

NORTH CAROLINA RATE BUREAU

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January 16, 1998

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Acknowledgment of No Coverage for Windstorm or Hail Form

The Commissioner of Insurance has approved the enclosed Acknowledgment of No Coverage for Windstorm or Hail Form WH 00 01 01 98 for use in North Carolina with the Homeowners, Dwelling, Mobile Home Owner MH(C) and Mobile-Homeowners MH(F) Policy Programs.

Form WH 00 01 01 98 is designed to replace the Windstorm or Hail Rejection Form 00 01 10 97, which was approved by the Commissioner of Insurance on November 10, 1997. Form WH 00 01 01 98 provides an acknowledgment that a policyholder is aware (1) that there is no windstorm or hail coverage provided in his policy; and (2) that those coverages are available from the North Carolina Insurance Underwriting Association.

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

This change is effective with respect to policies written on or after March 1, 1998. However, a member company may elect to implement the Form on some date after March 1, 1998, but no later than April 1, 1998.

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

