



November 18, 2003

CIRCULAR LETTER TO ALL MEMBER COMPANIES

**PLEASE MARK
YOUR CALENDAR**

Re: Announcement of the 2004 Annual Meeting

The Twenty-Seventh Annual Meeting of the North Carolina Rate Bureau will be held October 26, 2004 in Greensboro, North Carolina. Headquarters for the meeting will be the Grandover Resort and Conference Center, One Thousand Club Road, Greensboro, North Carolina 27407. The meeting is open to member companies of the North Carolina Rate Bureau.

The Grandover's web site www.grandover.com is a great way to become acquainted with their first class accommodations.

Information on the 2004 Annual Meeting, including registration, hotel accommodations, social activities and a preliminary agenda will be made available in July 2004.

We are looking forward to seeing you in October 2004.

Sincerely,

Raymond F. Evans, Jr., CPCU

General Manager

RFE:lm

G-03-4