



February 24, 2006

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Deviations

On December 30, 2005, the North Carolina Department of Insurance (Department) sent a notice to all insurance companies operating in North Carolina notifying them that, as a result of the enactment of the Identity Theft Protection Act of 2005, the Department will no longer publish details of policy form or deviation filings on their website. In a separate action, as a result of the Department's interpretation of G.S. 58-2-240, the Department has determined that individual company filings are no longer public records and are therefore no longer to be available publicly in hard copy or through the website.

Please note that G. S. 58-36-30 continues to require, among other things, that member companies of the Rate Bureau (Bureau) that deviate from the Bureau rates submit copies of the proposed deviations to the Bureau. Therefore, the Bureau is sending this circular letter as a reminder that member companies must submit copies of deviation filings and the approved deviation, if different from the original filing, to the Bureau on a timely basis. We have set up an e-mail box for the submission of the deviation filings and related correspondence. These may be submitted to deviations@ncrb.org. We ask that the subject line of the e-mail indicate the company for which the deviation is being submitted and the line of business to which the deviation filing applies.

Very Truly Yours,

F. Timothy Lucas

Personal Lines Manager

FTL:llm

G-06-3