

April 29, 2003

**REVISED PERSONAL AND FARM UMBRELLA RULE
INTRODUCED IN PENNSYLVANIA**

BACKGROUND

We added a manual rule definition for “non-standard auto risk”, which is an ineligible exposure, under the second bullet of Rule 1.3 in the personal umbrella rules and Rule 2.3 in the farm umbrella rules.

**EFFECTIVE
DATE**

Since no filing is required in Pennsylvania as these are considered “underwriting guidelines” by the Insurance Department, this rule may be used immediately in Pennsylvania.

The revised rule was previously approved in Maryland (April 17, 2003 bulletin).

The revised rule was filed in Delaware and Indiana.

DISTRIBUTION

The revised manual rules will be included in the next CD-ROM and manual page distribution. Affiliated companies may access the new pages through our website: <http://www.msonet.com>. Contact Tammy Bechtle for extra supplies by mail, phone or fax. E-mail: supplies@msonet.com.

QUESTIONS

Contact Perry Miller at (800) 935-6900 or e-mail: pmiller@msonet.com.