



June 25, 2004

SILICA EXCLUSION ENDORSEMENT APPROVED FOR COMMERCIAL LINES PROGRAMS IN DELAWARE AND NEW JERSEY

BACKGROUND	MSO® announced in bulletin dated June 18, 2004 that it had filed a Silica Exclusion Endorsement to be used with its commercial lines programs.
MSO ACTION	We have now received approval of MCL 184 in the states of Delaware and New Jersey. We previously announced the approval of the filing in Pennsylvania.
EFFECTIVE DATE	Immediately in Delaware July 1, 2004 in New Jersey
DISTRIBUTION	The endorsement and accompanying rules have been added to CD-ROM. Affiliated companies can access this through our website: http://www.msonet.com .
QUESTIONS	Contact Dennis Carrigan at (800) 935-6900 or e-mail: dcarrigan@msonet.com .