

NORTH CAROLINA RATE BUREAU

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November 19, 1998

CIRCULAR LETTER TO ALL MEMBER COMPANIES

**Re: Revised Business Definition and Exclusion
Homeowners Policy Program**

By Circular Letter to All Member Companies P-98-12 dated October 12, 1998, this Bureau announced (1) revisions to the HO 32 32 Special Provisions - North Carolina Endorsement; and (2) introduction of a new Endorsement HO 32 82 Personal Injury - North Carolina designed for use with the Homeowners Policy Program. Due to an oversight, appropriate revisions to General Rule 610. Personal Injury in the Homeowners Manual were not filed and announced with the October 12 circular letter.

In that regard, please find attached an approved revision to General Rule 610. Personal Injury which refers to the new HO 32 82 Personal Injury Endorsement.

This change becomes effective in accordance with the following Rule of Application:

This change becomes effective with respect to policies written on or after February 1, 1999.

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:dp

Enclosure

P-98-16