

SERFF Tracking Number: AMRS-125702933 State: Arkansas
First Filing Company: AMERISURE MUTUAL INSURANCE State Tracking Number: EFT \$50
COMPANY, ...
Company Tracking Number: AR-WC-70178-RU
TOI: 16.0 Workers Compensation Sub-TOI: 16.0004 Standard WC
Product Name: Workers Compensation
Project Name/Number: Waiver of Subro/

Filing at a Glance

Companies: AMERISURE MUTUAL INSURANCE COMPANY, AMERISURE INSURANCE COMPANY

Product Name: Workers Compensation SERFF Tr Num: AMRS-125702933 State: Arkansas
TOI: 16.0 Workers Compensation SERFF Status: Closed State Tr Num: EFT \$50
Sub-TOI: 16.0004 Standard WC Co Tr Num: AR-WC-70178-RU State Status: Fees verified and received
Filing Type: Rule Co Status: Reviewer(s): Betty Montesi, Carol Stiffler
Author: Tracy Upcott Disposition Date: 06/23/2008
Date Submitted: 06/23/2008 Disposition Status: Approved
Effective Date Requested (New): 07/01/2008 Effective Date (New): 07/01/2008
Effective Date Requested (Renewal): 07/01/2008 Effective Date (Renewal):
State Filing Description:

General Information

Project Name: Waiver of Subro Status of Filing in Domicile:
Project Number: Domicile Status Comments:
Reference Organization: NA Reference Number: NA
Reference Title: NA Advisory Org. Circular: NA
Filing Status Changed: 06/23/2008
State Status Changed: 06/23/2008 Deemer Date:
Corresponding Filing Tracking Number:
Filing Description:

Please see the attached cover letter, which fully details our request to change the effective date of our Waiver of Subrogation filing from August 1, 2007 to July 1, 2008. The filing, which included exception page MU-WC-3.A.22.-WAIVER-AMI/AIC Ed. 03/07, was filed under SERFF Tracking Number AMRS-125147408 and State Tracking Number AR-PC-07-024018.

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Company and Contact

Filing Contact Information

Tracy Upcott, Compliance Analyst I tupcott@amerisure.com
 26777 Halsted Rd. (800) 257-1900 [Phone]
 Farmington Hills, MI 48331 (248) 426-7789[FAX]

Filing Company Information

AMERISURE MUTUAL INSURANCE COMPANY 26777 HALSTED RD. FARMINGTON HILLS, MI 48331-2060 (800) 257-1900 ext. 54270[Phone]	CoCode: 23396 Group Code: 124 Group Name: AMERISURE INSURANCE FEIN Number: 38-0829210 -----	State of Domicile: Michigan Company Type: PROPERTY & CASUALTY State ID Number:
AMERISURE INSURANCE COMPANY 26777 HALSTED RD. FARMINGTON HILLS, MI 48331-2060 (800) 257-1900 ext. 54270[Phone]	CoCode: 19488 Group Code: 124 Group Name: AMERISURE INSURANCE FEIN Number: 38-1869912 -----	State of Domicile: Michigan Company Type: PROPERTY & CASUALTY State ID Number:

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50.00 per submission
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
AMERISURE MUTUAL INSURANCE COMPANY	\$50.00	06/23/2008	21046881

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AMERISURE INSURANCE COMPANY \$0.00 06/23/2008

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Carol Stiffler	06/23/2008	06/23/2008

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Disposition

Disposition Date: 06/23/2008

Effective Date (New): 07/01/2008

Effective Date (Renewal):

Status: Approved

Comment: I have reopened the other filing and changed the effective date. I will approve this filing with the same date.

Generally, if you just need an effective date change, you don't need to do an additional filing. You can call or do a regular email and we almost always can do with just that!

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

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Supporting Document Schedules

Review Status:
Bypassed -Name: Uniform Transmittal Document- Property & Casualty Approved 06/23/2008
Bypass Reason: Please see the attached cover letter stating our request of an effective date change for a previously approved filing.

Comments:

Review Status:
Bypassed -Name: NAIC Loss Cost Filing Document for Workers' Compensation Approved 06/23/2008
Bypass Reason: This is not a loss cost filing.

Comments:

Review Status:
Bypassed -Name: NAIC loss cost data entry document Approved 06/23/2008
Bypass Reason: This is not a loss cost filing.

Comments:

Review Status:
Satisfied -Name: Cover Letter 6-19-08 Approved 06/23/2008

Comments:

Attachment:
 AR Cvr Ltr 6-19-08.pdf



Amerisure Mutual Insurance Company
Amerisure Insurance Company
Amerisure Re (Bermuda) Ltd.

Corporate Underwriting

June 19, 2008

Julie Benefield Bowman, Insurance Commissioner
Arkansas Department of Insurance
1200 West Third Street
Little Rock, AR 72201-1904

Re: Amerisure Mutual Insurance Company, NAIC # 124-23396
FEIN No. 38-0829210
Amerisure Insurance Company, NAIC # 124-19488
FEIN No. 38-1869912
WC Waiver of Subrogation Calculations
Revised Effective Date
Adjustments to Policies
Company File No: AR-WC-70178-Ru

Dear Analyst:

As you may be aware, we filed to revise our waiver of subrogation rate plan to be effective August 1, 2007. The filing proposed numerous changes to how the waiver premium was to be calculated including where the premium would fall within the premium algorithm. The revised calculation required extensive reprogramming of our policy processing system. Unfortunately, we were unable to program the changes to meet our filed effective date. With the delay in system launch, we found problems with how the system was rating current policies with waiver endorsements. Because the waiver calculations were moved to the bottom of the premium algorithm, premium discounts and other modifications were no longer being applied. As a result, current insureds were being billed unexpectedly for the difference in their waiver premium. This was not our intent and is not fair to our insureds.

This being the case, we reviewed several alternatives to rectify the situation including reprogramming systems back to what they were before the calculation was implemented. However, such an alternative would lead to expensive and time intensive reprogramming causing further delays and prolonged impact to our insureds. Therefore, in the interest of time and to eliminate this unfavorable treatment to insureds, we are requesting a revision to our effective date to 7-1-08. Insureds who have been affected by the above mentioned programming issues will be provided the Waiver of Subrogation endorsement at no additional charge. We believe there are 45 policies affected by this.

We would appreciate acknowledgment and/or approval of this effective date change request.

Should you have any questions, please feel free to contact me at the address or telephone number listed below.

Sincerely,

A handwritten signature in cursive script that reads 'Tracy Upcott'.

Tracy Upcott
Compliance Analyst I