



January 19, 2009

BUSINESSOWNERS PROGRAM NOW AVAILABLE IN NEW HAMPSHIRE

BACKGROUND

As part of the MSO® growth initiative, we are introducing our programs in the New England states. Our first filing was recently approved in Vermont. We have now filed and received approval of the forms, endorsements and manual for the Businessowners Program in New Hampshire.

The Businessowners program filings are currently pending in Maine. Rhode Island, Connecticut and Massachusetts will be following suit.

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

February 1, 2009 for the BOP in New Hampshire.

DISTRIBUTION

The New Hampshire 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.