

NORTH CAROLINA RATE BUREAU

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December 12, 2001

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Public Protection Classification Changes
Homeowners & Dwelling Policy Programs

As a result of recent changes made by Insurance Service Office (ISO) to the Community Mitigation Classification Manual to introduce the classification 9E, the Rate Bureau recently filed and received approval of changes to the manual rules in the Homeowners and Dwelling Policy Programs.

In that regard, please find attached explanatory material and manual revisions for the Homeowners and Dwelling Policy Programs.

These changes become effective in accordance with the following Rule of Application:

These changes become effective with respect to policies written on or after February 1, 2002.

Please see to it that this circular letter is brought to the attention of all interested personnel in your Company.

Very truly yours,

F. Timothy Lucas

Personal Lines Manager

FTL:dp

Enclosures

P-01-14