



July 15, 2004

CHURCH VAN CLASSIFICATIONS INTRODUCED IN DELAWARE AND MARYLAND

BACKGROUND

Recent findings show a greater roll over hazard for large vans (12 - 15 passengers) than for vans seating fewer passengers. To identify the different exposures for vans, we are introducing two new classifications and accompanying rating factors in the Commercial Auto Manual. The over 12 passenger vans will be rated at an additional 25% of the up to 12 passenger van class. We are also introducing new class codes for the church van classes.

We have recently received approval in Delaware and Maryland. We previously announced approval in New Jersey, Ohio and Pennsylvania.

EFFECTIVE DATE

July 1, 2004

DISTRIBUTION

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

QUESTIONS

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