



MSO Garage Program

Overview The MSO Garage Program is designed for nondealer risks such as gas stations, repair shops and lube shops.

Program Highlights



Program Design

The MSO Garage program is patterned after the popular MSO Businessowners. It is a self-contained package, including Property, Liability and Garagekeepers' coverage provisions in one easy to use form.

Flexibility

Garagekeepers' may be written on a Legal Liability, Direct Primary or Direct Excess basis. Property coverage is on a replacement or actual cash value basis. Coverage for owned autos can be provided using the MSO Commercial Auto policy added to the Garage package or on a stand-alone basis. The many coverage options enable you to compete with other specialty programs.

Special Features

Coverage for employees' tools, liability for customers' autos and a \$20,000 Garagekeepers' limit are some of the built-in coverages.

Ease of Use

In most states, MSO programs use rates, not loss costs. The compact manual and plain language forms make our programs easy to use.

Supplemental Declarations

This is a feature unique to MSO. In most industry programs limits for incidental coverages are hidden in the forms. MSO programs clearly list these coverages and dollar limits on the Supplemental Declarations. For companies who want to offer different limits, MSO needs to file only a revised Supplemental Declarations, not change the main forms. This reduces programming costs. Many MSO companies have their own versions of the Supplemental Declarations.

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 Incidental Alcoholic Beverage Coverage and Incidental Auto Coverage.

Trigger Endorsements

Commonly used endorsements are preprinted in MSO policies, for example, the garagekeepers options in the Garage 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.

**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.
