



June 15, 2004

**COMBINATION DWELLING MANUAL
REVISED IN MARYLAND**

- BACKGROUND** In the MSO® 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 Maryland.
- MSO ACTION** The filing is approved in Maryland and pending in Delaware.
- EFFECTIVE DATE** July 1, 2004 in Maryland.
- 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.