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February 22, 1999

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Amendments - Rule 19.B. Personal Auto Manual

The Commissioner of Insurance has approved amendments to Rule 19.B. in the Personal Auto Manual which were filed on behalf of the member companies of this Rate Bureau.

Enclosed is a memorandum setting forth the amendments which relate to rates for malicious mischief and vandalism coverages for motorcycles and similar vehicles. These amendments become effective April 1, 1999 in accordance with the following Rule of Application:

These amendments are applicable to policies written on and after April 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:lq

Enclosure

A-99-3