



August 9, 2011

**PERSONAL UMBRELLA PROGRAM NOW  
AVAILABLE IN NEW YORK**

<b>BACKGROUND</b>	In continuing the MSO® growth initiative, we have now filed and received approval of the forms, endorsements and manual for the Personal Umbrella Program in New York.
<b>FUTURE ACTION</b>	We will continue to file selected MSO personal and commercial lines programs with the Insurance Departments as we move ahead with our national footprint efforts. We will inform you as approvals are received.
<b>EFFECTIVE DATE</b>	Immediately
<b>DISTRIBUTION</b>	The New York specific forms, endorsements and manual are available on CD-ROM. Affiliated companies can access them through our website: <a href="http://www.msonet.com">www.msonet.com</a> .
<b>QUESTIONS</b>	Contact Trish Riggio at (800) 935-6900.