

April 12, 2016

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Correction – Revised Dwelling Fire and Extended Coverage Policy Program – North Carolina

By Circular Letter to All Member Companies P-16-3 dated April 4, 2016, the Rate Bureau announced various revisions to the Dwelling Fire and Extended Coverage rates and relativities. Included in those revisions was a revised Rule A3. Windstorm or Hail Exclusion - Territories 07, 08, 48, 49 and 52 Only. It has been brought to our attention that the table displaying the revised Extended Coverage exclusion credits was an incorrect version of the table. The table that should have been displayed is a newly introduced windstorm or hail exclusion credit table by construction type for frame and masonry construction.

In that regard, please find revised Rule A3. - Windstorm or Hail Exclusion - Territories 07, 08, 48, 49 and 52 Only.

This revision becomes effective in accordance with the following Rule of Application:

This revision becomes effective with respect to all policies becoming effective on or after January 1, 2017.

Please see to it that this circular is brought to the attention of all interested personnel in your company.

Very truly yours,

F. Timothy Lucas

Personal Lines Manager

FTL:dms

Attachment

P-16-5

**RULE A3.**

**WINDSTORM OR HAIL EXCLUSION – TERRITORIES 07, 08, 48, 49 AND 52 ONLY**

Territory	Building Credit	Contents Credit
07	\$ 196	\$ 25
08	204	27
48	105	15
49	98	13
52	105	14

**Table A3.B.2.(R) Windstorm Or Hail Exclusion – Territories 07, 08, 48, 49 And 52 Only**

Territory	Const.*	Building Credit	Contents Credit
07	M	\$ 170	\$ 22
	F	179	23
08	M	174	24
	F	183	25
48	M	96	12
	F	101	13
49	M	94	11
	F	99	12
52	M	105	12
	F	110	13

\* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

**Table A3.B.2.(R) Windstorm Or Hail Exclusion – Territories 07, 08, 48, 49 And 52 Only**