



March 1, 2005

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Homeowners 2000 Policy Program
Protection Class 9E

The North Carolina Commissioner of Insurance has approved a clarification to Rule 106 Protection Classification Information for Protection Class 9E designed for use by all member companies in North Carolina with the Homeowners 2000 Policy Program.

This clarifies the intent of Rule 106 for Class 9E in North Carolina when the distance to the Fire Station is 5 road miles or less or between 5 and 6 road miles and the varying hydrant distance requirements.

For your convenience, attached is a revised copy of Rule 106.

This clarification becomes effective April 1, 2005 in accordance with the following Rule of Application:

These changes are applicable to all new and renewal policies written on or after April 1, 2005.

Very truly yours,

F. Timothy Lucas

Personal Lines Manager

F'TL:dp

P-05-7

RULE 106.
PROTECTION CLASSIFICATION INFORMATION

Paragraph **B.** is replaced by the following:

- B.** In a classified area where two or more classifications are shown (Example: 6/9 or 9S), the classification is determined as follows:

Distance To Fire Station	Class
1. 5 road miles or less with hydrant within 1,000 feet	*
2. 5 road miles or less with hydrant beyond 1,000 feet	9 or 9S
3. Over 5 road miles	10
* First protection class (Example: 6/9 ... use Class 6)	

Table 106.B.#1 Two Or More Classifications

In a classified area where two or more classifications are shown and an "E" is designated, (Example: 6/9E), the classification is determined as follows:

Distance To Fire Station	Class
1. 5 road miles or less with hydrant within 1,000 feet	*
2. <u>5 road miles or less with hydrant beyond 1,000 feet, or Between 5 and 6 road miles regardless of distance from hydrant</u>	9E
3. Over 6 road miles	10
* First protection class (Example: 6/9 ... use Class 6)	

Table 106.B.#2 Two Or More Classifications

The following is added to Rule **106.**:

- D.** Rural Fire Protection Districts are areas which have been inspected and for which protection classes are published.