



September 30, 2004

**ADDITIONAL INSURED - GRANTOR OF FRANCHISE ENDORSEMENT
APPROVED FOR BOP PROGRAM IN NEW JERSEY, DELAWARE,
MARYLAND AND INDIANA**

BACKGROUND	MSO [®] announced in bulletin dated August 31, 2004 that it had filed a new form entitled "Additional Insured - Grantor of Franchise" (BU 06 10) for use with its Businessowners program.
MSO ACTION	We have now received approval of the form in the states of New Jersey, Delaware, Maryland and Indiana. We previously announced approval of the form in Pennsylvania.
EFFECTIVE DATE	Immediately
DISTRIBUTION	Form BU 06 10 and accompanying rule have been added to the 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 .