

SERFF Tracking Number: AMRS-125732360 State: Arkansas  
First Filing Company: AMERISURE MUTUAL INSURANCE State Tracking Number: EFT \$25  
COMPANY, ...  
Company Tracking Number: AR-CP-2008 OVERHAUL-R  
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied  
Lines)  
Product Name: COMMERCIAL PROPERTY  
Project Name/Number: PROPERTY OVERHAUL

## Filing at a Glance

Companies: AMERISURE MUTUAL INSURANCE COMPANY, AMERISURE INSURANCE COMPANY  
Product Name: COMMERCIAL PROPERTY SERFF Tr Num: AMRS-125732360 State: Arkansas  
TOI: 01.0 Property SERFF Status: Closed State Tr Num: EFT \$25  
Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines) Co Tr Num: AR-CP-2008 State Status: Fees verified and  
received  
Filing Type: Rule Co Status: Reviewer(s): Betty Montesi,  
Llyweyia Rawlins  
Author: Yvonne Johnson Disposition Date: 07/15/2008  
Date Submitted: 07/14/2008 Disposition Status: Exempt from  
Review  
Effective Date Requested (New): 11/01/2008 Effective Date (New): 11/01/2008  
Effective Date Requested (Renewal): 11/01/2008 Effective Date (Renewal):  
11/01/2008

State Filing Description:

## General Information

Project Name: PROPERTY OVERHAUL Status of Filing in Domicile: Authorized  
Project Number: Domicile Status Comments:  
Reference Organization: N/A Reference Number: N/A  
Reference Title: N/A Advisory Org. Circular: N/A

Filing Status Changed: 07/15/2008  
State Status Changed: 07/15/2008 Deemer Date:  
Corresponding Filing Tracking Number:

Filing Description:

Amerisure Mutual Insurance Company and Amerisure Insurance Company have taken the opportunity to review company forms and rules currently on file with the state. In November 2008, we expect to implement an entirely new computer system and publishing software system. It is our desire to establish uniformity with our forms and rules for all states. We have reviewed each state's presently filed forms and rules and wish to replace, withdraw, and when

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necessary, provide new forms and rules.

## RULES

As industry practice, we have developed a multistate CP Manual that combines single page rules into one multistate manual. Specific state exceptions apply where needed. This filing represents a formatting change to our company manual rules except where noted on the provided list of rules.

The scope of the project represents an improved format and editorializing for our insured's with no premium impact.

Forms and endorsements have been filed separately.

## Company and Contact

### Filing Contact Information

Yvonne Johnson, Compliance Analyst I yvjohnson@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:





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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Llyweyia Rawlins	07/15/2008	07/15/2008

*SERFF Tracking Number:* AMRS-125732360 *State:* Arkansas  
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## Disposition

Disposition Date: 07/15/2008

Effective Date (New): 11/01/2008

Effective Date (Renewal): 11/01/2008

Status: Exempt from Review

Comment:

This line is exempt from filing rates/rules in compliance with ACA 23-67-206 which states that P&C insurance for commercial risks, excluding workers' compensation, employers' liability and professional liability insurance, including but not limited to, medical malpractice insurance, are exempted from the rate/rule filing and review requirements.

Rate data does NOT apply to filing.

### Overall Rate Information for Multiple Company Filings

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

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Item Type	Item Name	Item Status	Public Access
Supporting Document	EXPLANATORY MEMORANDUM	Accepted for Informational Purposes	Yes
Supporting Document	P&C TRANSMITTAL	Accepted for Informational Purposes	Yes
Rate	COUNTRY WIDE RULES	Accepted for Informational Purposes	Yes
Rate	COUNTRY WIDE RULES	Accepted for Informational Purposes	Yes

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## **Rate Information**

Rate data does NOT apply to filing.

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## Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Accepted for Informational Purposes	COUNTRY WIDE RULES	CW-CP-PAGE 1THRU 8	New	CW-CP Pages 1-8 AMI-AIC Ed 11 08.pdf
Accepted for Informational Purposes	COUNTRY WIDE RULES	CW-CP-PAGE 1THRU 8	Replacement	SEE MEMORANDUM RULES LIST _2_- ALL.pdf

**COMMERCIAL LINES MANUAL  
DIVISION FIVE - FIRE AND ALLIED LINES  
COUNTRYWIDE COMPANY EXCEPTION PAGES**

**AMERISURE MUTUAL INSURANCE COMPANY  
AMERISURE INSURANCE COMPANY**

**\*See State Exception Pages for Amendments or Special Considerations**

**RULE 38. - BUILDING AND PERSONAL PROPERTY COVERAGE OPTIONS**

ISO Rule 38 L. Utility Services, Item 5. Utility Services Sublimit Endorsement - CP 74 37 Is added:

If coverage is also provided for Utility Services – Time Element, a combined sub-limit option must be provided for the Utility Services – Direct Damage coverage. Attach Utility Services Sub-limit Endorsement CP 74 37 in place of ISO endorsement CP 04 17 and use the following Premium Development Rules for the Direct Damage option. Refer to Rule 54. B. 6. for Time Element Premium Development Rules.

**Utility Services Sublimit Scale For Property Damage**

Perishable Goods* Primary Value as a % of Total Value	Percentage of Total Premium	Non-Perishable Goods Primary Value as a % of Total Value	Percentage of Total Premium
1%	60%	1%	30%
2%	62%	2%	33%
3%	64%	3%	37%
4%	66%	4%	41%
5%	68%	5%	44%
6%	70%	6%	48%
7%	72%	7%	52%
8%	74%	8%	55%
9%	76%	9%	59%
10%	78%	10%	63%
11%	80%	11%	66%
12%	82%	12%	70%
13%	84%	13%	74%
14%	86%	14%	78%
15%	88%	15%	81%
20%	90%	20%	85%
25%	92%	25%	89%
30%	94%	30%	92%
35%	96%	35%	96%
40%	98%	40%	98%
Over 40%	100%	Over 40%	100%

**Premium Development**

1. Rate the Utility Interruption exposure using ISO rates.
2. The rate is multiplied against the total exposure to develop your premium.

**To use the scale above use the following steps:**

- a. To develop a sub-limit, divide the sub-limit by the total exposure, multiply by 100 to develop a percentage of the total exposure.
- b. Correspond the percentage of the sub-limit with the percentage of premium.

**To develop the sub-limited pricing:**

- 5. Multiply the Percent of premium factor by the ISO premium developed.

Do not interpolate the modification shown above. Use the next highest available options when it is between the percentage of value listed.

\* Perishable Goods are defined as contents that will spoil. Examples are:

Refrigerated food storage  
Frozen Storage  
Drugs

**RULE 54. - COMMON TIME ELEMENT OPTIONS, B. UTILITY SERVICES**

ISO Rule 54 Item 6. Utility Services Sub-limit Endorsement - CP 74 37 is Added:

If coverage is provided for Utility Services – Time Element, a sub-limit option must be provided. Attach Utility Services Endorsement CP 74 37 in place of ISO endorsement CP 15 45 and use the following Premium Development Rules for the Time Element option. Refer to Rule 38, Item 5. for Direct Damage option and Premium Development Rules:

**Utility Services Sublimit Scale For Business Income**

Primary Value as a % of Total Value	Percentage of Total Premium
1%	60%
2%	62%
3%	64%
4%	66%
5%	68%
6%	70%
7%	72%
8%	74%
9%	76%
10%	78%
11%	80%
12%	82%
13%	84%
14%	86%
15%	88%
20%	90%
25%	92%
30%	94%
35%	96%
40%	98%
Over 40%	100%

## **Premium Development**

1. Rate the Utility Interruption exposure using ISO rates.
2. The rate is multiplied against the total exposure to develop your premium.

### **To use the scale above, use the following steps:**

- a. to develop a sub-limit, divide the sub-limit by the total exposure, multiply by 100 to develop a percentage of the total exposure.
- b. Correspond the percentage of the sub-limit with the percentage of premium.

### **To develop the sub-limited pricing:**

5. Multiply the Percent of premium factor by the ISO premium developed.

**Do not interpolate the modification shown above. Use the next highest available options when it is between the percentage of value listed.**

## **COMPANY ADDITIONAL RULES**

### **ADDITIONAL PROPERTY INTEREST – OWNERS OR CO-OWNERS OF DESCRIBED PREMISES - CP 73 24**

#### **A. Description**

This form provides coverage for the person or organization named in the schedule having an ownership interest in the insured building or premises. Coverage is limited to the property described in the schedule.

#### **B. Eligibility**

Directors, executive officers of the named insured or any designated organization or trust with an ownership interest in the insured premises.

#### **C. Form**

Schedule must be completed showing the following:

1. Name of Person, organization or trust having an ownership interest.
2. Description of Property or Premises owned by person or entity named in item 1.

Attach form CP 73 24.

#### **D. Rating**

There is no additional charge for this coverage.

### **ADVANTAGE COMMERCIAL PROPERTY COVERAGE - CP 73 07**

#### **A. Description**

We offer the **Advantage Commercial Property Coverage – CP 73 07**, to address the unique needs of manufacturers and other business entities. This coverage provides a vast array of coverage options above and beyond the standard ISO coverage, allowing the policyholder to tailor coverage to their particular needs.

**B. Premium Computation**

1. Charge an additional 5% of the premium developed for the ISO Building and Personal Property Coverage Form (CP 00 10) and the ISO Causes of Loss - Special Form (CP 10 30) excluding premiums for other property endorsements.

Attach form CP 73 07. The form encompasses the provisions of ISO CP 00 10, ISO CP 10 30, and the special ADVANTAGE PROPERTY COVERAGE. Refer to Underwriting Guidelines for eligibility requirements.

When you use CP 73 07, do not use CP 00 10 or CP 10 30.

2. If any of the following Coverages or Coverage Extensions are deleted reduce the percentage of premium 1% for each coverage removed, up to 4%. Attach Coverage Change Endorsement CP 73 20 along with CP 73 07.

<b>Additional Coverage</b>	<b>Coverage Extensions</b>	<b>Additional Coverage Extensions</b>
Ordinance or Law	Personal Effects and Property of Others	Property in Transit
Electrical Data (Other than Account Receivable)	Valuable Papers and Records (Other Than Electronic Data)	
Extra Expense	Outdoor Property	
Money and Securities	Salespersons' Samples	
Accounts Receivable	Installation	
	Fine Arts	

**C. Minimum Premium**

If the premium computation charge develops less than \$500 premium, charge a minimum premium of \$500 (over and above the ISO premiums developed) for the use of form CP 73 07.

**CONTRACTORS ADVANTAGE PROPERTY COVERAGE - CP 74 45**

**A. Description**

We offer the **Contractors Advantage Commercial Property Coverage CP 74 45**, to address the unique needs of the contracting industry. This coverage provides a vast array of coverage options above and beyond the standard ISO coverage, allowing the policyholder to tailor coverage to their particular needs.

**B. Premium Computation**

1. Charge an additional 5% of the premium developed for the ISO Building and Personal Property Coverage Form (CP 00 10) and the ISO Causes of Loss - Special Form (CP 10 30) excluding premiums for other property endorsements.

Attach form CP 74 45. The form encompasses the provisions of ISO CP 00 10, ISO CP 10 30, and the special CONTRACTORS ADVANTAGE PROPERTY COVERAGE. Refer to Underwriting Guidelines for eligibility requirements.

When you use CP 74 45, do not use CP 00 10 or CP 10 30.

2. If any of the following Coverages or Coverage Extensions are deleted reduce the percentage of premium 1% for each coverage removed, up to 4%. Attach Coverage Change Endorsement CP 73 20 along with CP 74 45.

<b>Additional Coverage</b>	<b>Coverage Extensions</b>	<b>Additional Coverage Extensions</b>
Ordinance or Law	Personal Effects and Property of Others	Property in Transit
Electrical Data (Other than Account Receivable)	Valuable Papers and Records (Other Than Electronic Data)	
Extra Expense	Outdoor Property	
Money and Securities	Salespersons' Samples	
Accounts Receivable	Installation	
	Fine Arts	

**C. Minimum Premium**

If the premium computation charge develops less than \$500 premium, charge a minimum premium of \$500 (over and above the ISO premiums developed) for the use of form CP 74 45.

**Equipment Breakdown**

**A. Description**

Equipment Breakdown Coverage provides coverage for loss to covered property caused by an accident to covered equipment. This means coverage extends to mechanical breakdown, arcing or explosion of covered equipment (boiler and machinery); caused by, resulting from or consisting of mechanical breakdown; electrical or electrical breakdown; or rupture, bursting, bulging, implosion, or steam explosion.

1. Contractors Property Advantage – CP 74 45 – Equipment Breakdown is automatically included. If Equipment Breakdown Coverage is not desired attach endorsement – Equipment Breakdown Exclusion Endorsement – CP 73 23.
2. Advantage Property Coverage – CP 73 07 – Equipment Breakdown is automatically included. If Equipment Breakdown Coverage is not desired attach endorsement – Equipment Breakdown Exclusion Endorsement – CP 73 23.
3. ISO Based– attach endorsement - Property Equipment Enhancement Endorsement - CP 74 17.

**B. Premium Computation**

1. Determine the Total Insurable Value (TIV) for the eligible occupancy where the Equipment Breakdown Coverage will apply. A premium charge is required for each Location where coverage applies. Rate each location separately. Follow the definitions of TIV in the table below.

<b>Definitions of Total Insurable Value (TIV)</b>
<p><b>Owner, Owner Occupied</b> 100% Building + Contents (Excluding Stock) Replacement Value for all covered buildings &amp; contents at a Location.</p> <p><b>Owner, Not Owner Occupied</b> 100% Building Replacement Value for all covered buildings at a Location.</p> <p><b>Tenant</b> 100% Contents (Excluding Stock) Replacement Value</p> <p>Note: A tenant renting an entire building and who is responsible for the building equipment (Heating, A/C, Electrical) is to be rated the same as an "Owner, Owner Occupied"</p>

2. Apply the following rates based on the number determined in 1.

<b>Total Insurable Value</b>	<b>Rate Per \$100</b>
Up to \$250,000	.039/100
\$250,001 - \$500,000	.034/100
\$500,001 - \$1,000,000	.028/100
\$1,000,001 - \$10,000,000	.024/100
\$10,000,001 - \$15,000,000	.020/100

3. The base rates contemplate a deductible of \$500. If a deductible other than \$500 is chosen, select the applicable Deductible Factor from this table and indicate deductible amount on CP 73 15 – Mechanical Electrical or Pressure System Breakdown Deductible Schedule:

<b>Deductible</b>	<b>Factor</b>
\$250	1.100
\$500	1.000
\$1,000	0.940
\$2,500	0.860
\$5,000	0.800
\$10,000	0.730
\$25,000	0.700
\$50,000	0.640
\$75,000	0.610

Amended Deductible Options including Time Deductible, Percentage Deductible and Average Daily Value can be considered. Refer to Mutual Boiler Re prior to use for pricing and approval.

The developed premium is a flat premium. It is not to be modified by any experience, schedule, expense or other rating factor. The calculated premium at inception is the final premium for the policy and is not adjusted due to additional or return premiums due to changes in exposure.

4. A minimum premium of \$25.00 will apply.

**5. Amended Sub-limits**

The ISO based Equipment Breakdown Coverages contain sub-limits for various causes of loss, such as expediting expense, pollutants, spoilage, computer equipment, data restoration, CFC Refrigerants, Ordinance or Law. The Company Advantage Equipment Breakdown Coverage contains sub-limits for refrigerant contamination and spoilage. Amended sub-limits can be considered for all Equipment Breakdown.

Refer to Mutual Boiler Re prior to use for pricing and approval. Use CP 72 90 Equipment Breakdown Coverage Schedule for ISO based coverages and use company change endorsement for Contractors Property Advantage and Advantage Property forms.

## 6. Risk Modification Table

Risks will be evaluated and rated according to the following criteria:

Risk Factor	Credit/Debit
Age of Equipment	+/- 10%
Protection (Sheltering and Protective Devices)	+/- 10%
Maintenance of Equipment (Preventive, Testing, Record Keeping)	+/- 10%
Accessibility (Location, Ease of Repairing, or Replacing)	+/- 10%
Condition of Equipment (Environment, Housekeeping)	+/- 10%
Unique Situations (Prototype, Obsolete, Foreign Manufacturer, Local Availability of Parts)	+/- 10%

**Total Debit or Credit cannot exceed 25%.**

### **PRINTING AND GRAPHIC ARTS SERVICES - ADVANTAGE COMMERCIAL PROPERTY EXTENSION - CP 73 12**

#### **A. Description**

The Printing and Graphic Arts Services program is used in conjunction with Amerisure's Advantage Property Coverage CP 73 07 (Florida with CP 73 22).

#### **B. Premium Computation**

There is no specific charge for attachment of this optional endorsement but the additional limit of insurance for foundations should be added to the policy limit.

#### **C. Minimum Premium**

None

### **PRIVACY PROTECTION CONDITION – IL 70 27**

#### **A. Description**

This mandatory endorsement protects the confidentiality of information that must be shared in order to perform the insurance policy obligations.

#### **B. Premium Computation**

No Charge

#### **C. Minimum Premium**

None

## **EARLIER NOTICE OF CANCELLATION PROVIDED BY US – IL 70 45**

### **A. Description**

The number of days' notice required for cancellation for any statutorily permitted reason (other than nonpayment of premium) may be increased to an amount that is mutually agreed upon by the insurer and the insured by attaching Earlier Notice of Cancellation Provided By Us Endorsement **IL 70 45**. Any applicable state cancellation endorsement must still be attached to the policy.

### **B. Premium Computation**

No Charge

### **C. Minimum Premium**

None

RULES MEMORANDUM –  
 AL,AR,FL,GA,IL,IN,IA,KS,KY,MI,MS,MO,NC,SC,TN,TX,WA,WI

<a href="#">CP-ADV-1 &amp; 2-AMI/AIC, ED. 08-06</a>	Advantage & Contractors Advantage Commercial Property Coverage Form
<a href="#">CP-ADV-EQB-1 thru 3-AMI/AIC, ED. 08-06</a>	Equipment Breakdown Enhancement
<a href="#">CP-CAP-EQB 1 thru 3-AMI/AIC, Ed. 08-06</a>	Equipment Breakdown Enhancement
<a href="#">CP-ISO-EQB-1 thru 3-AMI/AIC, Ed. 08-05</a>	Equipment Breakdown Enhancement
<a href="#">CP-RULE 38-MMI/AIC Ed. 05/00</a>	Rule 38. Utility Services Sublimit Scale for Property Damage
<a href="#">CP-RULE 54-MMI/AIC Ed. 05/00</a>	Rule 54. Utility Services Sublimit Scale for Business Income

ALL RULES ABOVE HAVE BEEN REPLACED BY THE COUNTRYWIDE RULES MANUAL WHICH INCLUDES THE FOLLOWING NEW COMPANY ADDITIONAL RULES:

**CP 73 24 - ADDITIONAL PROPERTY INTEREST – OWNERS OR CO-OWNERS OF DESCRIBED PREMISES**

**CP 73 12 – PRINTING AND GRAPHIC ARTS SERVICES – ADVANTAGE COMMERCIAL PROPERTY EXTENSION**

**ANY STATE SPECIFIC EXCEPTIONS TO THE COUNTRYWIDE RULES WILL BE IN THE STATE COMPANY EXCEPTION PAGES, IF APPLICABLE.**

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## Supporting Document Schedules

**Satisfied -Name:** EXPLANATORY MEMORANDUM **Review Status:**  
Accepted for Informational 07/15/2008  
Purposes

**Comments:**

**Attachment:**

1 Rules Explanatory Memoranda.pdf

**Satisfied -Name:** P&C TRANSMITTAL **Review Status:**  
Accepted for Informational 07/15/2008  
Purposes

**Comments:**

**Attachment:**

AR-CP-2008 overhaul-F-779.pdf

## **Rules Explanatory Memoranda #1 Countrywide**

Countrywide Exception Page CW-CP-Pages 1 thru 7 replaces the following exception pages **(no rate change)**:

- The following rules are replaced with no change:
  - Rule 38 – Building and Personal Property Coverage Options, L. Utility Services – Page #CP-Rule-38-MMI/AIC .
  - Rule 54 – Common Time Element Options, B. Utility Services – Page #CP-Rule 54-MMI/AIC
- Advantage Commercial Property Coverage Rule replaces Pages CP-ADV-1 and CP-ADV-2 with the following differences:
  - A. Description is added to clarify intent of company form CP 73 07.
  - The acronym MAP is deleted and replaced by Advantage Property Coverage
  - Additional Coverage Increased Cost of Construction is replaced by Ordinance or Law to reflect changes made to form CP 73 07.
- Contractors Advantage Commercial Property Coverage Rule replaces Pages CP-ADV-1 and CP-ADV-2 with the following differences:
  - A. Description is added to clarify intent of company form CP 74 45.
  - The acronym CAP is deleted and replaced by Contractors Advantage Property Coverage
  - Additional Coverage Increased Cost of Construction is replaced by Ordinance or Law to reflect changes made to form CP 74 45.
- Equipment Breakdown Rule replaces CP-ADV-EQB 1 thru 3, CP-CAP-EQB 1 thru 3 and CP-ISO-EQB 1 thru 3 with the following differences:
  - A. Description is added to clarify intent of the rules and to combine the 3 separate rules into one.
  - Amended Sublimits description is added to provide coverage sublimit revision options.
- The following new rules are added:
  - Additional Property Interest – Owners or Co-Owners of Described Premises form CP 73 24 03 08. There is no additional charge for this coverage.
  - Printing and Graphic Arts Services – provides description, premium computation and minimum premium for company form CP 73 12 02 08 which is currently being filed to replace form CP 73 12 03 04.
  - Privacy Protection Condition – provides description, premium computation and minimum premium for company form IL 70 27.
  - Earlier Notice of Cancellation Provided by Us – provides description, premium computation and minimum premium for company form IL 70 45.

### Property & Casualty Transmittal Document

<b>1. Reserved for Insurance Dept. Use Only</b>	<b>2. Insurance Department Use only</b> a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: New Business Renewal Business f. State Filing #: g. SERFF Filing #: h. Subject Codes
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<b>3. Group Name</b>	<b>Group NAIC #</b>
Amerisure Companies	0124

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Amerisure Mutual Insurance Company	Michigan	23396	38-0829210	
Amerisure Insurance Company	Michigan	19488	38-1869912	

<b>5. Company Tracking Number</b>	AR-CP-2008 Overhaul-R
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**Contact Info of Filer(s) or Corporate Officer(s)** [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Yvonne Johnson	Compliance Analyst	800.257.1900	248.426.7789	yvjohnson@amerisure.com
	26777 Halsted Road Farmington Hills, MI 48331		Ext. 67978		
<b>7.</b>	Signature of authorized filer				
<b>8.</b>	Please print name of authorized filer		Yvonne Johnson		

**Filing information** (see General Instructions for descriptions of these fields)

<b>9. Type of Insurance (TOI)</b>	01.0 Property
<b>10. Sub-Type of Insurance (Sub-TOI)</b>	01.0001 Commercial Property (Fire and Allied Lines)
<b>11. State Specific Product code(s)(if applicable)[See State Specific Requirements]</b>	
<b>12. Company Program Title (Marketing title)</b>	
<b>13. Filing Type</b>	<input type="checkbox"/> Rate/Loss Cost <input checked="" type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
<b>14. Effective Date(s) Requested</b>	New: 11-01-2008      Renewal: 11-01-2008
<b>15. Reference Filing?</b>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<b>16. Reference Organization (if applicable)</b>	
<b>17. Reference Organization # &amp; Title</b>	
<b>18. Company's Date of Filing</b>	07-14-2008
<b>19. Status of filing in domicile</b>	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input checked="" type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

## Property & Casualty Transmittal Document—

<b>20.</b>	<b>This filing transmittal is part of Company Tracking #</b>	<b>AR-CP-2008 Overhaul-R</b>
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<b>21.</b>	<b>Filing Description</b> [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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Amerisure Mutual Insurance Company and Amerisure Insurance Company have taken the opportunity to review company forms and rules currently on file with the state. In November 2008, we expect to implement an entirely new computer system and publishing software system. It is our desire to establish uniformity with our forms and rules for all states. We have reviewed each state's presently filed forms and rules and wish to replace, withdraw, and when necessary, provide new forms and rules.

### **RULES**

As industry practice, we have developed a multistate CP Manual that combines single page rules into one multistate manual. Specific state exceptions apply where needed. This filing represents a formatting change to our company manual rules except where noted on the provided list of rules.

The scope of the project represents an improved format and editorializing for our insured's with no premium impact.

Forms and endorsements have been filed separately.

<b>22.</b>	<b>Filing Fees</b> (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
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**Check #: EFT**  
**Amount: \$25 per submission**

**Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.**

**\*\*\*Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

## RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>	<b>AR-CP-2008 OVERHAUL-R</b>
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<b>2.</b>	<b>This filing corresponds to form filing number</b> (Company tracking number of form filing, if applicable)	<b>AR-CP-2008 OVERHAUL-F</b>
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Rate Increase     
  Rate Decrease     
  Rate Neutral (0%)

<b>3.</b>	<b>Filing Method (Prior Approval, File &amp; Use, Flex Band, etc.)</b>	<b>Prior Approval</b>
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<b>4a.</b>	<b>Rate Change by Company (As Proposed)</b>
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)
Amerisure Mutual Insurance		0%					
Amerisure Insurance		0%					

<b>4b.</b>	<b>Rate Change by Company (As Accepted) For State Use Only</b>
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)

### Overall Rate Information (Complete for Multiple Company Filings only)

		COMPANY USE	STATE USE
<b>5a.</b>	<b>Overall percentage rate indication (when applicable)</b>	0%	
<b>5b.</b>	<b>Overall percentage rate impact for this filing</b>	0%	
<b>5c.</b>	<b>Effect of Rate Filing – Written premium change for this program</b>	No Change	
<b>5d.</b>	<b>Effect of Rate Filing – Number of policyholders affected</b>		

<b>6.</b>	<b>Overall percentage of last rate revision</b>	
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<b>7.</b>	<b>Effective Date of last rate revision</b>	
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<b>8.</b>	<b>Filing Method of Last filing (Prior Approval, File &amp; Use, Flex Band, etc.)</b>	
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9.	Rule # or Page # Submitted for Review	Replacement or Withdrawn?	Previous state filing number, if required by state
01	COUNTRYWIDE STATE EXCEPTION PAGES CW-CP PAGE 1 OF 8	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	