



October 26, 2004

SILICA EXCLUSION ENDORSEMENT INTRODUCED FOR COMMERCIAL UMBRELLA IN NEW JERSEY AND PENNSYLVANIA

- BACKGROUND** MSO® announced in bulletin dated June 18, 2004 the introduction of a Silica Exclusion endorsement (MCL 184) for use with its Commercial Liability programs. We have now developed an Umbrella version of the form.
- MSO ACTION** The Commercial Umbrella “Silica Exclusion” endorsement (MCL 755) may be used now in New Jersey and Pennsylvania. In addition, filings are in progress in the states of Delaware and Maryland.
- Separate policyholder notices (NP-MCL-755 and MCN 755) have also been developed and may be used at the option of the companies.
- EFFECTIVE DATE** Immediately in New Jersey and Pennsylvania.
- DISTRIBUTION** These forms have been added to the CD-ROM and can be accessed through our website <http://www.msonet.com>.
- QUESTIONS** Contact Dennis Carrigan at (800) 935-6900 or e-mail dcarrigan@msonet.com.