

TRIGGER ENDORSEMENT MPL 150 RULE ADDITION

BACKGROUND

MSO, Inc. submitted a filing which modified coverage forms MHO 2, MHO 3, MBO 2 and MBO 3. The filing added an "Other Than Owner Occupancy Exclusion" under Section I D - Losses Not Insured and under Section II D - Liability Not Insured. The filing also provided an option for adding Trigger Endorsement MPL 150 which deletes the exclusion and subsequently broadens the coverage. We have now filed the rules for the manuals.

MSO® ACTION

MSO filed and received approval for the Rules in the Homeowners and

Mobilehomeowners Manuals for DE, MD, PA and NJ.

EFFECTIVE DATE

The effective date is February 15, 2008.

DISTRIBUTION

The revised manuals will be added to the CD-ROM. Affiliated companies

may access them through our website: www.msonet.com.

QUESTIONS

Contact Trish Riggio, Insurance Analyst, at (800) 935-6900.