



November 8, 2006

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Territory Code Editorial Corrections
(Amendment)
Dwelling Policy Program

We announced to you in Circular Letter P-06-20 dated November 1, 2006 that the Commissioner of Insurance recently approved revised Dwelling Manual Pages DP-R-16-18 and DP-R-19 correcting the territory codes that were not amended to the new territory definitions effective with the dwelling rate level change that took effect on November 15, 2003. Inadvertently, Manual Page DP-R-15, correcting the same territory codes, should have been included with this announcement.

Attached is a copy of manual page DP-R-15 with the territory code corrections. This is an editorial change only and does not affect rates.

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-06-21

302. VANDALISM & MALICIOUS MISCHIEF –
(DP 00 01)

Rate per \$1,000	
Not Seasonal or Vacant	\$.17
Seasonal & Not Vacant	1.40
Vacant	9.30
In Course of Construction19

404. MOBILE OR TRAILER HOMES – (DP 00 01)

Use the One Family, Coverage A or C, Frame BASE PREMIUM.

406. DEDUCTIBLES

B. \$100 Deductible

Minimum Additional Charge	\$25.00
---------------------------------	---------

500. MISCELLANEOUS RATES

The following rates per \$1,000 apply to all occupancies, territories, construction and protection classifications, unless otherwise specified:

Fire: Protection Class 1-8	\$ 2.50
9, 9E, 9S & 10	4.50
Extended Coverage (DP 00 01)	1.00
Broad Form (DP 00 02)	1.50
Special Form (DP 00 03 or End. DP 04 65)	2.00

507. FIRE DEPARTMENT SERVICE CHARGE

Additional rate per \$1,000 of insurance	\$15.00
--	---------

508. TREES, SHRUBS AND OTHER PLANTS

C.1. The following rates per \$1,000 apply to all occupancies, territories, construction and protection classifications, unless otherwise specified:

(DP 00 01)

Fire: Protection Class 1-8	\$ 2.50
9, 9E, 9S & 10	4.50

Extended Coverage

a. (DP 00 01) – All Specified Perils

Territory	Including Wind or Hail	Excluding Wind or Hail
05-06	\$57.00	\$1.00
42-43	29.00	1.00
32-35, 41	15.00	1.00
<u>32, 34, 41, 45-47, 53</u>		
36-40	13.10	1.00
<u>36, 38, 39, 44, 57, 60</u>		

b. Windstorm or Hail (DP 00 02/03)

Territory

05-06	\$56.00
42-43	28.00
32-35, 41	14.00
<u>32, 34, 41, 45-47, 53</u>	
36-40	12.10
<u>36, 38, 39, 44, 57, 60</u>	

509. EARTHQUAKE COVERAGE

E.1. Base Deductible – Rate per \$1,000

Zone Frame+ Masonry+ Superior

Table A

Coverages A, B, D or E Improvements, etc. & Other	3	\$.36	\$ 1.72	\$.68
Building Options	4	.23	1.05	.39
	5	.18	.57	.27

Table B

Coverage C & Other	3	\$.36	\$ 1.43	\$.36
Personal Property	4	.23	.82	.23
Options	5	.18	.57	.18

+ If exterior Masonry Veneer is covered, rate as Masonry; if **not** covered – rate as Frame.

Zone Definitions

Zone 3

Anson	Davie	Richmond
Brunswick	Gaston	Robeson
Cabarrus	Iredell	Rowan
Catawba	Lincoln	Scotland
Cleveland	Mecklenburg	Stanly
Columbus	Montgomery	Union

Zone 4

Alexander	Forsyth	Pender
Alleghany	Graham	Polk
Ashe	Haywood	Randolph
Avery	Henderson	Rutherford
Bladen	Hoke	Surry
Buncombe	Jackson	Swain
Burke	Macon	Transylvania
Caldwell	Madison	Watauga
Cherokee	McDowell	Wilkes
Clay	Mitchell	Yadkin
Cumberland	Moore	Yancey
Davidson	New Hanover	

Zone 5

Balance of state

510. THEFT COVERAGE

Rate per \$1,000

B.1.a. On-Premises	Not Applicable
Off-Premises	Not Applicable

511. SINKHOLE COLLAPSE COVERAGE

Rate per \$1,000

Cov. A or B and Other Bldg. Options	\$.30
Cov. C or Personal Property Options10