

TO: NORTH CAROLINA AGENTS

PERSONAL AUTO EXCEPTION PAGES PAM-1 AND PAM-2

Effective October 15, 2004, we are introducing our **Premier Program** (Exception Page PAM-1). A 10% deviation will be applied to Personal Auto base rates for individuals who qualify for our Premier Program. To qualify for this credit, an individual must meet certain criteria. Please see Exception Page PAM-1 for those criteria.

Also, we are reactivating our SAFE Credit. Please see Exception Page PAM-2.

Pamela L. Holliday
State Filings Coordinator

PLH/po

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