



June 20, 2006

## **PERSONAL UMBRELLA LIABILITY COVERAGE FOLLOWING FORM ENDORSEMENT ANNOUNCED**

<b>BACKGROUND</b>	MSO® has developed endorsement MPL 181 for the Personal Umbrella Program to be used to provide “following form” coverage. The umbrella reinsurers have asked for the availability of this type of endorsement so that the umbrella coverage may be lined up with the same coverage provided in the underlying policy.
<b>MSO ACTION</b>	We have filed and received approval of form MPL 181 04 06 in Delaware, Indiana, Maryland and Pennsylvania.
<b>EFFECTIVE DATE</b>	Immediately.
<b>DISTRIBUTION</b>	This new form will be added to the CD-ROM. Affiliated companies will be able to access it through our website <a href="http://www.msonet.com">http://www.msonet.com</a> .
<b>QUESTIONS</b>	Contact Jan Kozlowski at (800) 935-6900 or e-mail to <a href="mailto:jkozlowski@msonet.com">jkozlowski@msonet.com</a> .