326	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-MASTER PAC	
14-7318	0069	TRUCK INSURANCE EXCHANGE	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-7347	0069	TRUCK INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	FORMS	BOP - HOSPITALITY & INSTITUTIONAL	
14-7350	0069	TRUCK INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	FORMS	BUSINESSOWNERS	

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14-7364	0069	TRUCK INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	FORMS	RETAIL, SERVICE & OFFICE, REST &	
14-7367	0069	TRUCK INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	FORMS	& REPAIR	
14-7373	0069	TRUCK INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	FORMS	BUSINESSOWNERS	
14-7377	0069	TRUCK INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	FORMS	PACKAGE	
14-7381	0069	TRUCK INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	FORMS	BOP-HABITATIONAL	
14-7234	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	GROWING SPECTRUM	
14-7339	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	RULE CHANGE	ANTIQUE	
14-7245	0071	UNIVERSAL NORTH AMERICA INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	
14-7300	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-7301	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-7257	0000	WESTERN GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	FLAGSHIP	
14-7320	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	SPONSORED AGENTS ERRORS AND OMISSIONS	
<b>126 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS</b>							

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