

to examine the public docket for new material.

FMCSA notes that under its regulations, preliminary grants of authority, pending the carrier's showing of compliance with insurance and process agent requirements and the resolution of any protests, are publically through publication in the FMCSA Register. Any protests of such grants must be filed within 10 days of publication of notice in the FMCSA Register.

Issued On: April 2, 2014.

Anne S. Ferro,  
Administrator.

[FR Doc. 2014-08064 Filed 4-9-14; 8:45 am]

BILLING CODE 4910-EX-P

## DEPARTMENT OF TRANSPORTATION

### Surface Transportation Board

[Docket No. FD 35808 (Sub-No. 1)]

#### BNSF Railway Company—Temporary Trackage Rights Exemption—Union Pacific Railroad Company

**AGENCY:** Surface Transportation Board, DOT.

**ACTION:** Partial Revocation of Exemption.

**SUMMARY:** Under 49 U.S.C. 10502, the Board revokes the class exemption as it pertains to the trackage rights described in Docket No. 35808<sup>1</sup> to permit the trackage rights to expire at midnight on October 31, 2014, in accordance with the agreement of the parties, subject to the employee protective conditions set forth in *Oregon Short Line Railroad—Abandonment Portion Goshen Branch Between Firth & Ammon, in Bingham & Bonneville Counties, Idaho*, 360 I.C.C. 91 (1979).

**DATES:** This decision is effective on May 10, 2014. Petitions to stay must be filed by April 21, 2014. Petitions for

reconsideration must be filed by April 30, 2014.

**ADDRESSES:** Send an original and 10 copies of all pleadings, referring to Docket No. FD 35808 (Sub-No. 1) to: Surface Transportation Board, 395 E Street SW., Washington, DC 20423-0001. In addition, a copy of each pleading must be served on BNSF's representative, Karl Morell, Of Counsel, Ball Janik LLP, Suite 225, 655 Fifteenth Street NW., Washington, DC 20005.

**FOR FURTHER INFORMATION CONTACT:** Joseph H. Dettmar, (202) 245-0395. [Assistance for the hearing impaired is available through the Federal Information Relay Service (FIRS) at (800) 877-8339.]

#### SUPPLEMENTARY INFORMATION:

Additional information is contained in the Board's decision. Board decisions and notices are available on our Web site at "[WWW.STB.DOT.GOV](http://WWW.STB.DOT.GOV)."

Decided: April 4, 2014.

By the Board, Chairman Elliott and Vice Chairman Begeman.

Raina S. White,  
Clearance Clerk.

[FR Doc. 2014-08051 Filed 4-9-14; 8:45 am]

BILLING CODE 4915-01-P

## DEPARTMENT OF THE TREASURY

### Monitoring Availability and Affordability of Auto Insurance

**AGENCY:** Federal Insurance Office, Treasury.

**ACTION:** Notice; Request for information.

**SUMMARY:** The Dodd-Frank Wall Street Reform and Consumer Protection Act provides the Federal Insurance Office with a number of authorities including monitoring the extent to which traditionally underserved communities and consumers, minorities, and low- and moderate-income persons have access to affordable insurance products regarding all lines of insurance, except health insurance. Treasury issues this notice to elicit comment from state insurance regulators, consumer organizations, representatives of the insurance industry, policyholders, academia, and others as appropriate regarding: (1) A reasonable and meaningful definition of affordability; and (2) the metrics and data FIO should use to monitor the extent to which traditionally underserved communities and consumers, minorities, and low- and moderate-income persons have access to affordable auto insurance.

**DATES:** Comments must be received on or before June 9, 2014.

**ADDRESSES:** Please submit comments electronically through the Federal eRulemaking Portal: <http://www.regulations.gov>, or by mail (if hard copy, preferably an original and two copies) to the Federal Insurance Office, Attention: Lindy Gustafson, Room 1319 MT, Department of the Treasury, 1500 Pennsylvania Avenue NW., Washington, DC 20220. As postal mail may be subject to processing delay, it is recommended that comments be submitted electronically. All comments should be captioned with "Monitoring Availability and Affordability of Auto Insurance." Please include your name, group affiliation, if any, address, email address and telephone number(s) in your comment.

In general, comments received will be posted on <http://www.regulations.gov> without change, including any business or personal information provided. Comments received, including attachments and other supporting materials, will be part of the public record and subject to public disclosure. Do not enclose any information in your comment or supporting materials that you consider confidential or inappropriate for public disclosure.

#### FOR FURTHER INFORMATION CONTACT:

Lindy Gustafson, Federal Insurance Office, 202-622-6245 (not a toll free number).

#### SUPPLEMENTARY INFORMATION:

*I. Background:* Congress passed and President Obama signed into law the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act) (Pub. L. 111-203) in July 2010. Subtitle A of Title V of the Dodd-Frank Act established the Federal Insurance Office (FIO) in the U.S. Department of the Treasury (Treasury). The statute provides FIO with a number of authorities including monitoring the extent to which traditionally underserved communities and consumers, minorities, and low- and moderate-income persons have access to affordable insurance products regarding all lines of insurance, except health insurance.

A number of insurance products provide essential financial security to consumers, in addition to satisfying certain state laws or requirements, including, but not limited to, personal auto insurance, homeowners insurance, life insurance, and annuities. FIO proposes to monitor the availability and affordability of personal auto insurance for the following reasons:

1. With the exception of New Hampshire, all states and the District of Columbia require consumers to

<sup>1</sup> In that docket, on February 28, 2014, BNSF Railway Company (BNSF) filed a verified notice of exemption under the Board's class exemption procedures at 49 CFR 1180.2(d)(7). The notice addressed an agreement in which Union Pacific Railroad Company (UP) granted temporary local trackage rights to BNSF over UP's lines extending between: (1) UP milepost 93.2 at Stockton, Cal., on UP's Oakland Subdivision, and UP milepost 219.4 at Elsey, Cal., on UP's Canyon Subdivision, a distance of approximately 126.2 miles, and (2) UP milepost 219.4 at Elsey, Cal., and UP milepost 280.7 at Keddie, Cal., on UP's Canyon Subdivision, a distance of 61.3 miles. BNSF states that the trackage rights that were granted there are only temporary rights, but, because they are "local" rather than "overhead" rights, they do not qualify for the Board's class exemption for temporary trackage rights at 49 CFR 1180.2(d)(8). See *BNSF Ry.—Temporary Trackage Rights Exemption—Union Pac. R.R.*, FD 35808 (STB served Mar. 24, 2014).

maintain auto liability insurance as a condition of automobile ownership.

2. The percentage of uninsured motorists countrywide has hovered around 14 percent between 2002 and 2009.

3. Owning an automobile is likely associated with a higher probability of employment and other factors associated with economic well-being.

4. Industry representatives assert that auto insurance has become more affordable over time but consumer representatives assert auto insurance has become less affordable for low-income consumers and minorities.

While the definition of availability is largely settled, the definition of the affordability of personal auto insurance remains unclear. Last year, the Availability and Affordability Subcommittee of the Treasury Department's Federal Advisory Committee on Insurance (FACI Subcommittee) suggested the following definition for affordability: affordability means that the cost of [personal auto insurance] is a reasonable percentage of a consumer's income.

Measuring affordability according to the FACI Subcommittee definition is a difficult and subjective task. One approach may be to interpret personal auto insurance premium payments as affordable if such payments do not prohibit individuals and/or families from purchasing other required necessities. Or, personal auto insurance may be interpreted as affordable if it is actually purchased by individuals and/or families.

Studies have used various metrics to measure availability and affordability of personal auto insurance. These include:

1. The market share of the top ten writers of personal auto insurance;
2. The market share of the residual market;
3. The average auto insurance premium;
4. The loss ratio; and
5. An affordability index calculated by dividing the average auto insurance premium by median household income. These metrics may be calculated only for the auto insurance coverage mandated by most states (e.g., bodily injury and property damage) or all auto insurance coverage (e.g., bodily injury, property damage, uninsured/underinsured motorist, collision, and comprehensive).

A data source is needed to monitor the extent to which traditionally underserved communities and consumers, minorities, and low- and moderate-income persons have access to affordable auto insurance. While data on

average personal auto insurance premium by coverage is collected by the National Association of Insurance Commissioners, other data sources will likely be needed.

## II. General Solicitation for Comments:

The FIO hereby solicits comments, including supporting and illustrative information in support of such comments where appropriate and available, regarding:

1. A reasonable and meaningful definition of affordability of personal auto insurance;
2. The appropriate metrics to use in order to monitor the extent to which traditionally underserved communities and consumers, minorities, and low- and moderate-income persons have access to affordable personal auto insurance; and
3. The data source(s) FIO should use to monitor the extent to which traditionally underserved communities and consumers, minorities, and low- and moderate-income persons have access to affordable auto insurance.

*III. Solicitation for Specific Comments.* All comments received will be available to the public.

**Authority:** FIO Act 31 U.S.C. 313–14.

**Michael T. McRaith,**

*Director, Federal Insurance Office.*

[FR Doc. 2014–08100 Filed 4–9–14; 8:45 am]

**BILLING CODE P**

## DEPARTMENT OF THE TREASURY

### Office of the Comptroller of the Currency

[OCC Charter Number 702692]

### First Federal Savings and Loan Association of Hammond, Hammond, Indiana; Supervisory Conversion Application

Notice is hereby given that on March 13, 2014, the Office of the Comptroller of the Currency (OCC) approved the application of First Federal Savings and Loan Association of Hammond, Hammond, Indiana, to undertake a voluntary supervisory conversion and merge with and into Peoples Bank SB, Munster, Indiana. Copies of the application are available on the OCC Web site at the FOIA Reading Room (<https://foia-pal.occ.gov/palMain.aspx>) under Mutual to Stock Conversions. If you have any questions, please contact Licensing Activities at (202) 649–6260.

Dated: April 3, 2014.

By the Office of the Comptroller of the Currency.

**Stephen A. Lybarger,**

*Deputy Comptroller for Licensing.*

[FR Doc. 2014–08118 Filed 4–9–14; 8:45 am]

**BILLING CODE 4810–33–P**

## DEPARTMENT OF THE TREASURY

### Office of Foreign Assets Control

### Supplemental Identification Information for One (1) Individual Designated Pursuant to Executive Order 13224

**AGENCY:** Office of Foreign Assets Control, Treasury.

**ACTION:** Notice.

**SUMMARY:** The Treasury Department's Office of Foreign Assets Control ("OFAC") is publishing supplemental information for the names of one (1) individual whose property and interests in property are blocked pursuant to Executive Order 13224 of September 23, 2001, "Blocking Property and Prohibiting Transactions With Persons Who Commit, Threaten To Commit, or Support Terrorism."

**DATES:** The publishing of updated identification information by the Director of OFAC of the one (1) individual in this notice, pursuant to Executive Order 13224, is effective on April 1, 2014.

**FOR FURTHER INFORMATION CONTACT:** Assistant Director, Compliance Outreach & Implementation, Office of Foreign Assets Control, Department of the Treasury, Washington, DC 20220, tel.: 202/622–2490.

### SUPPLEMENTARY INFORMATION:

### Electronic and Facsimile Availability

This document and additional information concerning OFAC are available from OFAC's Web site ([www.treasury.gov/ofac](http://www.treasury.gov/ofac)) or via facsimile through a 24-hour fax-on-demand service, tel.: 202/622–0077.

On April 1, 2014 the Director of OFAC supplemented the identification information for one (1) individual whose property and interests in property are blocked pursuant to Executive Order 13224.

The supplementation identification information for the individual is as follows:

### Individual

1. RAUF, Hafiz Abdur (a.k.a. RAOUF, Hafiz Abdul; a.k.a. RAUF, Hafiz Abdul), 4 Lake Road, Room No. 7, Choburji, Lahore, Pakistan; Dola Khurd, Lahore, Pakistan; 129 Jinnah