

December 8, 2009

HOUSE OF WORSHIP PROGRAM NOW AVAILABLE IN VERMONT

BACKGROUND In continuing the MSO[®] growth initiative of introducing our programs in

the New England states, we have now filed and received approval for the

House of Worship Program in Vermont.

FUTURE ACTION Throughout the rest of 2009 and 2010, we will continue to file various

commercial programs with the Insurance Departments in the New England

states. We will inform you as approvals are received.

EFFECTIVE

DATE

January 1, 2010

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 Trish Riggio at (800) 935-6900.