



STATE OF MISSISSIPPI
Mississippi Insurance Department

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BULLETIN 99-7

TO: All Property and Casualty Companies Writing Mobile Home Insurance in Mississippi

FROM: Mississippi Insurance Department

RE: Notice to Mobile Home Policyholders Regarding "Wind and Hail" Deductible

It has been noted that some Mobile Home Programs have a mandatory percentage "Wind and Hail" deductible. These deductibles are separate from the all peril deductible.

In an effort to heighten awareness of the "Wind and Hail" deductible among mobile home owners/tenants, the Department requests that companies who write programs with this type of percentage deductible prepare an informational notice to policyholders-- "IMPORTANT NOTICE TO POLICYHOLDERS REGARDING WIND AND HAIL DEDUCTIBLE". This notice should clearly explain the existence of the mandatory percentage "Wind and Hail" deductible and provide examples of the application of the deductible.

Sample Wording:

Your mobile home policy contains a separate percentage deductible for the perils of "wind and hail". The following shows how a percentage "wind and hail" deductible is figured. (This deductible is determined by applying the percentage shown on your Declaration Page to the Coverage A- Dwelling Limit of insurance at the time of loss.)

As an example of the operation of the "wind and hail" deductible, assume that your mobile home is insured for \$30,000 at the time of a wind loss (Coverage A- Dwelling Limit at time of loss = \$30,000); that you have \$3,000 of covered damages; and that the percentage deductible for "wind and hail" shown on your Declaration Page is (5%).

Amount of wind damage/loss	\$3000
Amount you pay: 5% wind/hail deductible (for this example: .05 x \$30,000)	\$1500
Amount of loss covered by (Company Name)	\$1500

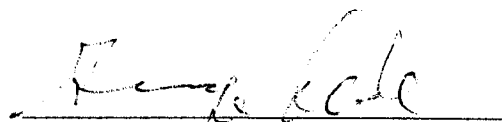
Policyholders must check their Declaration Page to see the actual percentage deductible that applies to their policy.

This bulletin also applies to any company who has a percentage deductible applicable to Coverage C - Personal Property on a Tenant Mobile Home policy.

The informational notice must be provided on all new business as of March 1, 2000, and sent to policyholders at the time of renewal on existing business. We ask that companies submit an informational filing (NO FEE REQUIRED) of the notice to the Rating Division of MID.

Questions concerning this bulletin should be directed to the Rating Division at (601)359-3575.

This 1 day of December, 1999.


George Dale
Commissioner of Insurance