

**MISSISSIPPI
WINDSTORM UNDERWRITING ASSOCIATION**

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BULLETIN 08 - 01

TO ALL LICENSED COMPANIES AND TO
LICENSED MISSISSIPPI RESIDENT AGENTS
MISSISSIPPI WINDSTORM UNDERWRITING
ASSOCIATION (MWUA)

TO WHOM IT MAY CONCERN:

MISSISSIPPI WINDSTORM UNDERWRITING
ASSOCIATION (MWUA)
REVISION TO THE MANUAL OF RULES AND
PROCEDURES

At the request of the MWUA Board of Directors, the Mississippi Department of Insurance has approved revisions to the MWUA Manual of Rules and Procedures that reinstates the deductible options of \$1,000 and \$2,500 that were available prior to October 1, 2007 for dwellings (one through four family). Rate credits of 10% (\$1,000 deductible) and 15% (\$2,500 deductible) apply. **NOTE:** Refer to Manual of Rules and Procedures for risks with coverage exceeding \$500,000. Attached for your convenience are updated Dwelling Rates for masonry and frame construction. These changes are effective immediately and existing dwelling policies may be endorsed. The named storm deductibles of 2%, 5%, 10%, 15%, and 20% may be used in combination with these deductible options.

Please submit endorsements to our office in writing either by mail, fax, or e-mail to MWUA@msplans.com.

The revised Manual of Rules and Procedures is available on our web site, www.MSPlans.com/MWUA.

If you have any questions, you may call our office at (601) 981-2915.

MISSISSIPPI WINDSTORM UNDERWRITING
ASSOCIATION (MWUA)

**MISSISSIPPI WINDSTORM UNDERWRITING ASSOCIATION
DWELLING RATES**

DWELLING FRAME CONSTRUCTION

Rates Per \$100 of Coverage with **\$500** Non-Named Storm Deductible
NAMED STORM DEDUCTIBLE AMOUNT

LOCATION	2%	5%	10%	15%	20%
NORTH OF I-10	\$1.307	\$1.137	\$1.019	\$0.928	\$0.850
MAINLAND SOUTH OF I-10	\$1.505	\$1.309	\$1.174	\$1.069	\$0.978

DWELLING FRAME CONSTRUCTION

Rates Per \$100 of Coverage with **\$1000** Non-Named Storm Deductible
NAMED STORM DEDUCTIBLE AMOUNT

LOCATION	2%	5%	10%	15%	20%
NORTH OF I-10	\$1.176	\$1.023	\$0.918	\$0.835	\$0.765
MAINLAND SOUTH OF I-10	\$1.355	\$1.178	\$1.057	\$0.962	\$0.880

DWELLING FRAME CONSTRUCTION

Rates Per \$100 of Coverage with **\$2500** Non-Named Storm Deductible
NAMED STORM DEDUCTIBLE AMOUNT

LOCATION	2%	5%	10%	15%	20%
NORTH OF I-10	\$1.111	\$0.967	\$0.867	\$0.789	\$0.722
MAINLAND SOUTH OF I-10	\$1.279	\$1.113	\$0.998	\$0.908	\$0.832

DWELLING MASONRY CONSTRUCTION

Rates Per \$100 of Coverage with **\$500** Non-Named Storm Deductible
NAMED STORM DEDUCTIBLE AMOUNT

LOCATION	2%	5%	10%	15%	20%
NORTH OF I-10	\$1.246	\$1.084	\$0.972	\$0.885	\$0.810
MAINLAND SOUTH OF I-10	\$1.433	\$1.247	\$1.118	\$1.017	\$0.931

DWELLING MASONRY CONSTRUCTION

Rates Per \$100 of Coverage with **\$1000** Non-Named Storm Deductible
NAMED STORM DEDUCTIBLE AMOUNT

LOCATION	2%	5%	10%	15%	20%
NORTH OF I-10	\$1.121	\$0.976	\$0.875	\$0.796	\$0.729
MAINLAND SOUTH OF I-10	\$1.290	\$1.122	\$1.006	\$0.916	\$0.838

DWELLING MASONRY CONSTRUCTION

Rates Per \$100 of Coverage with **\$2500** Non-Named Storm Deductible
NAMED STORM DEDUCTIBLE AMOUNT

LOCATION	2%	5%	10%	15%	20%
NORTH OF I-10	\$1.059	\$0.921	\$0.826	\$0.752	\$0.688
MAINLAND SOUTH OF I-10	\$1.218	\$1.060	\$0.950	\$0.865	\$0.792