



October 29, 2003

COMMERCIAL AUTOMOBILE - VOLUNTEERS AS INSUREDS RULE INTRODUCED IN MARYLAND

BACKGROUND

We had previously announced in MSO, Inc. Bulletin dated October 10, 2003 that a new Commercial Automobile manual rule entitled “Volunteers as Insureds”, was introduced in the states of New Jersey, Pennsylvania and Delaware. This rule has now been approved in Maryland.

The rule extends coverage under the “Non Owned Auto Liability” rule to anyone volunteering services to the insured while using a covered auto not owned, borrowed or hired by the insured to transport persons in activities necessary to the insured’s business.

EFFECTIVE DATE

Immediately

DISTRIBUTION

This manual rule has already been added to the CD-ROM. Affiliated companies can access this through our website <http://www.msonet.com>. Send your orders for printed supplies of the rule by e-mail to supplies@msonet.com.

QUESTIONS

Contact Dennis Carrigan at 800/935-6900 or e-mail: dcarrigan@msonet.com.