

**JUNE 1996**  
**WEST VIRGINIA INFORMATIONAL LETTER**  
**NO. 94-A**

**TO: ALL LIFE AND HEALTH INSURANCE COMPANIES AND LIFE AND HEALTH AGENTS LICENSED TO DO BUSINESS IN THE STATE OF WEST VIRGINIA**

**RE: WEST VIRGINIA INFORMATIONAL LETTER NO. 94 PERTAINING TO REPLACEMENT OF LIFE ISNURANCE AND LOW VALUE LIFE INSURANCE POLICIES**

This Office recently issued West Virginia Informational Letter No. 94 pertaining to Senate Bill 303 (life products with a face value of \$25,000 or less) and House Bill 4388 (replacement of life insurance) passed during the 1996 Session of the West Virginia Legislature. The Informational Letter included several forms, a "Notice to Policyholder" required by Senate Bill 303, and three forms entitled "Important Notice Regarding Replacement of Life Insurance" required by House Bill 4388.

Due to a miscommunication between this Office and the agency which prepared the Informational Letter for mass mailing, the forms contained in the letter were not placed in the envelope in the correct order. Unfortunately, this has caused much confusion, and we ask that you ignore the previous mailing.

You will be receiving, in the near future, a corrected version of Informational Letter No. 94 along with the forms required by Senate Bill 303 and House Bill 4388. We apologize for any inconvenience this error may have caused you.

HANLEY C. CLARK  
INSURANCE COMMISSIONER