

December 30, 2016

**PUBLIC NOTICE # 2016-53**

**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received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived.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 %*	SERFF #
16-8341	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS		ACEH-130812336
16-8424	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	-11.9	ACEH-130845242
16-8425	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	-11.9	ACEH-130845242
16-8426	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	-11.9	ACEH-130845242
16-8400	0761	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS-HIGH EXCESS		FFDC-130843600
16-8446	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS GPP GLATFELTER PUBLIC PRACTICE		AMLX-G130850058
16-8416	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS		FFDC-130843517
16-8401	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS		ZURC-130824133
16-8417	0761	AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS		FFDC-130843517
16-8402	0361	AMERICAN MODERN HOME INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	RECREATIONAL VEHICLE RENTAL	0	AMMH-130843412
16-8371	1279	ARCH INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	CRIME	0	AICO-130842922
16-8372	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	EMPLOYMENT PRACTICES LIAB	0	AICO-130842729

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16-8374	1279	ARCH INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0	AICO-130842985
16-8375	1279	ARCH INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0	AICO-130842896
16-8376	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0	AICO-130842378
16-8447	1279	ARCH INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RULE CHANGE	EARTHQUAKE	0	AICO-130844223
16-8418	0761	ASSOCIATED INDEMNITY CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS		FFDC-130843517
16-8427	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	-11.9	ACEH-130845242
16-8368	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	GENERAL RISK	0	BNIC-130837683
16-8369	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	GENERAL RISK		BNIC-130837683
16-8421	0031	BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA EXCESS	0	PRFL-130843832
16-8326	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE		CAPC-130840809
16-8335	0244	CINCINNATI CASUALTY COMPANY (THE)	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE		CNNA-130846076
16-8349	0244	CINCINNATI CASUALTY COMPANY (THE)	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	NONE		CNNA-130852056

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16-8336	0244	CINCINNATI INDEMNITY COMPANY (THE)	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE		CNNA-130846076
16-8350	0244	CINCINNATI INDEMNITY COMPANY (THE)	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	NONE		CNNA-130852056
16-8334	0244	CINCINNATI INSURANCE COMPANY (THE)	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE		CNNA-130846076
16-8351	0244	CINCINNATI INSURANCE COMPANY (THE)	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	NONE		CNNA-130852056
16-8387	0244	CINCINNATI INSURANCE COMPANY (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE		CNNB-130843856
16-8373	4850	CLEAR BLUE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	CORE	0	CBFH-130838276
16-8448	4850	CLEAR BLUE INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	CORE	0	CBFH-130838152
16-8449	4850	CLEAR BLUE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	CORE	0	CBFH-130838300
16-8450	4850	CLEAR BLUE INSURANCE COMPANY	COMMERCIAL	FIDELITY	NEW PROGRAM	CORE-CRIME	0	CBFH-130838027
16-8451	4850	CLEAR BLUE INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	CORE-CRIME	0	CBFH-130838159
16-8328	2538	COREPOINTE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0	UNKP-130837420
16-8403	3786	ENDURANCE RISK SOLUTIONS ASSURANCE CO.	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	0	REGU-130846347

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16-8404	3786	ENDURANCE RISK SOLUTIONS ASSURANCE CO.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0	REGU-130846554
16-8406	3786	ENDURANCE RISK SOLUTIONS ASSURANCE CO.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS	0	REGU-130846596
16-8382	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NON-FILED		EVST-130839850
16-8412	0069	FARMERS INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	RATE	BOP ALL INDUSTRY	-1	FARM-130796865
16-8419	0761	FIREMAN'S FUND INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS		FFDC-130843517
16-8398	4795	GATEWAY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0	AIAI-130849064
16-8442	4795	GATEWAY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PUBLIC AUTO	0	AIAI-130851674
16-8444	4795	GATEWAY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	PUBLIC AUTO	0	AIAI-130851542
16-7074	0031	GEICO CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 1A, 2C, 7A - RECREATIONAL VEHICLE	6.2	GECC-130753729
16-8392	0031	GEICO CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE.		GECC-130839339
16-7075	0031	GEICO GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 1A, 2C, 7A - RECREATIONAL VEHICLE	6.2	GECC-130753729
16-8388	0031	GEICO GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE		GECC-130839275

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
16-7076	0031	GEICO INDEMNITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 1A, 2C, 7A - RECREATIONAL VEHICLE	6.2	GECC-130753729
16-8389	0031	GEICO INDEMNITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE		GECC-130839275
16-7077	0031	GOVERNMENT EMPLOYEES INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 1A, 2C, 7A - RECREATIONAL VEHICLE	6.2	GECC-130753729
16-8390	0031	GOVERNMENT EMPLOYEES INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE		GECC-130839275
16-8377	0083	GRANGE INSURANCE ASSOCIATION	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE		GRIA130470749
16-8383	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	MULTI-PERIL	FORMS	VOSCO CYBER PROTECTION PACKAGE		ACEH-130848043
16-8428	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	-11.9	ACEH-130845242
16-8429	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	-11.9	ACEH-130845242
16-8407		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	BURGLARY AND THEFT	MANUAL	COMPOSITE RATING PLAN		ISOF-130838631
16-8408		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	FIDELITY	MANUAL	COMPOSITE RATING PLAN		ISOF-130838632
16-8409		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	MANUAL	COMPOSITE RATING PLAN		ISOF-130838630
16-8410		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	MANUAL	COMPOSITE RATING PLAN		ISOF-130838636

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*	SERFF #
16-8411		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	MEDICAL MALPRACTICE	MANUAL	RETROSPECTIVE RATING PLAN		ISOF-130838625
16-8359	0761	JEFFERSON INSURANCE COMPANY	PERSONAL	INLAND MARINE	BOTH RATE AND FORM	TUITION PROTECTION	0	WDAS-130842104
16-8364	0150	MANUFACTURERS ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		OREP-130849344
16-8413	0069	MID-CENTURY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	BOP ALL INDUSTRY	-1	FARM-130796865
16-8379	0031	MOUNT VERNON SPECIALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	VACANT LAND & LAND LEASED TO OTHERS - PACKAGE	0	USLI-130804866
16-8380	0031	MOUNT VERNON SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	VACANT LAND & LAND LEASED TO OTHERS	0	USLI-130805001
16-8445	0084	NATIONAL INTERSTATE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	TRIA2015	0	NTNL-130844001
16-8420	0761	NATIONAL SURETY CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS		FFDC-130843517
16-8320	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	KIDNAP AND RANSOM		AGNY-130845779
16-8322	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	KIDNAP AND RANSOM		AGNY-130845779
16-8430	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	-11.9	ACEH-130845242
16-8365	0150	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		OREP-130849344

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16-8366	0150	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE		OREP-130849344
16-8358	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	FITNESS AND WELLNESS		PHLX-G130802060
16-8362	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	ULTIMATE COVER	0	PHLX-G130813257
16-8348	0796	PRAETORIAN INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	RENTERS		QBEC-130853863
16-8361	0796	QBE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	THE SOLUTION REITS		QBEC-130847917
16-8347	0783	RLI INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP-RLIPACK		RLSC-130850505
16-8423	3098	SAFETY NATIONAL CASUALTY CORPORATION	COMMERCIAL	OTHER LIABILITY	RATE		0	SFCC-130838308
16-8340	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	BUSINESS & MNGT LIAB - FOR-PROFIT		SCTT-130837788
16-8354	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE		SCTT-130854497
16-8312	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE		UNKP-130840538
16-8330	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0	UNKP-130837420
16-8313	2538	SEQUOIA INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE		UNKP-130840538

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16-8316	2538	SEQUOIA INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SEQUOIA EDGE PACKAGE		UNKP-130849793
16-8331	2538	SEQUOIA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0	UNKP-130837420
16-8363		SPINNAKER INSURANCE COMPANY	PERSONAL	EARTHQUAKE	NEW PROGRAM	RENTERS	0	WOOD-130824861
16-8370	0098	STARNET INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	GENERAL RISK		BNIC-130837683
16-8314	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	FIDELITY	RULE CHANGE	NONE		UNKP-130840538
16-8332	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0	UNKP-130837420
16-8360	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	FINANCIAL INSTITUTION(MODULAR)		TRVE-130830314
16-8367	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	FIDUCIARY LIABILITY(MODULAR)		TRVE-130833847
16-8317	3548	TRAVELERS COMMERCIAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	QUANTUM AUTO--2.0.		TRVA-130848818
16-8356	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS - SPECIALTY		TRVD-130852934
16-8339	3548	TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	QUANTUM AUTO-2.0		TRVA-130848922
16-8414	0069	TRUCK INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	RATE	BOP ALL INDUSTRY	-1	FARM-130796865

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16-8338	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PRIVATE CHOICE PREMIER - NON-PROFIT		HART-130846128
16-8315	2538	WESCO INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE		UNKP-130840538
16-8333	2538	WESCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0	UNKP-130837420
16-8431	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	-11.9	ACEH-130845242
16-8311	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	COMMERCIAL CRIME PRODUCTS		XLAM-130850372
16-8357	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	NONE		XLAM-130802668
<b>102 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS</b>								

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**California Department of Insurance  
Public Notice Filing Errata Report  
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<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	16-7074	11/11/2016	GEICO Casualty Company	Personal Auto Liability and Physical Damage	Rate	Recreational Vehicle	5.00%
Correct	16-7074	<b>12/30/2016</b>	GEICO Casualty Company	Personal Auto Liability and Physical Damage	<b>Rate and Variance</b>	<b>Var 1A, 2C, 7A - Recreational Vehicle</b>	<b>6.20%</b>
Incorrect	16-7075	11/11/2016	GEICO General Insurance Company	Personal Auto Liability and Physical Damage	Rate	Recreational Vehicle	5.00%
Correct	16-7075	<b>12/30/2016</b>	GEICO General Insurance Company	Personal Auto Liability and Physical Damage	<b>Rate and Variance</b>	<b>Var 1A, 2C, 7A - Recreational Vehicle</b>	<b>6.20%</b>
Incorrect	16-7076	11/11/2016	GEICO Indemnity Company	Personal Auto Liability and Physical Damage	Rate	Recreational Vehicle	5.00%
Correct	16-7076	<b>12/30/2016</b>	GEICO Indemnity Company	Personal Auto Liability and Physical Damage	<b>Rate and Variance</b>	<b>Var 1A, 2C, 7A - Recreational Vehicle</b>	<b>6.20%</b>
Incorrect	16-707	11/11/2016	Government Employees Insurance Company	Personal Auto Liability and Physical Damage	Rate	Recreational Vehicle	5.00%
Correct	16-7077	<b>12/30/2016</b>	Government Employees Insurance Company	Personal Auto Liability and Physical Damage	<b>Rate and Variance</b>	<b>Var 1A, 2C, 7A - Recreational Vehicle</b>	<b>6.20%</b>

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