



September 29, 2009

BUSINESSOWNERS PROGRAM NOW AVAILABLE IN RHODE ISLAND

BACKGROUND

In continuing the MSO[®] growth initiative of introducing our programs in the New England states, we have now filed and received approval of the forms, endorsements and manual for the Businessowners Program in Rhode Island.

The Businessowners program has already been approved in Vermont, Maine and New Hampshire. The program is currently pending in Connecticut and will soon be filed in Massachusetts.

FUTURE ACTION

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

EFFECTIVE DATE

September 24, 2009 for the BOP in Rhode Island.

DISTRIBUTION

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

QUESTIONS

Contact Trish Riggio at (800) 935-6900.