NORTH CAROLINA RATE BUREAU

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March 21, 2002

JERRY G. HAMRICK Workers Compensation Manager

> F. TIMOTHY LUCAS Personal Lines Manager

DAVID E. SINK, JR. Accounting Manager

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Introduction of Revised Territory Definitions Homeowners Policy Program

The North Carolina Rate Bureau has filed with the North Carolina Department of Insurance changes to the Territory Definitions to be utilized in North Carolina by all member companies with the Homeowners Policy Program.

Although the filing submitted by the Rate Bureau <u>has not been</u> <u>approved by the Commissioner</u>, we are enclosing for your information <u>and advance planning</u> revised territory definitions that are proposed to be implemented with the next homeowners rate level change. At this time, we do not know if and when these changes will be effective however, this change could be effective as early as August 1, 2002.

We will inform member companies of the Insurance Department's actions on the proposed territory definitions as soon as we are in a position to do so. Please make sure that this information 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 - 02 - 7

HOMEOWNERS POLICY PROGRAM MANUAL **TERRITORY PAGES**

NORTH CAROLINA (32)

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Beach Area – Localities south and east of the Inland Waterway from the South Carolina Line to Fort Macon (Beaufort Inlet), thence south and east of Core, Pamlico, Roanoke and Currituck Sounds to the Virginia Line, being those portions of land generally known as the "Outer Banks."

1.

Beach Areas in Carteret, Currituck, Dare and Hyde Counties:

Beach areas in Brunswick, New Hanover, Onslow and Pender Counties:

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