

July 2007

BULLETIN TO: West Virginia Producers

RE: Renewal Dual Quote Offer

The West Virginia FAIR Plan renewal offer now includes an option to increase the building amount of insurance. The program is designed to encourage policyholders to renew their policies at a higher building limit. The program is voluntary. The policyholder may elect the higher limit, or keep the existing limits.

The shaded areas on the attached offer sheet reflect the premium for the increased amount of insurance.

You have the option of paying the premium for the same coverage as the prior year or the increased premium, in the shaded areas, for the higher amounts of insurance on the building.

PLEASE NOTE: THE PREMIUM DUE IS NET OF COMMISSION. PLEASE BE SURE TO COLLECT THE GROSS POLICY PREMIUM FROM THE INSURED.

The option to pay a deposit premium remains unchanged and is available for either choice.

If higher limits are desired, or if there are any other changes to the insured property, please call us at (800) 462-4972.

Also, please note that you can now complete a new business application on line at our website www.wvfairplan.com and electronically submit it to the Plan along with payment via a personal credit card. The electronic application is located under the Request tab, Electronic Application.

Thank you for your continued support.



WEST VIRGINIA ESSENTIAL PROPERTY INSURANCE ASSOCIATION
530 WALNUT ST, SUITE 1650
PHILADELPHIA, PA 19106-3698
215-629-8800 1-800-462-4972
FAX 215-409-9100 www.wvfairplan.com

RUN DATE 6/27/2007
POLICY NUMBER
EXPIRATION DATE 8/20/2007

**THIS FORM IS NOTICE OF PREMIUM DUE
AND IS NOT CONSIDERED EVIDENCE OF COVERAGE**

APPLICANT AND LOCATION

TO:

This notice is to inform you that the above policy will expire as of 12:01 P.M. on 8/20/2007.

Our offer to renew this policy is subject to payment of premium shown by the expiration date and notification from you of any changes in conditions from that which you previously reported. In order to avoid a lapse in coverage, payment must be received in our office before the expiration date shown above. Payment received at your agent's office is not considered "received" by us.

This offer for renewal coverage is based upon the condition that the property is still;

FRAME1 FAMILY OWNER OCCUPIED DWG

Condition Charges * Building Contents Contents Contents

INFORMATION ONLY ¹

* The above conditions charge(s), if any, will be eliminated if the conditions are corrected. To initiate a reinspection please inform the Plan, in writing, what corrective measures have been taken.
See the reverse side of this form, TABLE 1 for further explanation of condition charges (if any)

NO GRACE PERIOD IS PROVIDED FAILURE TO REPORT ANY CHANGES MAY VOID OR SUSPEND COVERAGE

Item No.	Amount of Insurance	% Co-Ins	Subject of Insurance	1 Year Premium FIRE	1 Year Premium ECE	1 Year Premium MINE SUB
1	30,000	NIL	DWELLING	\$408.00		
			Base Premium	\$408.00		
			Condition Charge Premium			
			Premium w/o Surcharge	\$408.00		
NOTICE: You may increase the building amount of insurance to 33,000				\$426.00 \$2.34 \$428.34	<-- Policy Premium --> <-- WV State Surcharge --> <-- Gross Policy Premium -->	\$408.00 \$2.24 \$410.24

Shaded areas reflect optional increase in amount of insurance and corresponding premiums.



530 WALNUT ST, SUITE 1650
PHILADELPHIA, PA 19106-3698

Detach this portion and return it with your payment

Run Date 6/27/2007

Policy Number

Name

Location of property to be insured

INFORMATION ONLY ²

Premium for Current Amt of Ins

Premium for Increased Amt of Ins

You may choose to pay the full premium due of ..\$ 369.44 (NET) or
You also may choose to pay a deposit premium of\$ 246.14 or

\$ 385.74 (NET)
\$ 257.00

The remainder of the premium will be billed.

Payment must be received in the office of the West Virginia Essential Property Insurance Association by 8/20/2007

Amount Enclosed _____

Make Checks Payable to: WVEPIA

If coverage is desired report any changes in the space provided on the back of this form and mail, along with payment.

(office use only) -

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QTEDWV
WVFP13 07/07

PRODUCER TAX ID#