

January 5, 2009

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Revised Homeowners Rate Level
Territory Definitions and Deductibles

By Circular Letter To All Member Companies dated December 23, 2008, the Rate Bureau announced several changes to the Homeowners rating territories. It has been noted that with regard to the text of the circular Dare County was omitted. Please note that the Territory Definitions Page attached to the circular is correct. Dare County is changing from territory 43 to territory 48. In addition, all the counties that are currently in territory 42 are changing to territory 52.

With regard to the deductible structure that was announced in the same Circular, the territories listed at the bottom of the pages will be changing to the new definitions. Zone 1 will be territories 7, 8, 48, 49 and 52.

I apologize for the inconvenience this may have caused. Please see to it that this is brought to the attention of all interested personnel in your company.

Very truly yours,

F. Timothy Lucas

Personal Lines Manager

FTL:dms

P-09-1