



March 18, 2010

REVISED PERSONAL LINES PROGRAM APPROVED IN OHIO

BACKGROUND

We previously announced that the Personal Lines Program was revised in New Jersey, Pennsylvania, Maryland and Delaware. The Homeowners/Mobilehomeowners filing has now been approved in Ohio. The 2009 version of the Combination Dwelling program was previously filed and approved in the state.

Based on suggestions of the user companies, as well as our market research, we developed updated Personal Lines Program forms. The new 2009 editions replace the current editions. Many of the changes to the forms are editorial in nature. Editorial revisions were also made to the manuals.

PROGRAM CHANGES

Changes include addition of coverage for trees that do not damage covered property, but block a driveway, sidewalk, or handicapped access. Collapse is now a discrete exclusion. An Examination Condition is added. Companies have the right to inspect insured properties. Exclusions and conditions have been clarified. The revised flood exclusion wording has been moved from the state mandatory endorsements to the main Common Provisions form. Endorsements have been revised to reflect changes made to the Common Provisions Form.

A detailed review of the changes is available upon request.

EFFECTIVE DATE

The filing is effective April 1, 2010.

DISTRIBUTION

The updated manual pages and forms will be available on the next CD-ROM and through the website:: <http://www.msonet.com>.

QUESTIONS

Contact Sue Quimby, CPCU at (800) 935-6900.