

MT Memorandum 8-20-2003 (MT INS BUL), 2003 WL 25759819 (MT INS BUL)  
MT Memorandum August 20, 2003  
MONTANA INSURANCE BULLETINS AND RELATED MATERIALS  
MEMORANDUMS

Memorandum 8-20-2003  
August 20, 2003

FROM: John Morrison  
Commissioner Of Insurance  
DATE: August 20, 2003  
RE: MATCHING ROOFING MATERIALS IN THE EVENT OF DAMAGE

To Whom It May Concern:

It is the continuing position of this agency that under a 'make whole' provision in any insurance contract, damaged roof materials must be replaced with similar quality, kind, texture and colored materials such that there is a reasonable match with any existing materials. In the event materials that meet this criteria are not available, the existing materials must be replaced to achieve a match.

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