

November 18, 2011

PUBLIC NOTICE # 2011-46

**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). The rate filings are available for public viewing 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 at the same web 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Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived.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 %*
11-9367	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	BOTH RATE AND FORM	PROF. LIAB.- ALLIED HEALTH	-0.2
11-9381	0008	ALLSTATE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MOTORCYCLE	0
11-9261	0361	AMERICAN FAMILY HOME INSURANCE COMPANY	PERSONAL	INLAND MARINE	FORMS	AQUAPAC XTRA WATERCRAFT	
11-9240	0408	AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	RATE	COLLATERAL PROTECTION INSURANCE	0
11-9293	0111	AMERICAN STATES PREFERRED INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	SAFECO EMPLOYEES	0
11-9294	0111	AMERICAN STATES PREFERRED INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	SCIENTISTS & ENGINEERS	0
11-9295	0111	AMERICAN STATES PREFERRED INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	REGULAR...	0
11-9296	0111	AMERICAN STATES PREFERRED INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	EDUCATORS	0
11-9299	0111	AMERICAN STATES PREFERRED INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	TEENSURANCE	0
11-9303	0111	AMERICAN STATES PREFERRED INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	CALIFORNIA MEDICAL ASSOCIATION	0
11-9331	0111	AMERICAN STATES PREFERRED INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	EDUCATED WORKERS...	0
11-9332	0111	AMERICAN STATES PREFERRED INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	CREDIT UNION..	0
11-9354	0111	AMERICAN STATES PREFERRED INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	HIGHLY SKILLED WORKERS	0
11-9252	0457	ARGONAUT INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	WINERY	0
11-9239	1129	ATLANTIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	-20.4
11-9338	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROF. AND NETWORK SECURITY L.	
11-9339	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	BEAZLEY ONE MANAGEMENT LIABILITY	
11-9340	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	DIRECTORS, OFFICERS AND COMPANY LIABILITY	

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11-9352	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROF.LIABILITY-LAWYERS	
11-9353	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	ORGANIZATION MANAGEMENT LIABILITY	
11-9358	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS BEAZLEY ARMOUR SIDE A DIRECTORS	
11-9321	0038	CHUBB NATIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	MARKETEDGE	0
11-9298	4672	DONGBU INSURANCE CO., LTD. (U.S. BRANCH)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	DYNAMIC	0
11-9357	1129	ESSENTIA INSURANCE COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	CLASSIC BOAT	0
11-9322	0038	EXECUTIVE RISK INDEMNITY INC.	COMMERCIAL	FIRE	NEW PROGRAM	MARKETEDGE	0
11-9251	0922	EXPLORER INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-9297	0922	EXPLORER INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	UNIVERSAL	0
11-9244	0038	FEDERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MASTERPIECE	0
11-9291	0111	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	CREDIT UNION	0
11-9300	0111	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	EDUCATED WORKERS	0
11-9305	0111	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	REGULAR	0
11-9309	0111	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	CALIFORNIA MEDICAL ASSOCIATIONS	0
11-9323	0111	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	EDUCATORS.	0
11-9325	0111	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	HIGHLY SKILLED WORKERS.	0
11-9327	0111	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	SCIENTISTS & ENGINEERS.	0
11-9329	0111	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	TEENSURANCE..	0

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11-9355	0111	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	SAFECO EMPLOYEES	0
11-9360	0140	FREEDOM SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
11-9368	0200	GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
11-9382	0031	GEICO CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-9383	0031	GEICO GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-9384	0031	GEICO INDEMNITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-9242	0796	GENERAL CASUALTY COMPANY OF WISCONSIN	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
11-9311	1169	GENERALI ASSICURAZIONI GENERALI S.P.A. (U.S. BRANCH)	PERSONAL	INLAND MARINE	NEW PROGRAM	TRAVEL	0
11-9385	0031	GOVERNMENT EMPLOYEES INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
11-9274	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	FARM & RANCH	
11-9287	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
11-9275	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	FARM & RANCH	
11-9288	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
11-9276	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	FARM & RANCH	
11-9289	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
11-9277	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MULTI-PERIL	FORMS	FARM & RANCH	
11-9290	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
11-9280	0150	GREAT WEST CASUALTY COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	

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11-9286	0150	GREAT WEST CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	0
11-9350	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ISO GENERAL LIABILITY	
11-9266	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
11-9267	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
11-9268	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
11-9269	0091	HARTFORD INSURANCE COMPANY OF THE MIDWEST	COMMERCIAL	INLAND MARINE	FORMS	NONE	
11-9270	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
11-9263	0300	HORACE MANN INSURANCE COMPANY	PERSONAL	FIRE	FORMS	NONE	
11-9265	0300	HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	PERSONAL	FIRE	FORMS	NONE	
11-9363	0246	INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
11-9278	0111	LIBERTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	PRIVATE COMPANY COMBO D&O	3.8
11-9393	0111	LIBERTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	USED CAR	
11-9389	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	GENERIC ISO	-6.2
11-9364	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	DIRECTORS AND OFFICERS LIAB.	0
11-9390	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	GENERIC ISO	-6.2
11-9258	3548	NORTHLAND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
11-9259	3548	NORTHLAND INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
11-9308	0088	NOVA CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	AFFINITY	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
11-8459	0225	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	COMMERCIAL	ALLIED LINES	RATE	CROP FREEZE	-17
11-9378	0150	OLD REPUBLIC GENERAL INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR. 7B, 8B	-9.4
11-9260	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PRIMARY D&O	
11-9380	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR. 7B, 8B	-9.4
11-9245	0038	PACIFIC INDEMNITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MASTERPIECE	0
11-9241	0175	PLAZA INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	PATRIOT COMMUNITY	0
11-9273	0175	PLAZA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL GENERAL LIABILITY	0
11-9284	0175	PLAZA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
11-9271	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	INLAND MARINE	FORMS	NONE	
11-9243	0796	REGENT INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
11-9349	0471	RURAL COMMUNITY INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	NEW PROGRAM	CROP HAIL	0
11-9292	0111	SAFECO INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	CREDIT UNION	0
11-9301	0111	SAFECO INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	EDUCATED WORKERS	0
11-9306	0111	SAFECO INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	REGULAR	0
11-9310	0111	SAFECO INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	CALIFORNIA MEDICAL ASSOCIATIONS	0
11-9324	0111	SAFECO INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	EDUCATORS.	0
11-9326	0111	SAFECO INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	HIGHLY SKILLED WORKERS.	0
11-9328	0111	SAFECO INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	SCIENTISTS & ENGINEERS.	0

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11-9330	0111	SAFECO INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	TEENSURANCE..	0
11-9356	0111	SAFECO INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	SAFECO EMPLOYEES	0
11-9281	0748	STAR INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	REAL ESTATE APPRAISERS	
11-9283	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS-PUBLIC ENTITY LIABILITY	
11-9392	0176	STATE FARM FIRE AND CASUALTY COMPANY	COMMERCIAL	SURETY	FORMS	FIDELITY AND SURETY BONDS	
11-9386	0084	TRIUMPHE CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM WITH VAR	VAR. 7A	0
11-9272	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
11-9285	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF LIAB-PRIVATE CHOICE ENCORE!!	
11-9369	0200	UNITED SERVICES AUTOMOBILE ASSOCIATION	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
11-9365	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE AND VARIANCE	VAR. 7A-UMBRELLA/EXCESS	-38.7
11-9366	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE AND VARIANCE	VAR. 7A-UMBRELLA/EXCESS	-21.5
11-9370	0200	USAA CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
11-9371	0200	USAA GENERAL INDEMNITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
11-9246	0038	VIGILANT INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MASTERPIECE	0
11-9337	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	1.45
11-9302	0000	WESTERN GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
11-9304	0000	WESTERN GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	CLASSIC	6
11-9307	0000	WESTERN GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	MEDALLION	0.3

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11-9391	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	GENERIC ISO	-6.2
11-9351	1285	XL INSURANCE AMERICA, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	ISO GENERAL LIABILITY	
110 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 November 18, 2011

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	11-8275	10/7/2011	Brotherhood Mutual Insurance Company	Commercial Multi-Peril	Both Rate and Form	MinistryEssentials	-0.52%
Correct	11-8275	10/7/2011	Brotherhood Mutual Insurance Company	Commercial Multi-Peril	Rule Change	MinistryEssentials	-0.52%
Incorrect	11-8459	10/14/2011	Occidental Fire & Casualty Company of North Carolina	Commercial Allied Lines	Rate	Crop-Hail	-27.00%
Correct	11-8459	11/18/2011	Occidental Fire & Casualty Company of North Carolina	Commercial Allied Lines	Rate	Crop Freeze	-17.00%
Incorrect	11-9160	11/11/2011	Starr Indemnity & Liability Company	Commercial Multi-Peril	Rule Change		0.00%
Correct	11-9160	11/11/2011	Starr Indemnity & Liability Company	Commercial Multi-Peril	Rate	PGI Real Estate (Habitational)	0.00%
Add	11-9238	9/23/2011	Trans Pacific Insurance Company	Commercial Multi-Peril	New Program	COP - Package	0.00%

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