



CRIME PROGRAM REVISED

BACKGROUND MSO®'s crime program was introduced in 1994. Since that time,

member companies have asked for clarification of some of the rules.

MSO ACTION MSO revised the rules to clarify how coverage applies, and simplify

the rating process. In addition, some editorial changes were made to

some of the forms.

The filing is approved in New Jersey, Pennsylvania, Delaware and

Maryland..

EFFECTIVE

DATE

January 1, 2005

DISTRIBUTION The revised forms and manual pages may be accessed via our

website, <u>www.msonet.com</u>. They will be included on our next CD-ROM. A detailed explanation of the changes is available upon

request.

QUESTIONS Contact Sue C. Quimby, CPCU at (800) 935-6900. E-mail to:

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