



June 22, 2004

## **COMBINATION DWELLING MANUAL REVISED IN DELAWARE**

- BACKGROUND** In the MSO<sup>®</sup> Combination Dwelling program, higher rates apply to dwellings that are not owner occupied or are more than two families. We filed for a factor of 1.20 to apply to dwellings that are not owner-occupied or are more than two families in Delaware.
- MSO ACTION** The filing is now approved in Delaware. We previously announced the approval of the filing in Maryland.
- EFFECTIVE DATE** July 1, 2004 in Delaware.
- DISTRIBUTION** The revised manual pages will be included on the next CD-ROM update. Affiliated companies can access these immediately through our website: <http://www.msonet.com>.
- QUESTIONS** Contact Sue Quimby, CPCU at: (800) 935-6900, or e-mail to: [squimby@msonet.com](mailto:squimby@msonet.com).