



January 27, 2016

COMMERCIAL FARMOWNERS PROGRAM NOW AVAILABLE IN OHIO

BACKGROUND In continuation with our growth initiative, MSO® has filed and received approval for their Commercial Farmowners Program in Ohio. The Farmowners package includes options to cover the dwelling and personal exposures as well as the farming operations.

Our Farmowners Program is also available in Arkansas, and Nebraska.

FUTURE ACTION In continuing our move to a national footprint, MSO will file the Farmowners Program in additional states and we will inform you as approvals are received.

EFFECTIVE DATE February 1, 2016

DISTRIBUTION The state specific forms, endorsements and manual will be added to the CD-ROM. Affiliated companies will be able to access them through our website: <http://www.msonet.com>.

QUESTIONS Contact Trish Riggio at (201) 857-9129.