

NOTIFICATION LETTER

[Date]

[Policyholder Name and Address]

RE: Right to Mediation

Dear Policyholder:

George Dale, Commissioner of Insurance for the State of Mississippi, has adopted an emergency regulation to facilitate fair and timely handling of residential property insurance claims arising out of Hurricane Katrina that recently devastated so many homes in Mississippi. The emergency regulation gives you the right to attend a mediation conference with your insurer in an effort to settle any dispute you have with your insurer about your claim. **Please note that in order to request a mediation conference, you must have a disputed claim, meaning that the difference between the positions of you and your insurance company is \$500.00 or more.** You can start the mediation process ten (10) days after the date of this notice if you have a disputed claim by contacting the Administrator, American Arbitration Association. An independent mediator, who has no connection with your insurer, will be in charge of the mediation conference.

Please be aware that from the date of this notice, there is a ten (10) day period that must lapse before you can request mediation. To request mediation, you may contact the Mediation Administrator in writing at American Arbitration Association, ATTN: MS Insurance Mediation, 13455 Noel Road, Suite 1750, Dallas, TX 75240; by phone at 1-800-426-8792; by fax at 972-490-9008; or on-line at Msinsmediation@adr.org. Your request should include the following information:

- Your claim and policy number;
- The address and location of the property;
- A daytime telephone number, address, and, if possible, an e-mail address where you can be reached should the Mediation Administrator need to contact you;
- A brief description of the nature of the dispute;
- The name of the insurer and the name, address and phone number of the insured or the insured's contact person for scheduling mediation; and
- Information with respect to any other policies of insurance that may provide coverage of the insured property for named perils such as flood or windstorm.

Once a request for Mediation is received, the Administrator will contact you to schedule your Mediation conference.

If you have further questions concerning this letter, you may contact [name of the insurer and contact person or division] at [phone number].

Sincerely,  
[Insurer]

Exhibit "A"