

January 31, 2003

## **REVISED PERSONAL AND FARM UMBRELLA RATES AND RULES APPROVED IN PENNSYLVANIA**

### **BACKGROUND**

The reinsurers for a number of MSO<sup>®</sup> companies required a rate increase for the personal and farm umbrella program. We filed and received approval in Pennsylvania. We also reformatted the manual to show territory 1 and 2 rates in two separate columns. We also amended the minimum required underlying primary limits, added new separate rating charges for both personal and farm umbrella and we also made some editorial changes.

We have a rate increase filing for personal umbrella pending in New Jersey. We will file a rate increase for both personal and farm umbrella in Delaware, Indiana and Maryland.

### **EFFECTIVE DATE**

January 27, 2003

### **DISTRIBUTION**

The revised manual pages will be included on the next CD-ROM update. Affiliated companies can access this through our website <http://www.msonet.com>.

### **QUESTIONS**

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