

FARMOWNERS PROGRAM NOW AVAILABLE IN DELAWARE

BACKGROUND MSO® has filed and received approval for the Farmowners Program in

Delaware. The Farmowners program, filed as a commercial line in Delaware, includes options to cover the dwelling and personal exposures as well as the farming operations. Our Farmowners Program is also available in Arkansas, Indiana, Maryland, Missouri, Nebraska and Ohio.

FUTURE ACTION MSO will file the Farmowners Program in additional states and we will

inform you as approvals are received.

EFFECTIVE DATE Immediately.

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.