

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

Block, Awan Town, Multan Road, Lahore, Pakistan; 33 Street No. 3, Jinnah Colony, Tehsil Kabir Wala, District Khanewal, Pakistan; 5-Chamberlain Road, Lahore, Pakistan; DOB 25 Mar 1973; POB Sialkot, Punjab Province, Pakistan; Passport CM1074131 (Pakistan) issued 29 Oct 2008 expires 29 Oct 2013; alt. Passport Booklet: A7523531 (Pakistan); National ID No. CNIC: 35202-5400413-9 (Pakistan); alt. National ID No. NIC: 277-93-113495 (Pakistan); alt. National ID No. 27873113495 (Pakistan) (individual) [SDGT].

Dated: April 1, 2014.

**Adam J. Szubin,**

*Director, Office of Foreign Assets Control.*

[FR Doc. 2014-08104 Filed 4-9-14; 8:45 am]

**BILLING CODE 4810-AL-P**

## DEPARTMENT OF THE TREASURY

### United States Mint

#### Notice With Request for Comment

**AGENCY:** United States Mint, Department of the Treasury.

**ACTION:** Notice with request for comment.

**SUMMARY:** The United States Mint hosted a meeting with coin industry stakeholders on March 13, 2014, at which bureau officials solicited individual input and answered questions from participants on the effects of changing the metal composition of circulating United States coinage (See **Federal Register**, February 4, 2014). This notice and request for comment is to supplement the information that the United States Mint has received to date from its stakeholders on factors identified as a result of the bureau's research and development efforts on alternative metals for circulating United States coinage.

Specifically, we are seeking input on these factors that the United States Mint identified in its *Biennial Report to Congress on the Current Status of Coin Production Costs and Analysis of Alternative Content* submitted to Congress in December 2012, which is available at the following Web site: [http://www.usmint.gov/about\\_the\\_mint/PDFs/United\\_States\\_Mint\\_Report\\_2012\\_Biennial\\_Report\\_to\\_the\\_Congress\\_on\\_the\\_Current\\_Status\\_of\\_Coin\\_Production\\_Costs\\_and\\_Analysis\\_of\\_Alternative\\_Content\\_December\\_2012.pdf](http://www.usmint.gov/about_the_mint/PDFs/United_States_Mint_Report_2012_Biennial_Report_to_the_Congress_on_the_Current_Status_of_Coin_Production_Costs_and_Analysis_of_Alternative_Content_December_2012.pdf). These factors include changes in weight, color, electromagnetic

signature, environmental impact, and transition/implementation period.

**DATES:** Submit either electronic or written comments by 60 days after the notice is published.

**ADDRESSES:** Submit electronic comments on the collection of information to *Coin.Stakeholders.Response@usmint.treas.gov*. Submit all written comments to Coin Stakeholders Response, Office of Coin Studies, United States Mint, 801 9th Street NW., Washington, DC 20220.

**SUPPLEMENTARY INFORMATION:** The Coin Modernization, Oversight, and Continuity Act of 2010 (Pub. L. 111-302) provides to the Secretary of the Treasury research and development authority for alternative metallic coinage materials. Specifically, the Secretary of the Treasury is authorized to—(1) conduct any appropriate testing of metallic coinage materials within or outside of the Department of the Treasury, and (2) solicit input from or otherwise work in conjunction with federal and non-federal entities, including independent research facilities or current or potential suppliers of the metallic material used in volume production of circulating coins. In accordance with Public Law 111-302, section 2(b), in conducting research or soliciting input, the Secretary of the Treasury shall consider the following:

1. Factors relevant to the potential impact of any revisions to the composition of the material used in coin production on the current coinage material suppliers;
2. Factors relevant to the ease of use and ability to co-circulate of new coinage materials, including the effect on vending machines and commercial coin processing equipment and making certain, to the greatest extent practicable, that any new coins work without interruption in existing coin acceptance equipment without modification; and
3. Such other factors that the Secretary of the Treasury, in consultation with merchants who would be affected by any change in the composition of circulating coins, vending machine and other coin acceptor manufacturers, vending machine owners and operators, transit officials, municipal parking officials, depository institutions, coin and currency handlers, armored-car operators, car wash operators, and American-owned manufacturers of commercial coin processing equipment, considers to be appropriate and in the public interest.

The Secretary of the Treasury has delegated to the United States Mint the authority to conduct research and development for alternative metallic coinage materials, consider the factors specified in Public Law 111-302, section 2(b), and prepare a biennial report to the Congress on the current

status of coin production costs and analysis of alternative metallic coinage materials. Accordingly, the United States Mint conducted research and development, and the bureau described its initial efforts in its first biennial report submitted to the House Financial Services Committee and the Senate Committee on Banking, Housing, and Urban Affairs in December 2012.

Previously, the United States Mint requested public comment on the metallic content of all circulating coins, based on the factors specified in Public Law 111-302, in the **Federal Register**, March 4, 2011.

The United States Mint is now seeking written comments from coin industry stakeholders on the effects of changing qualities such as weight, color and electromagnetic signature of our circulating coinage. Comments on other possible impacts are also welcome, along with comments on possible environmental impacts and the length of time necessary for a transition and/or implementation period if coinage material were to be changed.

#### Themes of Stakeholder Input

Upon reviewing and considering the feedback that the United States Mint received at its March 13, 2014, coin industry stakeholder meeting, the bureau has categorized the feedback among one or more themes listed below. The enumeration of these themes is merely intended to evoke additional consideration and feedback. Coin industry stakeholders that respond to this request for comment do not need to limit their input to these themes.

1. A change to the diameter or thickness of U.S. coins would have a significant negative impact.
2. The quarter-dollar coin is the workhorse of circulating coins. Across stakeholders, any change to the quarter-dollar coin would bring about the most costly conversion to a new alternative metal quarter-dollar coin.
3. Aluminum alloy coins do not perform well at high speeds and high pressures of coin sorting and handling equipment.
4. A generous amount of communication and education is both needed and expected before implementing the use of alternative materials for the nation's circulating coins.
5. If new coin handling equipment or software is needed, manufacturers of coin handling equipment need six to 12 months with production sample coins before they can begin shipping the new updated equipment to end users.
6. The transition period for end users to implement an alternative material