



July 14, 2011

## COMMERCIAL LIABILITY PROGRAM REVISIONS APPROVED IN NJ and PA

### BACKGROUND

MSO<sup>®</sup>, Inc. recently reviewed our Commercial Liability program. Due to recent changes in business terminology and the introduction of new types of business, and to make the program easier to use, we have added new classifications and revised others. In addition, we are introducing four new additional insured endorsements, and a separate Asbestos Exclusion endorsement. We are revising several endorsements for formatting reasons.

### MANUAL CHANGES

We have updated the Commercial Liability classifications to include classes for emerging industries, such as Green/Solar Construction. Existing classes were updated to reflect updated terminology. We also included additional cross reference descriptions. Vacant land rating basis was revised from frontage to acreage.

In addition to the Classification Section changes, State Rate Sections were revised to include the new classes, rates and endorsements.

### ENDORSEMENT CHANGES

#### NEW ENDORSEMENTS

We are introducing the following endorsements:

- **MCL 335** - Additional Insureds - Contractors/Lessees/Owners - Primary and Non-Contributory Liability Basis
- **MCL 336** - Blanket Additional Insureds - Contractors/Lessees/Owners - Primary and Non-Contributory Liability Basis
- **MCL 337** - Blanket Additional Insured - Contractors/Lessees/Owners - Primary and Non-Contributory Basis Including Products/Completed Operations
- **MCL 338** - Additional Insureds - Contractors/lessees/owners - Primary and Non-Contributory Liability Basis Including Products/Completed Operations
- **MCL 196** - Asbestos Exclusion- Currently the asbestos exclusion is available in conjunction with the lead exclusion (MCL 189). This endorsement provides a separate asbestos exclusion if a company elects not to use MCL 189.

#### REVISED ENDORSEMENTS

Endorsements with editorial and formatting changes are:

**MCL 316** Additional Insured - Vendors; **MCL 320** - Additional Insured; **MCL 323** - Additional Insured - Architects/Engineers/Surveyors; **MCL 324** - Additional Insured - Lessor of equipment; **MCL 326** - Additional Insureds - Contractors (Form B); **MCL 328** - Blanket Additional Insureds - Contractors/Lessees/Owners; **MCL 404** - Real Estate Agents.

**ADDITIONAL  
INFORMATION**

A complete list of the new classifications is available upon request.

**EFFECTIVE DATE**

Immediately in New Jersey and Pennsylvania.

Filings are in progress in additional states, including Delaware, Maryland and New York.

**DISTRIBUTION**

The updated manual pages and new endorsements will be added to the CD-ROM. Affiliated companies will be able to access this through our website: <http://www.msonet.com>.

**QUESTIONS**

Contact Sue Quimby at (800) 935-6900.