

**MISSISSIPPI WINDSTORM UNDERWRITING ASSOCIATION
INSTRUCTIONS FOR REPORTING VOLUNTARY PREMIUM WRITTEN IN THE
MISSISSIPPI COASTAL COUNTIES**

The Mississippi coastal counties include George, Hancock, Harrison, Jackson, Pearl River and Stone.

Voluntary premium should be reported in bordereau format. Policies that include wind and hail coverage qualify to be included. Premium should be reported by annual statement line of business consistent with the "Insurers Report of Premium" filed annually with the Association.

Only premium for property located in coastal counties should be reported. Multi-location risk must be segregated and only the coastal property premium reported.

It is not necessary to send policies. Audit samples may be requested.

The bordereau should include the following minimum information:

Policy Number

Name of Policyholder

Location of Property Insured (Minimum required - county and/or zip)

Inception date of policy

Expiration date of policy

Policy premium

Changes in policy premium during reporting period

Other information:

Transaction type, etc.

The annual statement line of business (aslob) is the reporting criteria for the voluntary premium. The premium for each coastal policy written should be segregated into its appropriate aslob. This will allow the voluntary premium to be compared with the premium reported in the Insurer's Report of Premium. Premium outside these categories is not required.

Sample bordereau are attached.

We encourage the Companies to report the bordereau information electronically using Microsoft Excel or Access formats, or mail CD.

Sample Bordereau Reporting of Policies With Wind and Hail Coverage

Page 20, line 4 - Homeowners					
Policy Number	Named Insured	Property Location (1)	Effective Date	Expiration / Cancellation Date	Direct Written Premium, Net of Endorsements and Cancellations
123135431	Doe, J	1234 Coast Blvd Gulfport, MS 39461	6/3/2007	6/3/2008	1,500
123135431	Doe, J	1235 Coast Blvd Gulfport, MS 39461	6/3/2007	10/31/2007	(625)
Total homeowner					875
<p>The information above represents a homeowner policy that was written in 2007, cancelled as of 10/31/2007. The schedule may reflect the changes on separate lines or they may be net on a single line for each policy. Any other information that is relevant to the transaction may be included.</p>					

Page 20, line 1 - Fire					
Policy Number	Named Insured	Property Location (1)	Effective Date	Expiration / Cancellation Date	Direct Written Premium, Net of Endorsements and Cancellations
123135431	Doe, J	1234 Coast Blvd Gulfport, MS 39461	6/3/2007	6/3/2008	850
123135431	Doe, J	1234 Coast Blvd Gulfport, MS 39461	6/3/2007	10/31/2007	(354)
Total Fire					496

Page 20, line 2.1 - Allied Lines					
Policy Number	Named Insured	Property Location (1)	Effective Date	Expiration / Cancellation Date	Direct Written Premium, Net of Endorsements and Cancellations
123135431	Doe, J	1234 Coast Blvd Gulfport, MS 39461	6/3/2007	6/3/2008	650
123135431	Doe, J	1234 Coast Blvd Gulfport, MS 39461	6/3/2007	10/31/2007	(271)
Total allied lines					379
<p>The information above represents a dwelling policy that was written in 2007, cancelled as of 10/31/2007. This policy has divisible premium that is reported on more than one aslob. The schedule may reflect the policy changes by lob on separate lines or they may be net on a single line for each policy, by lob. Any other information that is relevant to the transaction may be included.</p>					