NORTH CAROLINA RATE BUREAU

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March 15, 1999

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Rate Deviations

Attached is a list of companies operating in North Carolina under rate deviations, filed with and approved by the Commissioner of Insurance pertaining to the lines of insurance under the jurisdiction of the North Carolina Rate Bureau. The list includes all deviation filings received by the Rate Bureau for which we received notice of approval on or before February 26, 1999.

Please note that the deviations on this list are shown separately by line of insurance and type of policy.

Very truly yours,

John W. Watkins

General Manager

JWW:dp

Enclosures

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