



**MSO BULLETIN 10.08.25**  
**October 8, 2025**

## **COMMERCIAL PROPERTY RATES REVISED IN MARYLAND**

<b>BACKGROUND</b>	A rate review was completed on the Commercial Property product in Maryland. A rate analysis of the experience reported by MSO companies showed a rate indication of +10.5%.
<b>MSO ACTION</b>	MSO has filed a rate filing for Commercial Property in Maryland requesting a 7.0% increase on all class rates. The Maryland Department of Insurance approved the filing.
<b>COMPANY ACTION</b>	Affiliated companies may use the revised Commercial Property rate manual without further filing action.
<b>EFFECTIVE DATE</b>	October 15, 2025
<b>DISTRIBUTION</b>	Related materials will be added to our website: <a href="https://pm.msonet.com">https://pm.msonet.com</a> for affiliated company access.
<b>QUESTIONS</b>	Contact Cassidy Coday at 800-935-6900.

**MSO®**, Inc. (*aka The Mutual Service Office, Inc.*); 139 Harristown Road, Suite 100; Glen Rock, NJ 07452