



June 3, 2019

## **NEW INLAND FLOOD COVERAGE ENDORSEMENT INTRODUCED FOR PERSONAL LINES IN NEW JERSEY AND PENNSYLVANIA**

- BACKGROUND** MSO, Inc. collaborated with a reinsurer to develop an Inland Flood Coverage endorsement (MPL 135) for the Homeowners / Mobile Homeowners and Combination Dwelling Programs.
- MSO ACTION** MSO, Inc. filed and received approval for MPL135 • Inland Flood Coverage – Section I in Pennsylvania. The companion rule without accompanying rates has also been approved.
- Flood is deemed to be deregulated by the New Jersey Department of Banking & Insurance.
- EFFECTIVE DATE** July 1, 2019 – New Jersey & Pennsylvania  
Pending in Delaware, Maryland & West Virginia.
- COMPANY ACTION** Companies wishing to offer Inland Flood Coverage endorsement MPL 135 in Pennsylvania must file their intended rates with the PA Department of Insurance before implementation. Companies may work with their reinsurers or may develop rates independently. MSO is available to assist with any filings.
- DISTRIBUTION** The new Inland Flood Coverage form and companion rule will be added to the CD-ROM. Affiliated companies may access them through our website: <https://pm.msonet.com>.
- QUESTIONS** Contact [Pepper Treuvey](#) at (800) 935-6900