

JUL - 2 2015

STATE OF ARIZONA
DEPARTMENT OF INSURANCE
DEPT OF INSURANCE
BY MS

In the Matter of:

**THE HANOVER INSURANCE COMPANY
(NAIC NO. 22292),**

**MASSACHUSETTS BAY INSURANCE
COMPANY (NAIC NO. 22306),**

**THE HANOVER AMERICAN INSURANCE
COMPANY (NAIC NO. 36064), and**

**ALLMERICA FINANCIAL BENEFIT
INSURANCE COMPANY (NAIC NO.
41840)**

Respondents.

No. 15A-020-INS

CONSENT ORDER

The State of Arizona Department of Insurance ("Department") received evidence that **The Hanover Insurance Company, Massachusetts Bay Insurance Company, The Hanover American Insurance Company and Allmerica Financial Benefit Insurance Company** violated provisions of Title 20, Arizona Revised Statutes ("A.R.S.").

Respondents wish to resolve this matter without the commencement of formal proceedings, and admit the following Findings of Fact are true and consent to entry of the following Conclusions of Law and Order.

FINDINGS OF FACT

1. The Hanover Insurance Company, Massachusetts Bay Insurance Company, The Hanover American Insurance Company and Allmerica Financial Benefit Insurance Company ("Respondents") are casualty insurers. Respondents each presently hold an Arizona certificate of authority to transact casualty insurance with workers' compensation insurance.

2. Every insurer writing workers' compensation insurance in Arizona must be a member of a rating organization. A.R.S. §20-363(D). Respondents are members of the

1 National Council on Compensation Insurance ("NCCI"), a licensed rating organization in
2 Arizona. The NCCI files with the Director, on behalf of Respondents and its other member
3 insurers a workers' compensation rating system the insurers use to determine workers'
4 compensation premiums. Insurers must adhere to the rating organization's filed rating
5 system. The exception to this is that an insurer may file with the Director a uniform positive
6 or negative deviation the insurer will apply to premiums produced by the rating
7 organization's filed rating system. A.R.S. §20-359(A).

8 3. Deviations must be on file with the Director for 30 days before they become
9 effective and are effective for a period of only one year from their effective date unless
10 terminated sooner on the order of or with the approval of the Director.

11 4. In 2013, Respondents filed the following uniform deviations pursuant to
12 A.R.S. § 20-359(A)(1) which expired at midnight on December 31, 2013:

- 13 a. The Hanover Insurance Company filed a uniform deviation of +10%;
- 14 b. Massachusetts Bay Insurance Company filed a uniform deviation of
15 +5%;
- 16 c. The Hanover American Insurance Company filed a uniform deviation of
17 -15%; and
- 18 d. Allmerica Financial Benefit Insurance Company filed a uniform
19 deviation of -30%.

20 5. Respondents did not make filings with the Director to use a workers'
21 compensation deviation prior to the expiration of the previous filing.

22 6. Respondents voluntarily disclosed that from January 1, 2014 through
23 December 31, 2014 they wrote policies with deviations that were not filed with the Director
(Exhibit A):

- 24 a. The Hanover Insurance Company wrote 123 policies with a +10%
25 deviation;

- b. Massachusetts Bay Insurance Company wrote 144 policies with a +5% deviation;
- c. The Hanover American Insurance Company wrote 30 policies with a ---
-15% deviation: and
- d. Allmerica Financial Benefit Insurance Company wrote 440 policies with a -30% deviation.

7. The policies account for a total of \$1,399,046.00 in final premium and either an overcharge or undercharge to each insured.

CONCLUSIONS OF LAW

1. The Director has jurisdiction over this matter.

2. Respondents' conduct, as alleged above, constitutes making or issuing a contract or policy except in accordance with the ratings filed on their behalf by the rating NCCI after Respondents' deviations expired December 31, 2013 within the meaning of A.R.S. §20-357(E)

3. Grounds exist for the Director to suspend or revoke Respondents' certificates of authority and, in addition to or instead of any suspension or revocation, the Director may impose a civil penalty of not more than \$1,000.00 for each unintentional failure or violation, up to an aggregate civil penalty of \$10,000.00 within any six-month period, or a civil penalty of not more than \$5,000.00 for each intentional failure or violation, up to an aggregate penalty of \$50,000.00 within any six-month period, within the meaning of A.R.S. §§ 20-220(A) and (B).

ORDER

IT IS HEREBY ORDERED THAT

1. Respondents will not apply a deviation to premiums produced by the NCCI's filed workers' compensation rating system without an effective deviation on file with the Director.

1 3. Respondents are aware of their right to notice and a hearing at which they
2 may be represented by counsel, present evidence and examine witnesses. Respondents
3 irrevocably waive their right to such notice and hearing and to any court appeals relating to
4 this Consent Order.

5 4. Respondents state that no promise of any kind or nature whatsoever, except
6 as expressly contained in this Consent Order, was made to induce them to enter into this
7 Consent Order and that they have entered into this Consent Order voluntarily.

8 5. Respondents acknowledge that the acceptance of this Consent Order by the
9 Director is solely to settle this matter against them and does not preclude any other agency,
10 officer, or subdivision of this state including the Department from instituting civil or criminal
11 proceedings as may be appropriate now or in the future not related to this matter.

12 6. Respondents acknowledge that this Consent Order is an administrative action
13 that the Department will report to the National Association of Insurance Commissioners
14 (NAIC). Respondents further acknowledge that they must report this administrative action
15 to any and all states in which they hold an insurance license and must disclose this
16 administrative action on any license application.
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Arizona Workers Compensation	
The Hanover Insurance Company	
Inforce as of 12-31-2014	
LCM	1.10
# Policies	123

Company Name	Policy Symbol	Policy Number	Policy Effective Date	Written Premium
Hanover	WH1	6811216	20141228	\$0
Hanover	WH2	9071799	20140410	\$154
Hanover	WH2	9230936	20140913	\$33
Hanover	WH2	A402000	20140825	\$605
Hanover	WH3	A037682	20140619	\$161
Hanover	WH4	8784608	20140801	\$513
Hanover	WH4	8967502	20140209	\$2,029
Hanover	WH4	9412279	20140127	\$5,863
Hanover	WH4	9837902	20140201	\$2,791
Hanover	WH4	9882228	20140402	\$930
Hanover	WH4	A090142	20140901	\$396
Hanover	WH4	A166893	20140101	\$8,983
Hanover	WH4	A311827	20140601	\$0
Hanover	WH4	A318558	20140531	\$46,911
Hanover	WH4	A393920	20140826	\$2,456
Hanover	WH5	8761518	20140701	\$111
Hanover	WH5	9123047	20140524	\$639
Hanover	WH6	9361873	20140223	\$33
Hanover	WH6	9802123	20141220	\$947
Hanover	WH6	A344231	20140801	\$704
Hanover	WHA	8822654	20140921	\$579
Hanover	WHA	8848119	20141101	\$5,536
Hanover	WHA	8913000	20140101	\$827
Hanover	WHA	9115352	20140601	\$1,321
Hanover	WHA	9925229	20140430	\$588
Hanover	WHB	5628759	20140401	\$405
Hanover	WHB	7949819	20140905	\$132
Hanover	WHB	8679842	20140601	\$356
Hanover	WHB	9608277	20140707	\$87
Hanover	WHB	A461173	20141106	\$59
Hanover	WHC	8828148	20140808	\$0
Hanover	WHC	9633217	20140817	\$348
Hanover	WHC	A020363	20140701	\$432
Hanover	WHC	A021208	20140701	\$1,350
Hanover	WHD	4750965	20140101	\$0
Hanover	WHD	8171657	20140531	\$55
Hanover	WHD	9336301	20141020	\$879
Hanover	WHD	A316844	20140701	\$511
Hanover	WHD	A332900	20140615	\$0
Hanover	WHD	A474292	20141124	\$367
Hanover	WHF	9893539	20140423	\$0
Hanover	WHF	A007402	20140517	\$123
Hanover	WHF	A083637	20140331	\$0
Hanover	WHF	A197858	20140113	\$862
Hanover	WHF	A347782	20140712	\$917
Hanover	WHH	3278372	20140711	\$749

Hanover	WHH	A285591	20140421	\$5,104
Hanover	WHI	2093164	20141101	\$305
Hanover	WHI	8659671	20140601	\$112
Hanover	WHJ	A279055	20140423	\$0
Hanover	WHK	9432708	20140301	\$23,434
Hanover	WHN	7753865	20140328	\$1,801
Hanover	WHN	8927026	20141101	\$20
Hanover	WHN	8934268	20141110	\$18
Hanover	WHN	8978184	20140128	\$554
Hanover	WHN	9067071	20140101	\$12
Hanover	WHN	9705679	20141101	\$0
Hanover	WHN	A185027	20140112	\$7,010
Hanover	WHN	A192641	20141218	\$100
Hanover	WHN	A225356	20140530	\$0
Hanover	WHP	9266709	20140901	\$0
Hanover	WHQ	6144248	20140901	\$0
Hanover	WHQ	8171579	20141011	\$0
Hanover	WHQ	9032696	20140215	\$3,073
Hanover	WHQ	9332409	20141201	\$0
Hanover	WHQ	9594714	20140802	\$49
Hanover	WHQ	9837292	20140215	\$1,519
Hanover	WHQ	A464694	20141121	\$394
Hanover	WHR	8324162	20140701	\$613
Hanover	WHR	8760355	20140618	\$397
Hanover	WHR	8898882	20141027	\$1,189
Hanover	WHR	8963348	20140101	\$280
Hanover	WHR	9141409	20140101	\$170
Hanover	WHR	9645843	20140901	\$192
Hanover	WHR	9794419	20140101	\$72
Hanover	WHR	A096216	20141001	\$261
Hanover	WHR	A197207	20140201	\$156
Hanover	WHR	A310082	20140501	\$0
Hanover	WHV	7668139	20140101	\$2
Hanover	WHV	8815223	20141001	\$443
Hanover	WHV	9368314	20141118	\$0
Hanover	WHW	5824937	20140626	\$546
Hanover	WHW	7599526	20140930	\$0
Hanover	WHW	9008634	20140215	\$387
Hanover	WHW	9318837	20140801	\$637
Hanover	WHW	9537838	20140726	\$2,046
Hanover	WHW	9715136	20141108	\$26
Hanover	WHW	9750353	20141108	\$1,418
Hanover	WHW	9817334	20140101	\$342
Hanover	WHW	A041886	20140710	\$6,342
Hanover	WHW	A067049	20140327	\$879
Hanover	WHW	A244681	20140510	\$546
Hanover	WHW	A285716	20140502	\$1,227
Hanover	WHW	A322345	20140701	\$356
Hanover	WHW	A482976	20141205	\$3,207
Hanover	WHX	8836379	20141101	\$615
Hanover	WHX	8942962	20140101	\$0
Hanover	WHX	8990002	20140318	\$1,781
Hanover	WHX	9230443	20140729	\$21
Hanover	WHX	9373443	20140930	\$2,122
Hanover	WHX	A091364	20140801	\$346

Hanover	WHX	A168248	20141206	\$0
Hanover	WHY	3303000	20141207	\$37
Hanover	WHY	6042173	20140216	\$0
Hanover	WHY	8941472	20140101	\$6,742
Hanover	WHY	8998164	20140401	\$27
Hanover	WHY	9077001	20140415	\$0
Hanover	WHY	9211807	20140718	\$4,279
Hanover	WHY	9301970	20141025	\$908
Hanover	WHY	9391887	20140928	\$55
Hanover	WHY	9678322	20140928	\$881
Hanover	WHY	9818386	20140101	\$4,768
Hanover	WHY	A327746	20140608	\$283
Hanover	WHY	A379626	20140729	\$604
Hanover	WMD	A380281	20140515	\$726
Hanover	WMK	9900911	20140515	\$3,298
Hanover	WMN	9631098	20141013	\$255
Hanover	WMW	9488045	20140515	\$496
Hanover	WH1	8918432	20141231	\$9
Hanover	WHB	7925383	20141231	\$2,330
Hanover	WHF	8903731	20141231	\$45,240
Hanover	WHV	9406569	20141231	\$533
Hanover	WHX	9792238	20141231	\$0

Arizona Workers Compensation	
Massachusetts Bay Insurance Company	
Inforce as of 12-31-2014	
LCM	1.05
# Policies	144

Company Name	Policy Symbol	Policy Number	Policy Effective Date	Written Premium
Mass Bay	WD1	9682664	20141001	\$133
Mass Bay	WD2	9156773	20140626	\$930
Mass Bay	WD2	9178548	20140630	\$1,083
Mass Bay	WD2	9432001	20140228	\$7,637
Mass Bay	WD2	9808874	20140101	\$1,703
Mass Bay	WD2	A018804	20140516	\$129
Mass Bay	WD2	A356590	20140722	\$1,649
Mass Bay	WD3	A201818	20140115	\$12,956
Mass Bay	WD3	A316933	20140530	\$282
Mass Bay	WD3	A332984	20140524	\$3,200
Mass Bay	WD3	A343437	20140630	\$105
Mass Bay	WD3	A512526	20141204	\$641
Mass Bay	WD4	9053004	20141001	\$4,475
Mass Bay	WD4	9123255	20140430	\$0
Mass Bay	WD4	9522491	20140501	\$31,917
Mass Bay	WD4	9537935	20140601	\$17,923
Mass Bay	WD4	9779867	20141126	\$19
Mass Bay	WD4	A036752	20140701	\$32,149
Mass Bay	WD4	A132595	20141101	\$8,494
Mass Bay	WD4	A277550	20140415	\$5,680
Mass Bay	WD4	A371751	20140723	\$1,413
Mass Bay	WD4	A417223	20140930	\$17,971
Mass Bay	WD5	9401305	20140101	\$284
Mass Bay	WD5	A217560	20140228	\$0
Mass Bay	WD6	8984685	20140131	\$440
Mass Bay	WD6	8997161	20140201	\$0
Mass Bay	WD6	9398540	20141228	\$0
Mass Bay	WD6	A310128	20140818	\$1,448
Mass Bay	WDA	9066357	20140401	\$0
Mass Bay	WDA	9082586	20140409	\$457
Mass Bay	WDA	9112557	20140505	\$144
Mass Bay	WDA	9895781	20140501	\$746
Mass Bay	WDA	A159836	20140201	\$542
Mass Bay	WDA	A382259	20140828	\$0
Mass Bay	WDB	4422614	20141106	\$285
Mass Bay	WDB	9413699	20140201	\$0
Mass Bay	WDB	A020593	20140623	\$283
Mass Bay	WDB	A307269	20140601	\$620
Mass Bay	WDC	8743571	20140701	\$190
Mass Bay	WDC	9181205	20140608	\$0
Mass Bay	WDC	9498123	20141218	\$169
Mass Bay	WDC	9548952	20140507	\$0
Mass Bay	WDC	9699529	20141001	\$9
Mass Bay	WDC	A097807	20141001	\$1,170
Mass Bay	WDC	A238611	20140305	\$1,069
Mass Bay	WDD	9415784	20140118	\$9,964

Mass Bay	WDD	9499396	20140408	\$1
Mass Bay	WDD	9599665	20140701	\$25,499
Mass Bay	WDD	9790175	20140115	\$0
Mass Bay	WDD	9804303	20140118	\$145
Mass Bay	WDD	9932777	20140419	\$5,761
Mass Bay	WDD	9933584	20140601	\$4,364
Mass Bay	WDD	A042739	20140701	\$3,506
Mass Bay	WDD	A149460	20141125	\$90
Mass Bay	WDD	A421714	20141201	\$12,105
Mass Bay	WDE	9877896	20140330	\$786
Mass Bay	WDE	A419353	20140930	\$0
Mass Bay	WDF	9084438	20140501	\$38
Mass Bay	WDF	9910548	20140501	\$2,038
Mass Bay	WDF	A189018	20140101	\$1,372
Mass Bay	WDF	A264239	20140401	\$6,580
Mass Bay	WDH	7904595	20140701	\$420
Mass Bay	WDH	9113466	20140420	\$398
Mass Bay	WDH	9499531	20140331	\$0
Mass Bay	WDH	A434889	20140928	\$6,951
Mass Bay	WDI	6864640	20140101	\$183
Mass Bay	WDI	8743353	20141201	\$689
Mass Bay	WDI	9798375	20140101	\$0
Mass Bay	WDI	9858028	20140401	\$277
Mass Bay	WDI	A095400	20141001	\$12
Mass Bay	WDI	A246319	20140401	\$48
Mass Bay	WDI	A452840	20141012	\$0
Mass Bay	WDK	9076772	20140430	\$3,685
Mass Bay	WDK	9670062	20140701	\$2,217
Mass Bay	WDK	A312104	20140601	\$7,867
Mass Bay	WDN	8907312	20141128	\$114
Mass Bay	WDN	8991321	20140120	\$42
Mass Bay	WDN	9535194	20140401	\$969
Mass Bay	WDN	9544631	20140503	\$0
Mass Bay	WDN	9629531	20140930	\$73
Mass Bay	WDN	9745518	20140914	\$610
Mass Bay	WDN	A088995	20140206	\$37
Mass Bay	WDN	A246845	20140217	\$393
Mass Bay	WDQ	6867376	20140209	\$427
Mass Bay	WDQ	8736245	20140528	\$905
Mass Bay	WDQ	9127234	20140619	\$25
Mass Bay	WDQ	9407845	20140101	\$123
Mass Bay	WDQ	9886852	20140101	\$59
Mass Bay	WDQ	A292356	20140501	\$274
Mass Bay	WDR	2686580	20140424	\$0
Mass Bay	WDR	6996455	20140116	\$1,569
Mass Bay	WDR	7567241	20140401	\$494
Mass Bay	WDR	8906428	20140727	\$8,679
Mass Bay	WDR	8978161	20140204	\$4,473
Mass Bay	WDR	9925043	20140429	\$471
Mass Bay	WDR	A039535	20140627	\$151
Mass Bay	WDR	A064705	20140728	\$177
Mass Bay	WDR	A076245	20140801	\$72
Mass Bay	WDR	A280848	20140524	\$38
Mass Bay	WDR	A321364	20140701	\$1,171
Mass Bay	WDR	A466017	20141031	\$0

Mass Bay	WDS	9207568	20140714	\$254
Mass Bay	WDS	A513896	20141219	\$657
Mass Bay	WDV	9392514	20140101	\$190
Mass Bay	WDV	9576816	20140601	\$5,232
Mass Bay	WDV	A311139	20140615	\$4,226
Mass Bay	WDW	4970082	20140228	\$0
Mass Bay	WDW	6503446	20141012	\$510
Mass Bay	WDW	9008664	20140413	\$804
Mass Bay	WDW	A155127	20140101	\$324
Mass Bay	WDW	A182588	20140201	\$11,173
Mass Bay	WDW	A345732	20140701	\$220
Mass Bay	WDW	A443072	20141010	\$265
Mass Bay	WDX	8956912	20140101	\$0
Mass Bay	WDX	8957488	20140101	\$0
Mass Bay	WDX	8976998	20140107	\$3,179
Mass Bay	WDX	9542188	20140501	\$35,185
Mass Bay	WDX	9752847	20141210	\$698
Mass Bay	WDX	9780315	20140101	\$87
Mass Bay	WDX	A235254	20140301	\$9,191
Mass Bay	WDX	A298396	20140604	\$2,745
Mass Bay	WDX	A416389	20141010	\$190
Mass Bay	WDX	A428807	20140923	\$1,000
Mass Bay	WDX	A503738	20141222	\$176
Mass Bay	WDY	6814337	20141223	\$470
Mass Bay	WDY	8768073	20140701	\$1,066
Mass Bay	WDY	8913410	20141031	\$510
Mass Bay	WDY	9065068	20140401	\$274
Mass Bay	WDY	9082234	20140101	\$5,873
Mass Bay	WDY	9225648	20140801	\$1,216
Mass Bay	WDY	9481382	20140415	\$0
Mass Bay	WDY	9628201	20140801	\$3,979
Mass Bay	WDY	9886063	20140408	\$990
Mass Bay	WDY	A228487	20140829	\$556
Mass Bay	WDY	A331718	20140701	\$306
Mass Bay	WM4	A074250	20140909	\$584
Mass Bay	WMD	A507132	20141213	\$1,652
Mass Bay	WMN	A111901	20141011	\$16,219
Mass Bay	WMX	9793881	20140101	\$1,448
Mass Bay	WDD	9818244	20141231	\$1,145
Mass Bay	WDF	9402894	20141231	\$0
Mass Bay	WDR	9784391	20141231	\$941
Mass Bay	WDY	9395735	20141231	\$379
Mass Bay	WDY	9399888	20141231	\$449

Arizona Workers Compensation	
The Hanover American Insurance Company	
Inforce as of 12-31-2014	
LCM	0.85
# Policies	30

Company Name	Policy Symbol	Policy Number	Policy Effective Date	Written Premium
Hanover Ameri	WZ3	9815478	20140101	\$7,033
Hanover Ameri	WZ3	A445374	20141006	\$638
Hanover Ameri	WZ4	9184843	20140621	\$2,663
Hanover Ameri	WZ4	9515193	20140428	\$746
Hanover Ameri	WZ4	9543933	20140601	\$578
Hanover Ameri	WZ4	9880412	20140401	\$8,002
Hanover Ameri	WZ4	9896369	20140329	\$1,052
Hanover Ameri	WZ4	A007380	20140515	\$2,325
Hanover Ameri	WZ4	A068398	20140804	\$464
Hanover Ameri	WZ4	A290096	20140430	\$2,603
Hanover Ameri	WZ5	9196807	20140701	\$201
Hanover Ameri	WZ6	8894132	20141101	\$0
Hanover Ameri	WZ6	9748315	20141125	\$3,245
Hanover Ameri	WZ6	A364984	20140715	\$214
Hanover Ameri	WZB	9919366	20140827	\$8,620
Hanover Ameri	WZC	3284210	20140701	\$410
Hanover Ameri	WZD	A131478	20141110	\$180
Hanover Ameri	WZF	9189778	20140901	\$0
Hanover Ameri	WZF	A319753	20140601	\$2,511
Hanover Ameri	WZK	A362309	20140715	\$7,017
Hanover Ameri	WZQ	9864865	20140221	\$805
Hanover Ameri	WZQ	A377518	20140801	\$377
Hanover Ameri	WZR	9584939	20140601	\$620
Hanover Ameri	WZT	A308636	20140516	\$218
Hanover Ameri	WZT	A476245	20141114	\$575
Hanover Ameri	WZW	A289514	20140501	\$6,820
Hanover Ameri	WZX	A067960	20140731	\$0
Hanover Ameri	WZX	A211532	20140201	\$129
Hanover Ameri	WZX	A424101	20140901	\$3,408
Hanover Ameri	WZF	9797028	20141231	\$4,169

Arizona Workers Compensation	
Allmerica Financial Benefit Insurance Company	
Inforce as of 12-31-2014	
LCM	0.70
# Policies	440

Company Name	Policy Symbol	Policy Number	Policy Effective Date	Written Premium
AFBIC	W21	A023024	20140526	\$126
AFBIC	W21	A099652	20140918	\$247
AFBIC	W21	A287866	20140604	\$338
AFBIC	W22	9363977	20140817	\$1,441
AFBIC	W22	9660010	20140901	\$751
AFBIC	W22	A009276	20140430	\$180
AFBIC	W22	A031674	20140628	\$9,024
AFBIC	W22	A154841	20140101	\$1,092
AFBIC	W22	A177364	20140110	\$357
AFBIC	W22	A203091	20140301	\$153
AFBIC	W22	A239232	20140401	\$652
AFBIC	W22	A268050	20140403	\$267
AFBIC	W22	A286156	20140426	\$347
AFBIC	W22	A322395	20140701	\$311
AFBIC	W22	A333229	20140626	\$4,847
AFBIC	W22	A464896	20141213	\$181
AFBIC	W23	9676754	20141105	\$161
AFBIC	W23	9821276	20140107	\$1,105
AFBIC	W23	A138498	20141031	\$0
AFBIC	W23	A149957	20141201	\$253,696
AFBIC	W23	A156502	20141120	\$634
AFBIC	W23	A187047	20140101	\$132
AFBIC	W23	A267082	20140422	\$150
AFBIC	W23	A387673	20140801	\$855
AFBIC	W24	9617666	20140925	\$5,334
AFBIC	W24	9657005	20140901	\$11,386
AFBIC	W24	9700593	20140928	\$404
AFBIC	W24	9732573	20141215	\$387
AFBIC	W24	9745186	20141101	\$746
AFBIC	W24	9780596	20141118	\$532
AFBIC	W24	9794567	20140213	\$1,277
AFBIC	W24	9812255	20140101	\$3,679
AFBIC	W24	9816900	20140131	\$599
AFBIC	W24	9820634	20140107	\$796
AFBIC	W24	9828518	20140201	\$558
AFBIC	W24	9843618	20140420	\$504
AFBIC	W24	9849332	20140306	\$850
AFBIC	W24	9866561	20140222	\$766
AFBIC	W24	9867558	20140301	\$1,946
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AFBIC	WMT	A176970	20140101	\$1,473
AFBIC	W2B	8933346	20141231	\$0
AFBIC	W2R	9753677	20141231	\$1,404
AFBIC	W2Y	A179322	20141231	\$0