



September 30, 2003

**IDENTITY THEFT EXPENSE COVERAGE
APPROVED IN NEW JERSEY AND PENNSYLVANIA**

BACKGROUND

We have developed an optional personal lines coverage entitled Identity Theft Expense Coverage, which consists of an endorsement and related rules to be used with the Homeowners, Mobilehomeowners, and Combination Dwelling programs.

This coverage consists of a new endorsement (Identity Theft Expense Coverage • Section I, Form # MPL 46) and rules which provide coverage for the day to day expenses incurred by the insured associated with clearing his or her name as a result of the fraudulent use of their identity by a third party. Coverage limits are available in \$10,000, \$15,000 and \$20,000 increments.

Filings have been approved in New Jersey and Pennsylvania. Additional filings are currently being made in Maryland and Delaware.

**EFFECTIVE
DATE**

Immediately

DISTRIBUTION

Endorsement MPL 46 and the accompanying manual rules will be included in the next CD-ROM update. Affiliated companies can access this through our website <http://www.msonet.com>. Send your orders for printed supplies to supplies@msonet.com.

QUESTIONS

Contact Dennis Carrigan at (800) 935-6900 or e-mail to dcarrigan@msonet.com.