



July 8, 2004

**SILICA EXCLUSION ENDORSEMENT IMPLEMENTED IN
INDIANA AND MARYLAND FOR COMMERCIAL LINES PROGRAMS**

- BACKGROUND** MSO[®] announced in bulletin dated June 18, 2004 that it had filed a Silica Exclusion Endorsement (MCL 184) to be used with its commercial lines programs. A subsequent bulletin dated July 2, 2004 announced the introduction of policyholder notices.
- MSO ACTION** We have now implemented MCL 184 in the states of Maryland and Indiana. We previously announced the approval of the form in Delaware, New Jersey and Pennsylvania.
- EFFECTIVE DATE** Immediately
- DISTRIBUTION** The endorsement and accompanying rules have been added to CD-ROM. Affiliated companies can access these through our website: <http://www.msonet.com>
- QUESTIONS** Contact Dennis Carrigan at (800) 935-6900 or e-mail: dcarrigan@msonet.com.