



September 17, 2007

## REVISIONS TO PERSONAL LINES UMBRELLA ENDORSEMENTS

<b>BACKGROUND</b>	MSO submitted a filing to revise optional Personal Lines Umbrella Endorsements, <b>MPL 104</b> - Auto Liability Exclusion and <b>MPL 105</b> - Named Persons Exclusions. Upon review of these endorsements, we decided to change some of the wording to make the endorsements more clear in their intent. This filing was strictly for clarification purposes only and represented no change in coverage or premium.
<b>MSO<sup>®</sup> ACTION</b>	<p><b>MPL 104</b> and the corresponding manual pages were revised, filed and approved in Delaware, Indiana, and Pennsylvania.</p> <p><b>MPL 104</b> and the corresponding manual pages were introduced, filed and approved in Maryland and New Jersey.</p> <p><b>MPL 105</b> and the corresponding manual page was revised, filed and approved in Pennsylvania.</p> <p><b>MPL 105</b> and the corresponding manual page was introduced, filed and approved in Maryland.</p>
<b>EFFECTIVE DATE</b>	January 01, 2008
<b>DISTRIBUTION</b>	The revised endorsements MPL 104 (0108) and MPL 105 (0108) and State manual pages will be added to the CD-ROM. Affiliated companies may access them through our website: <a href="http://www.msonet.com">www.msonet.com</a> .
<b>QUESTIONS</b>	Contact Trish Riggio, Insurance Analyst, at (800) 935-6900.