



July 21, 2026

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Member Company Informational Session –
North Carolina 2027 Homeowners Policy Program

Purpose of This Circular

The North Carolina Rate Bureau invites member companies to register for an informational session regarding the North Carolina 2027 Homeowners Policy Program. The program becomes **effective on June 1, 2027**, and this session is intended to provide member companies with a high-level overview of the modernized program and related changes.

Session Details

Date	Thursday, August 20, 2026
Time	2:00 p.m. – 3:00 p.m. Eastern Time
Presenter	North Carolina Rate Bureau
Audience	Member Companies only
Registration	<u>Register for the Informational Session</u>

Topics to Be Covered

The session will include an overview of the North Carolina 2027 Homeowners Policy Program and will address the following topics:

- Why the Homeowners Policy Program was updated and the key changes included in the 2027 program
- What coverages are included in the base policy without any company modifications
- An overview of new coverages, exclusions, and buybacks
- Roof coverage options, including the Roof Payment Schedule, Cosmetic Damage, and Matching Exterior Surfacing
- A sample rating example

Recommended Member Company Attendees

Member companies are encouraged to share this invitation with personnel who may want to better understand the North Carolina 2027 Homeowners Policy Program, including individuals in Claims, Product, Sales, Compliance/Regulatory, and other impacted business areas.

If You Are Unable to Attend

If you are unable to attend the live session, the Rate Bureau plans to make this information available through video modules in the new Education Center, which will be located within the NCRB Web Application Portal. A separate communication will be issued when those materials become available.

Registration

Registrations are approved manually by the NCRB and will be processed as quickly as possible. Upon approval, a registration confirmation email will be issued.

Member companies should register for the informational session using the Zoom registration link below:

[Register for the Informational Session](#)

Sincerely,

Andy Montano
Personal Lines Director

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