



October 23, 2014

**ACTUARIAL SERVICES BULLETIN 2014-01  
REVISION OF COMBINATION DWELLING LIABILITY  
RATES IN NEW JERSEY APPROVED**

**BACKGROUND**

MSO® reviews its products periodically. A rate review was completed on Combination Dwelling Liability in New Jersey. A rate analysis of the experience reported by MSO companies showed a rate indication of +30%.

MSO recently filed a rate filing for Combination Dwelling Liability in New Jersey requesting a 6.99% increase. The New Jersey Department of Banking and Insurance approved the filing.

**CHANGES**

The base liability rates were increased by 6.99%.

**MANUAL PAGE(S)**

The following Manual Page(s) were added, revised, or withdrawn:

Added: None  
Revised: R9  
Withdrawn: None

**EFFECTIVE DATE**

1/1/2015

**DISTRIBUTION**

The new and/or revised manual page(s) will be added to the CD-ROM. Affiliated companies may access the page(s) through our website: [www.msonet.com](http://www.msonet.com).

Companies not adopting or delaying this revision should maintain a copy of the current manual pages. We will replace the manual page(s) with the revised page(s) on November 1, 2014.

**FUTURE ACTION**

MSO will continue to review for any necessary adjustments to the property and/or liability dwelling rates in the future.

**COMPANY ACTION**

If a company decides to delay adoption of, not adopt, or modify this revision, it should then notify the state insurance department of its intent. MSO is available to make any needed filings on a company's behalf.

**QUESTIONS**

For questions on this specific filing, contact Pepper Treuvey at [ptreuvey@msonet.com](mailto:ptreuvey@msonet.com). For questions about the rate review process, contact Jane McGraw at [jmcgraw@msonet.com](mailto:jmcgraw@msonet.com).

To request us to file on a company's behalf to non-adopt, delay, or modify, contact Melissa Krepps at [mkrepps@msonet.com](mailto:mkrepps@msonet.com).