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August 1, 2018

CHUBB®

Dear Valued Chubb Partner,

In accordance with Circular Letter P-18-3 received from the North Carolina Rate Bureau (NCRB) and deviation filings made by Chubb, we have implemented changes for the North Carolina Homeowner Policy Program. These changes will impact new and renewal business written in Federal Insurance Company, Pacific Indemnity Insurance Company and Vigilant Insurance Company effective October 1, 2018 and subsequent and will result in an overall rate change of +1.5%.

The following revisions have been made:

- Base Class premiums, Base Rate Discounts & Key Factors
- Deductible Factors (All Peril, Windstorm or Hail & Named Storm)
- Windstorm or Hail Exclusion credits
- Windstorm Mitigation credits

For more information, please contact your Chubb underwriter or marketing specialist. We value your continued partnership and appreciate your business.

Sincerely,

Chubb Personal Risk Services

[www.chubb.com](http://www.chubb.com)

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at [www.chubb.com](http://www.chubb.com). Insurance provided by U.S. based Chubb underwriting companies. All products may not be available in all states. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. Chubb Personal Risk Services, P.O. Box 1600, Whitehouse Station, NJ 08889-1600