



January 29, 2009

BUSINESSOWNERS PROGRAM NOW AVAILABLE IN MAINE

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 Maine.

The Businessowners program has already been approved in Vermont and New Hampshire. Rhode Island will be the next state filed followed by Connecticut, and 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

February 1, 2009 for the BOP in Maine.

DISTRIBUTION

The Maine 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.