



**NORTH CAROLINA RATE BUREAU**  
5401 Six Forks Road • Raleigh NC • 27609  
(919) 783-9790 • www.ncrb.org

August 3, 2004

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Twenty-Seventh Annual Meeting  
October 26, 2004

The Twenty-Seventh Annual Meeting of the North Carolina Rate Bureau will convene at 8:30 a.m. on Tuesday, October 26, 2004. The meeting will be held at the Grandover Resort and Conference Center, One Thousand Club Road, Greensboro, North Carolina 27407.

Immediately following adjournment of the Twenty-Seventh Annual Meeting, a meeting of the Governing Committee will convene. The agenda for this meeting will be distributed shortly.

The following constitutes the agenda for the Annual Meeting:

1. The Annual Report

The Twenty-Seventh Annual Report will be presented.

2. Governing Committee Election

The Rate Bureau's Constitution provides that the Governing Committee shall be composed of six stock company members, six non-stock company members and two non-voting public members appointed by the Governor. With respect to the company members the Constitution provides that at least one member of the Governing Committee shall be a company domiciled in North Carolina, and that at each Annual Meeting the scheduled vacancies occurring in the Governing Committee shall be filled by the election of two stock and two non-stock companies to serve for terms of three years.

The current company members of the Governing Committee are:

| Term Expires | Stock  | Non-Stock   |
|--------------|--|---|
| 2004         | Allstate Insurance Company<br>Integon Indemnity Insurance Co     | Auto-Owners Insurance Company<br>Liberty Mutual Insurance Company |
| 2005         | Hartford Fire Insurance Company<br>St. Paul Fire & Marine Ins Co | NC Farm Bureau Mutual Ins Co<br>State Farm Mutual Auto Ins Co     |
| 2006         | American Home Assurance Co<br>Travelers Indemnity Co             | Nationwide Mutual Insurance Co<br>State Automobile Mutual Ins Co  |

There are currently two non-voting public members of the Governing Committee, Mr. Max Offerman of Cary, North Carolina and Mr. John Wei of Cary, North Carolina.

It will be in order to elect two stock and two non-stock members for three year terms to expire in 2007. The Constitution provides that no member shall be eligible to serve consecutively more than two three year terms as a member of the Governing Committee. Of the four companies whose terms expire this year, Integon Indemnity Insurance Company and Liberty Mutual Insurance Company will be eligible for re-election. Allstate Insurance Company and Auto Owners Mutual Insurance Company will be not be eligible for re-election since those companies will be completing second successive three year terms..

The Chairman of the Governing Committee has appointed a Nominating Committee, and the report of that Committee will be presented.

3. Any other business which might properly come before the meeting.

We urge that you have a representative of your company in attendance at this meeting. For those companies that cannot be represented, voting by proxy is permitted. **A proxy form is enclosed which we request you complete and forward as soon as possible, but no later than September 1, 2004, whether or not your company expects to be represented in person.** This will help assure a quorum is present. If a representative of your company is present at the meeting, the proxy will not be used. It is suggested that member companies consider naming as proxy one of the twelve current company members of the Governing Committee.

Sincerely,

Raymond F. Evans, CPCU

General Manager

RFE:lm

Enclosures

G-04-2

NORTH CAROLINA RATE BUREAU

**PROXY FORM**

KNOW ALL MEN BY THESE PRESENTS THAT I

\_\_\_\_\_  
(Print or type name of preparer.)

\_\_\_\_\_, of the \_\_\_\_\_  
(Print or type title of preparer.) (Print or type name of company)

do hereby constitute and appoint \_\_\_\_\_  
(Type or print name of proxy.)

as my attorney and agent for the said company, in my name, place and stead to vote as proxy at the Twenty-Seventh Annual Meeting of the North Carolina Rate Bureau to be held on the Twenty-Sixth (26<sup>th</sup>) day of October, 2004 and/or such other date or dates to which such power and authority to act conclusively for said company on all questions which may duly come before such meeting as fully as I could act if I were personally present.

IN WITNESS WHEREOF I have hereunto subscribed my name and title and the name of said company, this \_\_\_\_ day of \_\_\_\_\_. 2004.

\_\_\_\_\_  
(Signature of Preparer)

\_\_\_\_\_  
(Title of preparer)

\_\_\_\_\_  
(Name of Company appointing proxy)

Return to:

Lois Murphey, Executive Assistant  
North Carolina Rate Bureau  
P. O. Box 176010  
Raleigh, North Carolina 27619-6010

Or, FAX to:  
919 783-0355

Or, Email to:  
[llm@ncrb.org](mailto:llm@ncrb.org)

**NCRB & NCRF ANNUAL MEETINGS  
OCTOBER 26-27, 2004  
GRANDOVER RESORT & CONFERENCE CENTER  
GREENSBORO, NORTH CAROLINA  
REGISTRATION FORM**

---

(Name as it is to appear on name badge)

---

(Company)

---

(Spouse/guest name)

Reservations for Grandover Resort rooms are to be made directly with the hotel. You will need to reference the NCRB/NCRF to receive the group rate. The cut-off date for reservations at discounted rates is September 26, 2004.

Grandover Resort & Conference Center  
One Thousand Club Rd.  
Greensboro, NC 27407  
800-472-6301  
[www.grandover.com](http://www.grandover.com)

\_\_\_\_\_ I (we) will attend the meetings scheduled for October 26.

\_\_\_\_\_ I (we) will attend the meetings scheduled for October 27.

In conjunction with the meetings we hope you can join us for dinner during the meetings. Tuesday night will include a brief program and awards from the annual golf tournament.

\_\_\_\_\_ I (we) will join you for dinner Monday (10-25) night.

\_\_\_\_\_ I (we) will join you for dinner Tuesday (10-26) night.

There will be an opportunity to play golf and the organizations will be hosting the annual tournament. We hope you can join us for some or all of these events.

\_\_\_\_\_ I (we) want to play golf on Monday (10-25). We have several tee times on the "east course" beginning at 1:00 p.m.

\_\_\_\_\_ I (we) want to play golf on Tuesday (10-26) in the annual golf tournament. This begins with a buffet lunch and a shotgun start on the "west course" at 1:00 p.m. My true and accurate handicap is \_\_\_\_/\_\_\_\_.

\_\_\_\_\_ I (we) want to play golf on Wednesday (10-27). Several tee times are available after 12:30 p.m.

Please return this form to Lois Murphey by mail, FAX (919-783-0355) or e-mail at [llm@ncrb.org](mailto:llm@ncrb.org) by September 26, 2003. If you have any questions, call Lois at 919-582-1002 .

NORTH CAROLINA RATE BUREAU  
NORTH CAROLINA REINSURANCE FACILITY

SCHEDULE OF EVENTS

**Monday, October 25, 2004**

**East Golf Course**

**12:00 pm – Box Lunch**

**Tee Times begin at 1:00 pm**

**Griffin B**

**7:30 pm Social/Dinner**

**Tuesday, October 26, 2004**

**Carlisle Ballroom**

**7:30 am –Continental. Breakfast**

**8:30 am - NCRB Meetings**

**Griffin B**

**11:30 am – 1:00 pm Lunch Buffet**

**West Golf Course**

**Shotgun – 1:00 pm**

**Griffin B**

**7:30 pm – Social/Reception**

**Wednesday, October 27, 2004**

**Carlisle Ballroom**

**7:30 am – Continental Breakfast**

**8:30 am -NCRF Meetings**

**East Golf Course**

**Tee Times begin at 1:00 pm**

# DIRECTIONS

- **Directions to Grandover from Piedmont Triad International Airport (17 Miles)**

Enter onto Bryan Boulevard take the Winston Salem/High Point exit. Bryan Boulevard will turn into Highway 68 South. Continue south on Highway 68, for 2 miles. Exit onto Interstate 40 East. Continue East on Interstate 40, for 10 miles. Exit onto Interstate 85 South. Continue South on Interstate 85, for 4 miles. Exit right onto Groometown Road. Next block turn left onto Grandover Parkway. Continue South 1 mile on Grandover Parkway to the Resort. The entrance has 3 flags out front.

- **Directions to Piedmont Triad International Airport (17 Miles)**

Turn left onto Grandover Parkway, for 1 mile. Next block turn right onto Groometown Road. Enter onto Interstate 85 North, for 4 miles. Exit onto Interstate 40 west. Continue west on Interstate 40, for 10 miles. Exit onto Highway 68 North. Continue for 2 miles, following signs to airport.

- **Arriving from the North (Virginia, Washington D.C.)**

Follow Interstate 85 South, towards Charlotte. Exit on #120 and veer right onto Groometown Road. Turn left at the first stoplight, onto Grandover Parkway. The Resort entrance is on the right at 1.3 miles. The entrance has 3 flags out front.

- **Arriving from the South (Charlotte, Atlanta)**

Follow Interstate 85 North, towards Greensboro. Exit on #120 and veer left onto Groometown Road. Turn left at the first stoplight, onto Grandover Parkway. The Resort entrance is on the right at 1.3 miles. The entrance has 3 flags out front.

- **Arriving from the East (Durham, Raleigh)**

Follow Interstate 40 West, veer left onto Interstate 85 South. Exit on #120 and veer right onto Groometown Road. Turn left at the first stoplight, onto Grandover Parkway. The Resort entrance is on the right at 1.3 miles. The entrance has 3 flags out front.

- **Arriving from the West (Winston Salem)**

Follow Interstate 40 East, towards Greensboro. Exit on #217 and turn right at the stoplight onto High Point Road. Drive approximately 2 miles and turn left onto Groometown Road. Drive another 2 miles and turn right at the second stoplight onto Grandover Parkway. The Resort entrance is on the right at 1.3 miles. The entrance has 3 flags out front.

## NEARBY ATTRACTIONS

- Shopping in the “Furniture Capital of the World,” featuring the world’s largest furniture store only 5 minutes away in High Point.
- Replacements, Ltd. Has the world’s largest selection (with over 8 million pieces in 158,000 patterns) of old and new china, crystal, silver and collectibles.
- Old Salem, an old fashioned Moravian Village founded in 1776. One of the most authentic living history towns in the U.S. located in nearby Winston-Salem.
- Four Seasons Town Center, one of the South’s largest enclosed malls, offering over 200 major stores in Greensboro.
- North Carolina Zoo, one of the top zoos in the country, in nearby Asheboro.
- Byerly’s Antiques, one of the largest antique dealers in the East (42,000 square foot show room).
- State Street Station for antiques and unusual gifts in elegantly refurbished 1920’s vintage buildings.
- Richard Petty Museum features race cars, awards and photos honoring the seven time Winston Cup series champion.
- Guilford Courthouse National Military Park, with over 200 acres of walking trails and memorials honor the site of one of the most pivotal battles of the Revolutionary War.
- Greensboro Coliseum presents a wide range of activities, including sports and cultural events, as well as business and consumer exhibitions. The Coliseum is home of the Greensboro Symphony and Greensboro Opera.
- Educational institutions including Bennett College, Greensboro College, Guilford College, North Carolina A&T, and the University of North Carolina at Greensboro.
- Emerald Pointe Water Theme Park in Greensboro, the largest Water Park in the Carolinas offers exciting summer fun.
- The Carolina Bats of the South Atlantic League, a class A farm club for the New York Yankees.
- Celebration Station Amusement Park, a collection of attractions designed for the whole family, in Greensboro.

● If you would like pictures or additional information, please visit [www.grandover.com](http://www.grandover.com)