

FARM INCOME AND EXTRA EXPENSE ENDORSEMENT APPROVED IN DELAWARE

| 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. |
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| 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 now available in Delaware. We previously announced that MFP 300 is available in New Jersey and Pennsylvania. The filing is pending in 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. |
| OUESTIONS | Contact Sue Quimby at (800) 935-6900. |