

April 27, 2004

PERSONAL LINES FORMS PROGRAM AVAILABLE IN WEST VIRGINIA

MSO® ACTION

The MSO Personal Lines Program forms are now available in West Virginia. We filed and received approval of the forms and endorsements for Homeowners, Combination Dwelling, Mobilehomeowners, and Inland Marine coverages.

STATE SPECIFIC FORMS

Due to the unique coverage needs in West Virginia, we modified the main policy and coverage forms in West Virginia. The following forms all bear an 04 04 edition date:

MPL 01, MPL 02, MDL 1 MHO 2, 3, 4, 6 MDW 2, 3, 4 MBO 2, 3, 4

DISTRIBUTION

The West Virginia versions of the forms will be available on the CD-ROM. Affiliated companies will be able to access these through our website http://www.msonet.com.

QUESTIONS

Call Jan Kozlowski at (800) 935-6900, or e-mail: <u>jkozlowski@msonet.com</u>.