



October 26, 2004

BARBER/BEAUTY PROFESSIONAL RATES REVISED FOR BUSINESSOWNERS

- BACKGROUND** Based on a review of the marketplace requested by a member company, we have revised the barber/beauty professional rates charged under the Businessowners program.
- MSO® ACTION** We filed revised rates in Delaware, Indiana, Maryland and Pennsylvania. The filing is approved in Pennsylvania. The other filings are pending. No filing is required in New Jersey as this is a deregulated line.
- EFFECTIVE DATE** New Jersey - The new rates may be used immediately.
Pennsylvania - December 1, 2004.
- DISTRIBUTION** The revised manual pages will be included on the next CD-ROM update. The pages are available on the website.
- QUESTIONS** Contact Sue C. Quimby, CPCU at (800) 935-6900 or e-mail: squimby@msonet.com.