

August 13, 2003

2003 BOP PROGRAM POLICYHOLDER **NOTICES AVAILABLE**

BACKGROUND

We have previously announced the introduction of an updated BOP program in Delaware, Maryland, New Jersey and Pennsylvania. This

2003 program replaces the 1993 version.

PROGRAM CHANGES

Most of the language changes are editorial in nature. Several changes are broadening, while others are restrictions. Overall, these changes

are being introduced without any change in rate level.

POLICYHOLDER NOTICES

We have developed separate policyholder notices for each of the BOP policy forms (BU 04 01, BU 04 02, BU 04 06, BU 04 07, BU 04 09, and BU 08 01). Because of variations in the policy forms in the different states, there are two versions - one for New Jersey and

one for Delaware, Maryland and Pennsylvania.

You may use these with renewal policies to meet the individual state

policy change notice requirements.

DISTRIBUTION

Affiliated companies can access this through our website http://www.msonet.com. Complete copies of the policyholder notices are available upon request. Send your order for printed supplies by mail, fax or phone to Tammy Bechtle or e-mail:

supplies@msonet.com.

QUESTIONS Contact Jan Kozlowski at (800) 935-6900 or e-mail:

jkozlowski@msonet.com.