



January 3, 2006

MSO All Lines Statistical Plan Updated

Introduction

Several sections of the MSO All lines Statistical Plan have been updated to reflect the changes in programs filed during the year and to expand the information collected.

Changes

The cause of loss coding is expanded to provide codes for Identity Theft, Asbestos claims, Personal Excess Liability losses, and clarification of other codes, such as use of the pollution code for fuel oil tank claims. We also expanded the coding to better reflect deductibles and coverages used under the current programs. This revision also includes the expanded commercial auto classifications for school buses and mobile equipment.

Insurance Score Code

For Personal Lines we are beginning to collect data on insurance scores. We have established a new field to collect the insurance score for both premium and loss records. This will give us the ability to build a data base to determine the relation of insurance scores to loss experience and overall rate level.

Effective

Companies can begin reporting under this revision as soon as they are able but we expect all will be following the coding with the submission of data for the 3rd quarter of 2006. Our edits will be set to accept the coding changes effective with the edit of the 1st quarter's data submission.

Questions

Contact James W. Townley, CPCU, President at jtownley@msonet.com or 800-935-6900 if you have any question on this revision or with suggested enhancements for the MSO All Lines Statistical Plan.