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TO: PRODUCERS  
FROM: MICHAEL JOHNSTONE  
DATE: DECEMBER 1, 2011  
RE: PLAN CHANGES—HOMEOWNERS

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**BULLETIN**

**Rate Changes**

A rate change has been filed and approved by the Kentucky Department of Insurance to become effective on 2/1/2012 for new and renewal Homeowner policies. The overall change is +4%. The individual rates will vary depending on the territory and protection class.

Revised manuals that include the new rates will be posted on our website and are identified with a revision date of 2/12. To avoid confusion, they will not be posted until mid January 2012.

The quoting programs also located on our website have been adjusted to include the new rates. The change effective 2/1/2012 will be reflected on quotes done in mid January and later. The website is located at <http://www.kyfairplan.org>.

If you have any questions, please do not hesitate to contact our office at the number as listed above.