



February 23, 2006

**PERSONAL UMBRELLA LIABILITY COVERAGE - SECTION II FORM
INTRODUCED AS PART OF THE PERSONAL LINES PROGRAM**

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| BACKGROUND | MSO® has developed form MPL 180 as part of the 2005 version of the Personal Lines Program. This form, Personal Umbrella Liability Coverage - Section II, is intended for use with an underlying MSO Personal Lines policy. It is identical in coverage to the stand alone Personal Umbrella Liability form, MPL 100, and was developed as an alternative to that form. It also replaces form MPL 80 - Personal Excess Liability(Umbrella) Coverage, which was previously attached as an endorsement to the underlying MSO Personal Lines policy. |
| MSO ACTION | We have filed and received approval of form MPL 180 in Delaware, Indiana, Maryland and Pennsylvania. |
| EFFECTIVE DATE | Immediately. |
| DISTRIBUTION | This new form will be added to the CD-ROM. Affiliated companies will be able to access it through our website http://www.msonet.com . |
| QUESTIONS | Contact Jan Kozlowski at (800) 935-6900 or e-mail to jkozlowski@msonet.com . |