



January 5, 2005

**LIMITED RATE CREDIT FOR “LIFE SAFETY” SPRINKLER SYSTEMS
APPROVED FOR BOP PROGRAM IN DELAWARE, INDIANA AND
MARYLAND**

- 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 has just been approved in Delaware, Indiana and Maryland. This revision was previously approved in Pennsylvania and New Jersey.
- EFFECTIVE DATE** Immediately in Delaware, Indiana and Maryland.
- DISTRIBUTION** Revised rule pages have been added to the CD-ROM and can be accessed through our website: <http://www.msonet.com>
- QUESTIONS** Contact Joy Casapullo at (800) 935-6900 or e-mail jcasapullo@msonet.com