



October 29, 2003

IDENTITY THEFT EXPENSE COVERAGE APPROVED IN DELAWARE AND MARYLAND

BACKGROUND

We previously announced in MSO[®] Bulletin dated September 30, 2003 the introduction of an Identity Theft Expense Coverage rule and endorsement (MPL 46) which were approved in the states of New Jersey and Pennsylvania, to be used with our Homeowners, Mobilehomeowners and Dwelling programs. We have now received approval of this coverage in Delaware and Maryland. This coverage is 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.

EFFECTIVE DATE

Immediately

DISTRIBUTION

Endorsement MPL 46 and the manual rules have 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 to supplies@msonet.com.

QUESTIONS

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