



October 28, 2009

REVISION TO RESTAURANT BOP PROGRAM APPROVED IN PENNSYLVANIA

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| BACKGROUND | <p>We recently announced the approval of the new MSO Restaurant program in the MSO Bulletin dated October 13, 2009. We have since determined that capping the Loss of Income (Coverage C) to 200% of Coverage B was too restrictive. This condition has been eliminated.</p> <p>We have filed and received approval of the revision to the Restaurant program in Pennsylvania. The filing is pending in New Jersey, Delaware, Maryland, Massachusetts and Ohio and will be filed in all of the MSO[®] states.</p> |
| EFFECTIVE DATE | January 1, 2010 |
| DISTRIBUTION | <p>The revised rule supplement pages will be added to the CD-ROM. Affiliated companies will be able to access this through our website: http://www.msonet.com.</p> |
| FUTURE MSO ACTION | <p>We will announce the introduction of the program in other states as filings are approved.</p> |
| COMPANY MODIFICATIONS | <p>MSO is available to assist in modifying the new Restaurant program to meet individual company needs and to make any needed filings.</p> |
| QUESTIONS | <p>Contact Pepper Treuvey at (800) 935-6900.</p> |