

March 24, 2003

**REVISED PERSONAL AND FARM UMBRELLA RATES AND RULES
APPROVED IN DELAWARE**

BACKGROUND

The reinsurers for a number of MSO[®] companies required a rate increase for the personal and farm umbrella program. We filed and received approval in Delaware. 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 made some editorial changes.

We have a rate increase filing for personal umbrella pending in New Jersey. We previously announced that revised personal and farm umbrella rates and rules were approved in Pennsylvania (January 31, 2003) and Indiana (March 4, 2003).

**EFFECTIVE
DATE**

March 15, 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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