

NORTH CAROLINA RATE BUREAU

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January 18, 1995

CIRCULAR LETTER TO ALL MEMBER COMPANIES

**Re: Windstorm or Hail Exclusion Credits -
Insurance Services Office (ISO)
Dwelling Policy Program (1989 Edition)**

The North Carolina Commissioner of Insurance has approved amended windstorm or hail exclusion credits for use with the ISO Dwelling Program (1989 Edition).

The amended windstorm or hail exclusion credits for use with the Dwelling Policy Forms DP 00 01, DP 00 02 and DP 00 03 in Territories 05 and 06 are dollar amounts rather than percentage credits currently in effect so as to more accurately reflect the fact that the windstorm/hail coverage is constant across all policy forms. The revised credits, which are applicable to the current key premiums, are as follows:

Buildings: \$81.00

Contents: \$24.00

Attached hereto you will find copies of the amended manual rule for use with the Dwelling Program.

These changes will become effective March 1, 1995 in accordance with the following Rule of Application:

These changes apply to all new and renewal policies written on or after March 1, 1995.

Reprinted manual pages will be distributed as soon as possible. Please see to it that all interested company personnel and agents are informed of these changes.

Very truly yours,

Charles B. Taylor

Personal Lines Manager

CBT:dp

Enclosure

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