



**MSO BULLETIN 02.14.2024**  
**February 14, 2024**

## **CORRECTIONS TO BUSINESSOWNERS PROGRAM IN PENNSYLVANIA**

- BACKGROUND** A need for changes to the MSO Businessowners Loss Cost Manual 2021 for Pennsylvania was identified:
- The order of various steps in Rule 2.2 Rating Algorithms is revised. In addition, Building Code / Law is added to the Building algorithm.
  - Rating instructions in Rule 2.3.Z Multiple Occupancies are revised for clarity.
  - Additional Insured endorsements BU 03 35, BU 03 38, and BU 03 39 are moved from Rule 4.12.H.1.b in the Special Contractors Supplement to Rule 3.2.A.2.
  - Rule 3.2.R and related rating in the LC pages are corrected to remove details not intended for the Pennsylvania manual.
  - Additional Classification Codes are added to Rule 5.1.C – Office.
- MSO ACTION** MSO filed and received approval for these changes for the MSO BOP Loss Cost 2021 program in Pennsylvania.
- EFFECTIVE DATE** April 1, 2024
- DISTRIBUTION** Related materials will be added to our website: <https://www.msonet.com> for affiliated company access.
- QUESTIONS** Contact Mary Beegle at 800-935-6900.