



March 28, 2008

PERSONAL UMBRELLA PROGRAM INTRODUCED IN OHIO

- BACKGROUND** The following programs were previously available in Ohio: Commercial Auto, Businessowners, Commercial Inland Marine, Homeowners and Personal Inland Marine. We have filed and received approval for the Personal Umbrella Program.
- FUTURE ACTION** The Special Contractors Program is being developed and will be filed next. We will inform you when this is approved.
- ADDITIONAL NOTE** The Ohio Insurance Department requires all applications, cancellation \ nonrenewal notices and declarations pages to be filed for all lines of business. MSO is available to file these documents or any deviations on behalf of the company.
- EFFECTIVE DATE** June 1, 2008.
- DISTRIBUTION** The Ohio specific endorsements and manual pages are available on the CD-ROM. Affiliated companies will be able to access these through our website <http://www.msonet.com>.
- QUESTIONS** Call Pepper Treuvey at (800) 935-6900.