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**Brackbill, Robert**

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**From:** Gargiulo, Laura A. [LGargiulo@saul.com]  
**Sent:** Thursday, November 17, 2011 4:04 PM  
**To:** Brackbill, Robert  
**Cc:** Foster, Constance B.  
**Subject:** Nationwide Response to Liberty  
**Attachments:** Nationwide Response to Liberty Ltr .pdf

Bob, please see the attached letter from Nationwide in response to the comment letter submitted to the Department from Liberty Mutual.

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"Saul Ewing LLP <saul.com>" made the following annotations:

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