



FARM INCOME AND EXTRA EXPENSE ENDORSEMENT APPROVED IN NEW JERSEY

BACKGROUND MSO® was asked to introduce Farm Income coverage for the Farm section of

the Commercial Property program. The current farm program offers Extra

Expense coverage only for farms.

MSO ACTION We developed a new optional endorsement: MFP 300 - Farm Income and

Extra Expense. Rates are based on the Commercial Property Loss of Income

rates.

EFFECTIVE

DATE

MFP 300 is available immediately in New Jersey. We previously announced the form's availability in Pennsylvania. The filing is pending in Delaware and Maryland, and will be made in additional states, including New York and

Virginia.

ADDITIONAL INFORMATION

We are also filing a version to be used with the Farmowners program.

DISTRIBUTION

The new endorsement MFP 300 (10 12) and the revised manual page will be added to the CD-ROM.. Affiliated companies will be able to access this

through our website: http://www.msonet.com .

QUESTIONS

Contact Sue Quimby at (800) 935-6900.