

April 14, 2009

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Revised Homeowners Rate Level, Territory Definitions  
And Deductibles

By Circular Letters to All Member Companies P-08-22 dated December 23, 2008, P-09-01 dated January 5, 2009 and P-09-05 dated January 12, 2009, this Bureau announced revisions to the Homeowners rate level and territory definitions. In addition to these changes, this Bureau announced that proposed revisions to the deductible structure as well as factors would be filed with the Department of Insurance with a proposed effective date of July 1, 2009.

The Homeowners deductible filing was made on March 20, 2009 with a proposed effective date of September 1, 2009. At this point, the Department of Insurance has not approved this filing and it is advised not to program the factor revisions at this time. If and when this filing is approved the Bureau will allow enough time for implementation even if the effective date needs to be revised.

Please see to it that this Circular is brought to the attention of all interested personnel in your company. If you have any questions, please feel free to contact us.

Very truly yours,

F. Timothy Lucas

Personal Lines Manager

FTL:dms

P-09-9