



December 30, 2005

REVISED COMMERCIAL UMBRELLA DIRECTORS' AND OFFICERS' LIABILITY FORM INTRODUCED

- BACKGROUND** MSO® has revised its Commercial Umbrella Directors' and Officers' Liability endorsement (MCL 734) to provide follow form coverage for the named insured. This form previously provided follow form coverage for an insured's capacity as a director, etc., of an entity other than the named insured when underlying coverage was provided. The intent, however, was to also provide coverage for the named insured. Other minor wording changes have also been made.
- MSO ACTION** This endorsement may now be used in the states of Maryland, New Jersey and Pennsylvania.. Filings are in progress in Delaware and Indiana.
- EFFECTIVE DATE** Immediately in Maryland, New Jersey and Pennsylvania..
- DISTRIBUTION** This revised endorsement will be added to the CD-ROM. Affiliated companies will be able to access it through our website: <http://www.msonet.com>
- QUESTIONS** Contact Dennis Carrigan at (800) 935-6900 or e-mail: dcarrigan@msonet.com