



December 22, 2008

BUSINESSOWNERS PROGRAM NOW AVAILABLE IN VERMONT

BACKGROUND

As part of the MSO® growth initiative, we are planning to introduce our programs in the New England states. Our first filing was recently made in Vermont. We filed and received approval of the forms, endorsements and manual for the Businessowners Program.

The Businessowners program filings are currently pending in Maine and New Hampshire.

FUTURE ACTION

Throughout 2009, we will continue to file the various commercial programs with the Insurance Departments in the New England states. We will inform you as approvals are received.

EFFECTIVE DATE

January 1, 2009 for the BOP in Vermont.

DISTRIBUTION

The Vermont specific forms, endorsements and manual are available on CD-ROM. Affiliated companies can access them through our website: www.msonet.com

QUESTIONS

Contact Jan Kozlowski at (800) 935-6900.