



September 25, 2007

BUSINESSOWNERS PROGRAM AVAILABLE IN NEW YORK

BACKGROUND	The MSO [®] Commercial Auto Program, Commercial Liability and Property Programs and the forms and endorsements for House of Worship and Commercial Inland Marine were previously approved in New York. We filed and received approval of the forms, endorsements and manual for the Businessowners Program.
FUTURE ACTION	The Commercial Umbrella Program has been filed and is still being reviewed by the New York Insurance Department. We will inform you when this is approved.
ADDITIONAL NOTE	The approval process was long and arduous involving much discussion and compromise on the part of both MSO and the NY Department of Insurance. Companies need to be aware that due to differences in NY regulations, the coverages and conditions in the Businessowners Policies are not identical to those filed in other states and should be carefully reviewed. The main BOP policies have various NY specific conditions and modifications built into the forms.
EFFECTIVE DATE	Immediately
DISTRIBUTION	The New York specific forms, endorsements and manual are available on CD-ROM. Affiliated companies can access them through our website: www.msonet.com
QUESTIONS	Contact Pepper Treuvey at (800) 935-6900.