



# MSO Commercial Auto Program

## Overview

The MSO Commercial Auto Program is designed to easily provide coverage for small to mid-size businesses. A Garagekeepers' coverage option provides increased flexibility.

## Program Highlights



### Eligibility

Classifications and rating procedures are limited to the types of business that our member companies want to write: trucks and trailers, private passenger types, church buses, school buses and several miscellaneous classifications including funeral directors. Extra heavy trucks, tractor trailers and long distance (zone rated) trucks are not eligible for the program.

### Easy to Use

The plain language policy and easy to use manual give you a competitive advantage. In most states, MSO uses rates, not loss costs. This means less work for you. The rates are competitive with other industry programs. The forms provide substantially the same coverages as other standard industry programs, but use the unique easy to read style that is the trademark of MSO forms drafting.

### Easily Customized

All MSO programs are designed to be readily customized. MSO staff will work with you and make the necessary filings.

### Simplified Policy Preparation

MSO combines numerous state provisions in a single form, reducing paperwork.

### Streamlined Manual

Because the eligibility is limited, the manual is streamlined and easy to use.

### Garagekeepers' Option

Garagekeepers' coverage may be written in conjunction with the Commercial Auto Program, or with any other MSO Commercial Program.

## Features Common to All MSO Programs

### Supplemental Coverages

Most industry programs provide incidental coverages as exceptions to exclusions. In contrast, MSO uses pure exclusions, showing the "exceptions" as what they truly are, Supplemental Coverages. Examples include Contractual Coverage and certain electronic equipment.

### Trigger Endorsements

Commonly used endorsements are preprinted in MSO policies, for example, the contractual coverage limitations in the Commercial Auto form. Coverage is "triggered" by listing the endorsement number on the Declarations page. Trigger endorsements simplify policy assembly by reducing the number of pages to be attached.



**Features  
Common to  
All MSO  
Programs**

**Access to Manuals and Forms**

MSO manuals and forms are distributed to member companies on a quarterly CD-ROM, at no additional charge. At the request of a member company, the CD-ROM can also be sent to independent adjusters to help streamline claims handling. In addition to standard MSO materials, company-specific manual pages and forms are included on the CD-ROM. Companies may also access manuals and forms via our website.

**Ability to Customize**

MSO programs are designed to be easily customized. MSO staff will gladly develop and file custom manual pages and forms for subscriber companies.

**Simplified Statistical Coding and Reporting Takes the Burden Off Insurers**

The MSO Statistical Plan requires the same coding by line for all companies, regardless of size. It utilizes the same basic record layout for each line of business and is designed to only collect data of vital importance. For companies working with more than one rating bureau, AAIS and ISO coding can be converted to MSO for easy data collection. MSO handles the filing of all summary reports with the state insurance departments. Copies are automatically sent to subscriber companies. To satisfy individual pricing, underwriting and marketing planning needs, a full range of custom reports is also available.

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**The MSO  
Advantage**

With MSO, you have direct access to the industry experts who developed the programs. MSO staff will work with you to customize the program to meet your marketing and underwriting needs. We offer free training for your staff, and support for your computer programmers.

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