



May 18, 2005

## **SWIMMING POOL RULE INTRODUCED FOR BUSINESSOWNERS IN PENNSYLVANIA**

### **BACKGROUND**

We are introducing a rule to rate risks with swimming exposures. In the MSO<sup>®</sup> General Liability program, there is an additional premium rule for a risk that has a swimming pool or bathing beach exposure on the premises. There is no similar rule in the BOP manual.

Typically, the BOP eligible risks that would have such an exposure would be apartments and condominiums. However, insurers are hesitant to write these on a BOP as there is the significant exposure of the pool/beach but without the correlated premium charge. The rate in the BOP rule is the same as that in the GL program, but reduced 20% to reflect the “package” modification.

### **MSO ACTION**

We filed the rule in Delaware, Maryland, New Jersey and Pennsylvania. The filing is approved in Pennsylvania. The other filings are pending.

### **EFFECTIVE DATE**

Pennsylvania - June 1, 2005.

### **DISTRIBUTION**

The revised manual pages will be added to the CD-ROM. Affiliated companies can access these through our website: <http://www.msonet.com>

### **QUESTIONS**

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