NORTH CAROLINA RATE BUREAU

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JOHN W. WATKINS General Manager

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December 11, 1998

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Endorsement IL 00 17 11 98 Common Policy Conditions

In connection with the Insurance Services Office (ISO) Simplified Commercial Coverage Program - Commercial Automobile Coverage Part which has been approved for use on an optional basis by the members of the North Carolina Rate Bureau and the North Carolina Reinsurance Facility, the North Carolina Commissioner of Insurance has approved the captioned Endorsement effective January 1, 1999.

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

A-98-8

JERRY G. HAMRICK Workers Compensation Manager

> F. TIMOTHY LUCAS Personal Lines Manager

DAVID E. SINK, JR. Accounting Manager