



November 29, 2004

LIMITED RATE CREDIT FOR “LIFE SAFETY” SPRINKLER SYSTEMS APPROVED FOR BOP PROGRAM IN PENNSYLVANIA

BACKGROUND

In bulletin dated November 2, 2004, MSO® provided details of “life safety” sprinkler systems known as NFPA 13R, and our intent to provide a reduced credit for any building using those systems, since sprinkler coverage under such systems results in a reduced level of property protection.

MSO ACTION

MSO’s Businessowners program currently provides for a substantial credit of 35% for sprinklered buildings. In order to reflect the reduced level of property protection provided by “life safety” sprinkler systems a lesser credit of 20% was filed and approved in Pennsylvania. Additional filings are in progress in the states of New Jersey, Maryland, Delaware and Indiana.

EFFECTIVE DATE

Immediately in Pennsylvania

DISTRIBUTION

A revised rule page has been added to the CD-ROM and can be accessed through our website: <http://www.msonet.com>.

QUESTIONS

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