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September 23, 1994

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: 1995 Model Year Rates

Since the last automobile physical damage insurance rate revision was implemented effective February 1, 1993, the current North Carolina Personal Auto Manual rate pages do not include rates for 1995 model vehicles.

Enclosed herewith are exhibits which set forth 1995 Model Year automobile physical damage insurance rates determined in accordance with the Model Year Rating Program which will be in effect until revised rates are implemented.

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

Very truly yours,

John W. Watkins

General Manager

JWW:lg

Enclosure

A-94-13

JERRY & HAMRICK Wolfers Compression Manager

> DAVIDES™K, JR Accesses Masager

CHARLES & TAYLOR Pessool Locs Masage