



PERSONAL LINES HOMEOWNERS PROGRAM NOW AVAILABLE IN MAINE

BACKGROUND In continuing the MSO[®] growth initiative, we have now filed and received

approval for our Homeowners Program in Maine.

Our Homeowners Program is now available in Delaware, Maryland, Maine, New Jersey, New York, Pennsylvania, Ohio, and West Virginia. The Personal

Umbrella was approved in Maine earlier in this year.

FUTURE ACTION MSO Combination Dwelling, Mobilehomeowners and Personal Inland Marine

programs are next in line to be filed in Maine. We will inform you as

approvals are received.

EFFECTIVE

DATE

October 1, 2011

DISTRIBUTION The state 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.