

North Carolina Department of Insurance  
Jim Long, Commissioner

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## BULLETIN

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Number 07-B-01  
(Supersedes and Replaces Bulletin No. 96-B-3)

**TO:** All Member Insurers as defined in G.S. 58-62-16(11)  
**FROM:** Life & Health Division  
**DATE:** April 13, 2007  
**SUBJECT:** *Notice Concerning Coverage Limitations and Exclusions* under the  
N.C. Life and Health Insurance Guaranty Association Act

**ATTENTION: CHIEF EXECUTIVE OFFICER**

On November 14, 1996, this Department issued Bulletin 96-B-3 which prescribed the form and content of the *Notice Concerning Coverage Limitations and Exclusions* (the "Notice") pursuant to G.S. 58-62-86(c). This bulletin shall supersede and replace Bulletin 96-B-3 effective immediately.

The purpose of this Bulletin is to recognize certain changes in the development and production of communications between insurers and their clients. With insurers increasingly utilizing electronic means to develop and produce these communications, and continually seeking ways to facilitate and streamline these processes, requiring the use of a standardized format for the notice is counterproductive and unnecessarily burdensome. Therefore, effective immediately, the Commissioner shall permit all member insurers (as defined in G.S. 58-62-16(11)) to alter the form and content of the notice as long as the following conditions are met.

The content of the insurer's notice must NOT deviate from the standard Notice Template (NCLHGA NOTICE 04/13/07), except that words or phrases which do not match the format of the insurer's notice may be removed. For example, if an insurer's notice does not contain the text box like the current Notice, the insurer may remove the phrasing "in the box" from the last sentence of the first paragraph. The Notice Template may be accessed at the following internet address: [http://www.ncdoi.com/LH/Documents/LH\\_GuarantyNoticeTemplate.pdf](http://www.ncdoi.com/LH/Documents/LH_GuarantyNoticeTemplate.pdf)

- The important information contained in the text box in middle of the Notice Template shall be printed in bold type if the insurer's notice does not utilize a box to otherwise offset this text.
- In order to assure compliance with G.S. 58-62-86(a), the insurer's notice shall not contain any insurer specific logos or markings.

Please note that the Notice has been amended to reflect a change in the Department's address. The address is North Carolina Department of Insurance, Consumer Services Division, 1201 Mail Service Center, Raleigh, North Carolina 27699-1201.

If you have any questions concerning this bulletin, please contact Jean Holliday of the Life & Health Division, at (919) 733-5060 ext. 346.