
**Notice Concerning Policyholders Rights In An
Insolvency Under The Minnesota Insurance
Guaranty Association Law**

Minnesota state law requires that all policyholders be advised of their rights in the event their insurance company becomes financially insolvent. Please be advised that mortgage guaranty insurance is exempt from the Minnesota Insurance Guaranty Association. Thus, if any insurer that issued you a Mortgage Guaranty Policy becomes impaired or insolvent you are entitled to compensation for your policy from the assets of the insurer. The amount you recover will depend on the financial condition of the insurer. There is no additional protection from the Minnesota Insurance Guaranty Association.

This notice in no way implies that the company currently has any type of financial problems. All property and casualty insurance policies are required to provide this notice.

I have read the foregoing and received a copy for my records this _____ day of _____, 19 ____.

Master Policy Applicant