

October 18, 2004

LEAD / LEAD CONTAMINATION AND ASBESTOS EXCLUSION APPROVED FOR GARAGE PROGRAM IN MARYLAND AND PENNSYLVANIA

BACKGROUND MSO[®] announced in bulletin dated August 5, 2004 that it had received

approval of a Lead / Lead Contamination and Asbestos Exclusion Endorsement (MCL 187) in the state of Delaware, applicable to the liability lines of business. We subsequently found that for the Garage program, the form and related rule had not been filed in Maryland and that

the rule had not been filed in Pennsylvania.

MSO ACTION Filings have now been made and approvals received in both states.

EFFECTIVE Immediately

DATE

DISTRIBUTION Revisions to the Garage rules have been added to the CD-ROM and can be

accessed through our website at: http://www.msonet.com.

QUESTIONS Contact Dennis Carrigan at (800) 935-6900 or e-mail

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