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COMMERCIAL LINES PROGRAMS AVAILABLE IN NEW YORK

BACKGROUND

The Commercial Auto Program had been the only MSO[®] program in place in New York. Additional Commercial Lines Programs are now available in New York. We filed and received approval of the forms, endorsements and manuals for Commercial Liability and Property. The forms and endorsements for House of Worship and Commercial Inland Marine are also approved.

FUTURE ACTION

The BOP and the Commercial Umbrella Programs have been filed and are still being reviewed by the New York Insurance Department. We will inform you when these are approved.

DISTRIBUTION

The New York specific endorsements and manual pages are available on the CD-ROM. Affiliated companies will be able to access these through our website <http://www.msonet.com>.

QUESTIONS

Call Jan Kozlowski at (800) 935-6900 or e-mail: jkozlowski@msonet.com.