



August 31, 2004

**ADDITIONAL INSURED - GRANTOR OF FRANCHISE ENDORSEMENT
APPROVED FOR BOP PROGRAM IN PENNSYLVANIA**

BACKGROUND	We have developed a new endorsement applicable to the Businessowners program, entitled "Additional Insured - Grantor of Franchise". This form (BU 06 10) extends the definition of insured to include the designated grantor of a franchise. A similar endorsement (MCL 317) is already in use for our Commercial Liability program.
MSO[®] ACTION	<p>We have filed and received approval of this form and the accompanying rule in the state of Pennsylvania. The rule also includes reference to a \$10 charge for the addition of the form.</p> <p>Filings have also been made and are pending in the states of Delaware, Indiana, Maryland and New Jersey.</p>
EFFECTIVE DATE	Immediately
DISTRIBUTION	Form BU 06 10 and the accompanying rule have been added to the CD-ROM. Affiliated companies can access this through our website: http://www.msonet.com
QUESTIONS	Contact Dennis Carrigan at (800) 935-6900 or e-mail dcarrigan@msonet.com