



July 2, 2004

SILICA EXCLUSION ENDORSEMENT POLICYHOLDER NOTICES AVAILABLE

BACKGROUND

MSO® previously announced in bulletin dated June 18, 2004 that it had filed a silica exclusion endorsement (MCL 184) to be used with its commercial lines programs.

POLICYHOLDER NOTICES

We have now developed separate policyholder notices which may be used at the option of the companies.

DISTRIBUTION

The Notices to Policyholders (MCN 184 and NP-MCL-184) have been added to the CD-ROM. These forms can be accessed through our website: <http://www.msonet.com>.

QUESTIONS

Contact Dennis Carrigan at (800) 935-6900 or e-mail: dcarrigan@msonet.com.