



August 7, 2008

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Mobile Home MH(C) Territories
Revised Manual Rules

By Circular Letter To All Member Companies dated July 23, 2008, this Bureau notified member companies of the implementation of revised Mobile Homeowners MH(C) insurance rates and territory definitions. By a separate filing that has been approved, the Rate Bureau has revised the territory references in the rules manual to track the revised territory definitions in Circular Letter P-08-13. The revised manual rate pages include changes to the Seacoast County Surcharge territories and changes in the Windstorm and Hail Exclusion credits which become effective December 1, 2008.

Enclosed is a copy of the manual rules revisions that are affected by this change.

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-08-17

Material with a strikethrough is deleted. Material added is highlighted in red.

21. Windstorm or Hail Exclusion - Territory ~~04, 30 and 31~~ 05, 06, 42 and 43 Only

The perils of windstorm or hail may be excluded from coverage if the insured purchases a separate policy for windstorm or hail from the North Carolina Insurance Underwriting Association at the premium credit developed from the Premium Section of this manual.

The Peril of Windstorm or Hail may be excluded if:

- A. 1. The property is located in an area eligible for such coverage from the North Carolina Insurance Underwriting Association; and
2. A Windstorm or Hail Rejection Form is secured and maintained by the Company.

Use Endorsement MH(C)-306 Windstorm or Hail Exclusion Endorsement.

- B. When Endorsement MH(C)-306 is attached to the policy, enter the following on the Declarations Page:

"This policy does not provide coverage for the peril of Windstorm or Hail."

Seacoast County Surcharge

If the mobile home is located in ~~the counties of Beaufort, Brunswick, Camden, Carteret, Chowan, Craven, Currituck, Dare, Hyde, Jones, New Hanover, Onslow, Pamlico, Pasquotank, Pender, Perquimans, Tyrell or Washington,~~ Territory 05, 06, 42 and 43 of ~~a 10%~~ a Seacoast County Ssurcharge applies to the rate/premium on:

Named Perils and Comprehensive Mobile Home Coverage	33.0%
Named Perils and Comprehensive Adjacent Structures Coverage	34.4%
and	
Comprehensive Personal Effects Coverage	35.8%

Windstorm or Hail Exclusion - Territories ~~04, 30 and 31~~ 05, 06, 42 and 43 only.

(1) Mobile home (Comprehensive and Named Perils):	40 45%
(2) Adjacent Structures (Comprehensive and Named Perils):	80%
(3) Comprehensive Personal Effects:	25 30%

Note: ~~When Windstorm or Hail Exclusion Endorsement MH(C)-306 is attached, the 10% "Seacoast County Surcharge" is waived.~~