



July 9, 2008

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Thirty-First Annual Meeting
October 28, 2008

The Thirty-First Annual Meeting of the North Carolina Rate Bureau will convene at 8:30 a.m. on Tuesday, October 28, 2008. 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 Thirty-First Annual Meeting, a meeting of the Governing Committee will convene. The agenda for this meeting will be distributed in advance of the meeting.

The following constitutes the agenda for the Annual Meeting:

1. The Annual Report

The Thirty-First 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
2008	Cincinnati Insurance Company Hartford Fire Insurance Company	NC Farm Bureau Mutual Insurance Co United Services Automobile Association
2009	American Home Assurance Company Allstate Insurance Company	State Automobile Mutual Insurance Co State Farm Mutual Automobile Ins Co
2010	Progressive Casualty Insurance Co Travelers Indemnity Company	Erie Insurance Exchange Nationwide Mutual Insurance Company

It will be in order to elect two stock and two non-stock members for three-year terms to expire in 2011. 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, North Carolina Farm Bureau Mutual Insurance Company and Hartford Fire Insurance Company will not be eligible for re-election since those companies will be completing a second successive three year-term.

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 return as soon as possible, but no later than September 25, 2008, 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, Jr., CPCU

General Manager

RFE:lm

Enclosures

G-08-3

NORTH CAROLINA RATE BUREAU

APPOINTMENT OF PROXY

The undersigned member company of the North Carolina Rate Bureau hereby constitutes and appoints the member company designated below as its proxy with full power of substitution to act and vote for and on behalf of the undersigned company at the Thirty-First Annual Meeting of the North Carolina Rate Bureau to be held on the twenty-eighth (28th) day of October, 2008 and/or such other date or dates to which such meeting may be adjourned as fully as the undersigned company would be entitled to act and vote if personally present. Any appointment of proxy heretofore made by the undersigned company for such meeting is hereby revoked.

DESIGNATE ONE OF THE FOLLOWING BY PLACING A CHECK MARK IN THE BOX TO THE RIGHT OF THE COMPANY NAME (these are current Governing Committee members and are anticipated to be present at the meeting).	
Allstate Insurance Company	
American Home Assurance Company	
Cincinnati Insurance Company	
Erie Insurance Exchange	
Hartford Fire Insurance Company	
Nationwide Mutual Insurance Company	
North Carolina Farm Bureau Mutual Insurance Company	
Progressive Casualty Insurance Company	
State Automobile Mutual Insurance Company	
State Farm Mutual Automobile Insurance Company	
Travelers Indemnity Company	
United Services Automobile Association	
OR DESIGNATE ANOTHER MEMBER COMPANY WHICH YOU ANTICIPATE WILL BE PRESENT AT THE MEETING BY WRITING THE COMPANY NAME IN THE SPACE PROVIDED BELOW.	

Date: _____

_____ (Type or Print Name of Company)

By signing this Appointment of Proxy, the signer certifies that he/she is duly authorized by the named company to execute this Appointment of Proxy on behalf of and as the act of the named company.

_____ (Type or Print Group Name & NAIC Group Number)

By: _____ (Signature)

_____ (Type or Print Name of Signer)

_____ (Type or Print Title of Signer)

Return to:
 Fred Hoerl, Financial Analyst
 North Carolina Rate Bureau
 PO Box 176010
 Raleigh, North Carolina 27619-6010
Or FAX to (919) 783-0754
Or Email to flh@ncrb.org

**NCRB & NCRF ANNUAL MEETINGS
OCTOBER 28-29, 2008
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 25, 2008.**

Grandover Resort & Conference Center
One Thousand Club Rd.
Greensboro, NC 27407
800-472-6301
www.grandover.com

_____ I (we) will attend the meetings scheduled for October 28.

_____ I (we) will attend the meetings scheduled for October 29.

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 (10-27) night.

_____ I (we) will join you for dinner Tuesday (10-28) night.

_____ I (we) will join you for lunch Wednesday (10-29) at 11:30 a.m.

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 (10-27). There are several tee times on the "east course" beginning at 1:00 p.m.

_____ I (we) want to play golf on Tuesday (10-28) 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 (10-29). Several tee times are available after 12:30 p.m.

Please return this form to Lois Murphey by mail, FAX (919)719-7400 or e-mail at llm@ncrb.org by September 25, 2008. If you have any questions, call Lois at 919-582-1002.

Directions to Grandover from Piedmont Triad International airport: (16 Miles)

Enter onto East Bryan Blvd by turning RIGHT
Take the Winston Salem Exit off of Bryan Blvd staying on I-40 East to Exit #218 (Greensboro/Charlotte/High Point)
Merge RIGHT to Groometown Road/Grandover Parkway Exit
Turn RIGHT onto Groometown Road
Turn LEFT at the first stoplight onto Grandover Parkway
The Resort's entrance is on the right at 1.3 miles.

Directions to Piedmont Triad International airport: (16 Miles)

Turn LEFT onto Grandover Parkway, for 1.3 Miles
At Stoplight, Turn RIGHT onto Groometown Road
Cross over Bridge and Turn LEFT at Light
Bear RIGHT at first exit (before actually getting onto I-85)
Exit LEFT to I-40 West/73 North to Winston Salem
Exit # 212A (Bryan Blvd/PTI Airport Exit)
Exit # 3 (Bryan Blvd/PTI Airport)
Take LEFT off of Bryan Blvd into Airport

Arriving from the North (Virginia, Washington DC):

Following Interstate 85 South, towards Charlotte
Exit at #122 A and turn RIGHT onto Groometown Road
Turn LEFT at the first stoplight, onto Grandover Parkway
The Resort entrance is on the right at 1.3 miles

Arriving from the South (Charlotte, Atlanta):

Follow Interstate 85 North, towards Greensboro
Exit at #119 and turn LEFT onto Groometown Road
Turn LEFT at the Second Stoplight, onto Grandover Parkway
The Resort entrance is on the right at 1.3 miles

Arriving from the South (Asheboro, Pinehurst, Southern Pines):

Follow Interstate 220 North, towards Greensboro
Exit on #78B to Groometown Road.
Follow loop all the way to Groometown Road, turn right.
Turn left at the next traffic light onto Grandover Parkway.
Resort entrance is on the right at 1.3 miles, Club Road.
*Please note that HWY 73 is also 220.

Arriving from the East (Durham,Raleigh):

Follow Interstate 40 West, into Greensboro
Stay left onto Interstate 85 South, towards Charlotte
Exit on #122 A and turn RIGHT onto Groometown Road
Turn LEFT at the first stoplight, onto Grandover Parkway
The Resort entrance is on the right at 1.3 miles

Arriving from the West (Winston-Salem, Asheville, Hickory, Mt. Airy):

Follow Interstate 40 East into Greensboro
You will see (2) 85 signs, One 85 South and One 85 North
Take first Exit which is 85 South Exit
Road will then split
Bear RIGHT to take Groometown Road Exit
Turn RIGHT onto Groometown Road
Turn LEFT at the first stoplight, onto Grandover Parkway
The Resort entrance is on the right at 1.3 miles.

Arriving from Highway 421 (Siler City)

421 to exit 197 (Winston-Salem/Charlotte Exit)
85 South to 122A to Groometown Rd., Grandover Exit.
Turn right at the light.
Turn left at the next traffic light onto Grandover Parkway.
Resort entrance is on the right at 1.3 miles.

<u>LOCAL ATTRACTIONS</u>		Minutes Away
SHOPPING		
<u>FURNITURE SHOPPING</u>		
Purchase furniture at a 50% discount at the "Furniture Capital of the World" in nearby High Point. Furnitureland South, with over 800,000 square feet of meticulously decorated showrooms, is the largest furniture store in the world. Select your purchase and they will ship it home.	10	
<u>CHINA, CRYSTAL, AND FLATWARE SHOPPING</u>		
Replacements, Ltd, is the nation's largest retailer of active and discontinued china, crystal, flatware and collectibles. Shop from over three million pieces in a 225,000 square foot facility. A very interesting, complimentary tour begins every 30 minutes.	15	
<u>FOUR SEASONS TOWN CENTRE</u>		
Browse through upcoming Events & Promotions, find all of your favorite Four Seasons stores, or purchase the perfect gift, Four Seasons Town Centre Gift Certificates online!	10	
<u>SEAGROVE POTTERIES</u>		
Witness the continuing tradition of pottery making that has been handed down for generations. Step back in time and view from over 80 different potteries, as they create different styles of pots and glazes.	45	
RESTAURANTS		
<u>BARN DINNER THEATRE</u>		
Enjoy a popular Broadway play after a hearty buffet at one of the oldest dinner theaters in the country.	15	
HISTORICAL		
<u>OLD SALEM</u>		
Experience the old fashioned Moravian Village founded in 1776 in Old Salem, one of the most authentic living history towns in the U.S.	35	
<u>GUILFORD COURTHOUSE NATIONAL MILITARY PARK</u>		
Over 200 acres of walking trails and memorials honor the site of one of the most pivotal battles of The Revolutionary War.	20	
FAMILY		
<u>NORTH CAROLINA ZOO</u>		
Visit one of the top zoos in the country. Roam through the 300 acre African region to see more than 36,000 tropical plants, 800 exotic animals and exhibits that replicate their wild environment. Also visit the Sonoran Desert, Cypress Swamp and Rocky Coast.	30	
<u>EMERALD POINTE WATER PARK</u>		
The largest water park in the Carolinas offers exciting summer fun. Thunder Bay, one of only four tsunami (giant wave) pools in the US makes massive, perfect waves. Enclosed slides, drop slides, tube rides and cable glides provide thrills for all ages. A great children's area and drifting river.	5	