



November 19, 2025

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: North Carolina 2027 Homeowners Policy Program -
Program Materials Available on the Rate Bureau's Web Portal

Summary

- The North Carolina 2027 Homeowners Policy Program materials are available for download through the Rate Bureau's Web Portal. This includes final versions of the program materials in PDF and Microsoft Word as well as marked versions showing the changes in PDF.
- Circular Letter P-25-3 *correction*: Form *HO 06 43 03 22 Cosmetic Damage Exclusion – Windstorm or Hail* was inadvertently omitted from Circular Letter P-25-3, Exhibit A but has since been included on the NCRB website.

Please forward this notice to all interested parties within your organization.

By Circular Letter to all member companies P-25-3, dated October 29, 2025, the Rate Bureau announced the approval of the North Carolina 2027 Homeowners Policy Program for use by all member companies in North Carolina. This new Homeowners Policy Program will replace the current program when it becomes effective June 1, 2027 (for new and renewal policies becoming effective on or after that date). This current circular P-25-4 announces that the North Carolina 2027 Homeowners Policy Program materials, including manual revisions and forms, are available through the Rate Bureau's Web Portal.

NORTH CAROLINA 2027 HOMEOWNERS POLICY PROGRAM MATERIALS

The North Carolina 2027 Homeowners Policy Program, including manual revisions and forms, is now accessible through the Rate Bureau's Web Portal. These program materials will subsequently be published on ISOnet following ISO's release.

To access the program materials, member companies should navigate to the Rate Bureau's website (<https://www.ncrb.org/>) and locate the Member Login in the top right corner of the web page. The Web Application Portal Login page will display and prompt the user to enter a logon ID and password. Once logged in, the user may access the Personal Lines menu's *Homeowners Policy Forms* or *Homeowners Manual* to locate the North Carolina 2027 Homeowners Policy Program materials.

The Rate Bureau has made available all of the North Carolina 2027 Homeowners Policy Program materials in a ZIP file labeled *NC2027 HO Forms and Manual* that member companies may download directly from the Rate Bureau's



NORTH CAROLINA Rate Bureau

Web Portal (see screenshot below). The ZIP file includes:

- Marked (formatted by ~~striking through~~ deletions and underlining additions) Multistate and North Carolina state-specific forms in PDF
- Clean Multistate and North Carolina state-specific forms in PDF and Microsoft Word
- Clean North Carolina Homeowners manual in PDF that includes the 1) Multistate manual, 2) North Carolina base class premium pages, 3) North Carolina classification pages, 4) North Carolina exception pages, 5) North Carolina rate pages, and 6) North Carolina territory pages

Homeowners Policy Forms and Endorsements

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Quick Search: All Current **Current + Future** Future Expired

Download all NC2027 HO Forms and Manual Search... ***

Form Number	Title	Effective Date	Expiration Date	
HO 00 02 03 22	Homeowners 2 - Broad Form	6/1/2027		Pdf Word
HO 00 02 05 11	Homeowners 2 - Broad Form	5/1/2011	5/31/2027	Pdf Word
HO 00 03 03 22	Homeowners 3 - Special Form	6/1/2027		Pdf Word
HO 00 03 05 11	Homeowners 3 - Special Form	5/1/2011	5/31/2027	Pdf Word

If access to the Rate Bureau's Web Portal is needed, please reach out to your company's Master Web Administrator (MWA) to request access and obtain a logon ID. For determining your company's MWA or assistance with a password reset, please contact support@ncrb.org or (919) 783-9790.

Exhibit A contains detailed Rate Bureau Web Portal logon instructions.

NOTE: In addition to downloading the new forms and new manual in their entirety as described above, individual forms and the manual are available in the Rate Bureau Web Portal.

CIRCULAR LETTER P-25-3 CORRECTION

Please note that form *HO 06 43 03 22 Cosmetic Damage Exclusion – Windstorm or Hail* was inadvertently omitted from Exhibit A in Circular Letter to all member companies P-25-3 dated October 29, 2025. A revision has been made to the exhibit, and a corrected Circular Letter P-25-3 is on the Rate Bureau's website.

Please make sure that this information is brought to the attention of interested personnel within your Company.



NORTH CAROLINA
Rate Bureau

Sincerely,

Andy Montano
Personal Lines Director

AM:ko
P-25-4
Attachments

Rate Bureau Web Portal Guide

Overview

For the North Carolina 2027 Homeowners Policy Program, the Portal serves as the primary platform for accessing the Multistate and North Carolina state-specific forms and North Carolina Homeowners manual.

NOTE: The North Carolina 2027 Homeowners Policy Program (including forms and manual) becomes effective on June 1, 2027 and is applicable to all new and renewal policies becoming effective on and after June 1, 2027.

1. Access Overview

Portal access is granted only to authorized users affiliated with member companies or approved partners.

If access to the Portal is needed, please reach out to your company's Master Web Administrator (MWA) to request access and obtain a logon ID.

For determining your company's MWA or assistance with a logon ID, please contact support@ncrb.org or (919) 783-9790.

2. System Requirements

Requirement	Specification
Browser	Microsoft Edge or Google Chrome
Cookies	Must be enabled
JavaScript	Must be enabled
Pop-up Blockers	Disabled for the ncrb.org domain
Internet Connection	Stable broadband connection



Use the latest browser version for best security and compatibility.

3. Logging Into the Portal

Step 1 – Access the NCRB home page (<https://www.ncrb.org/>). Click **Member Login** in the top right corner of the screen.

Step 2 - Enter your **Logon ID**

Step 3 - Enter your **Password**

Step 4 - Click **Logon**

Note: The system will time out after it has been inactive for sixty minutes or more. **Error: Session has expired** will display when the session has timed out.

Logon

Web Applications can only be accessed by authorized personnel. Access requires a secure logon before any reports or functions can be accessed. Users of the system must first be authorized.

Need a Logon Account?

Click [New Account Instructions](#) if you need a new account setup for accessing web applications.

Already have a Logon Account?

Enter your **Logon ID** and **Password** below and click **Logon** to continue. The * indicates fields that are required.

Enter Logon Information

Logon ID*

Password*

Logon



4. Password Management

Step 1 - From the Logon screen, click **Forgot Your Password?**

Step 2 - Enter your registered email address and logon ID

Step 3 - Follow the reset link sent to your email

Forgot Your Password?

Click [here](#) to request a new Password.



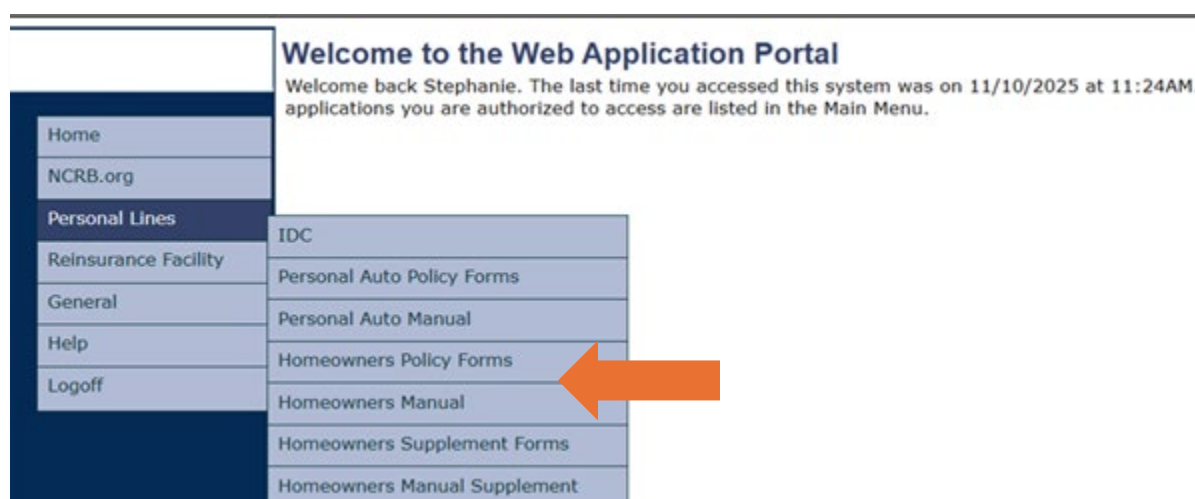
5. Locked Accounts

If your account locks after several failed attempts:

- Wait 15 minutes and retry, or
- Contact support@ncrb.org or (919) 783-9790.

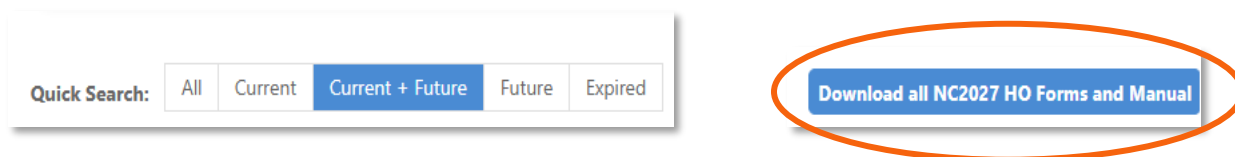
6. After login, navigate to the *Personal Lines* menu. Locate the *Homeowners Policy Forms* or *Homeowners Manual*

Note: If the *Personal Lines* menu, the *Homeowners Policy Forms*, and/or *Homeowners Manual* does not appear, then your company's MWA must provide access by updating your user profile. For determining your company's MWA, please contact support@ncrb.org or (919) 783-9790.



7. Downloading the marked and clean Multistate and North Carolina Homeowners policy forms and the clean North Carolina Homeowners manual

Step 1 – Access the *Homeowners Policy Forms* from the *Personal Lines* menu. Click **Download all NC2027 HO Forms and Manual** to the right of the *Quick Search* feature.



Step 2 – A ZIP file will automatically download to your computer. When the download is complete, click the *Download* icon in your web browser and select the file(s) to open or extract its contents.

NC2027 HO Forms and Manual (1).zip		
☐	 CLEAN MANUAL for Upload (Final) Type: Folder	Date modified: 11/4/2025 2:41 PM
☐	 CLEAN PDF Versions (Final) Type: Folder	Date modified: 10/28/2025 12:40 PM
☐	 CLEAN WORD Versions (Final) Type: Folder	Date modified: 11/5/2025 10:38 AM
☐	 MARKED PDF Versions (Final) Type: Folder	Date modified: 8/20/2024 11:47 AM

Step 3 – The Portal offers an alternative way to access the clean forms in PDF and Microsoft Word and the clean manual in PDF if a user wants to download a single document rather than all documents. A user can select the **Future** filter (or the **Current + Future** filter) located in the *Quick Search* feature of the *Homeowners Policy Forms* or *Homeowners Manual* menu to download individual final documents that are effective June 1, 2027.

Quick Search: All Current Current + Future **Future** Expired

8. Logging off the Portal

Step 1 - Click **Logoff** located in the main Portal menu.

Home

NCRB.org

Personal Lines

Reinsurance Facility

General

Help

Logoff

Welcome to the Web Application Portal
Welcome back Stephanie. The last time you accessed this system was on 11/10/2025 at 11:24AM.
applications you are authorized to access are listed in the Main Menu.

IDC

Personal Auto Policy Forms

Personal Auto Manual

Homeowners Policy Forms

Homeowners Manual

Homeowners Supplement Forms

Homeowners Manual Supplement