



August 11, 2025

ACTUARIAL SERVICES BULLETIN 2025-01.1

STATISTICAL PLAN

ANNOUNCEMENT OF REVISIONS

BACKGROUND

MSO® developed a By Peril Homeowners Rule and Loss Cost Manual that introduces updated loss costs, rating factors and class code factors. MSO is announcing revisions to its Statistical Plan to include fields and codes listed in this manual. MSO is also introducing minor changes throughout as detailed in Exhibit A.

CHANGES

MSO changes to the Statistical Plan include a class coding layout for a new By Peril Homeowners rating manual. To allow for reporting for various rating manuals, three (3) layouts are available. Existing member companies can continue to follow their current layout or convert to Stat Plan #5. Companies adopting the new By Peril Homeowners rating manual must use layout #I3.

Various other sections had minor changes to indicate a LOB Section Indicator code – Refer to Exhibit A for details.

STATISTICAL SECTIONS

The following Statistical Sections were revised: Sections A, B, C, D, E, F, G, H, I, J, K, L, M, N, O, Q, R, S, T, U, W, Introduction and Filing Instructions

EFFECTIVE DATE

January 1, 2026, 1st Quarter 2026 Data Files

DISTRIBUTION

The revised Statistical Plan will be added to MSO's website for access by our affiliated companies: www.msonet.com.

FUTURE ACTION

MSO will continue to review the Statistical Plan and make revisions when deemed necessary.

COMPANY ACTION

There is little or no impact to MSO's existing member companies.

Existing Homeowner submissions can follow the record layout currently being used or contact MSO if you would like to use this updated layout for Stat Plan #5.

Reporting of the new Homeowner changes can begin with the 1st Quarter 2026 Data Files.

QUESTIONS

Contact [Debbie Kline](#) at (201) 857-9124 or (800) 935-6900.

EXHIBIT A

The following pages provide details and instructions for programming the 2026 MSO Statistical Plan changes. It includes pages for SUMMARY OF CHANGES BY SECTION, NEW FIELDS and NEW CODES.

SUMMARY OF CHANGES BY SECTION

SECTION A

Item #3 - Stat Plan Layout #5 added

Item #15 - Added Cause of Loss Code 77 - Hurricane

SECTION B

Item #9 - Deductible amounts added

Item #16 - Windstorm deductible amounts added

Item #18 - LOB Section Indicator field added

SECTION C

Section C1, Item #8 - Deductible amounts added

Section C2, Item #18 - Windstorm deductible amounts added

Section C1, Item #20 - LOB Section Indicator field added

Section C2, Item #23 - LOB Section Indicator field added

SECTION D

Item #8- LOB Section Indicator field added

SECTION E

Item #10 - LOB Section Indicator field added

SECTION F

Item #9 - LOB Section Indicator field added

SECTION G

Item #12 - LOB Section Indicator field added

SECTION H

Item #21 - LOB Section Indicator field added

SECTION I

Section I1, Item #22 - LOB Section Indicator field added

Section I2, Item #23 - LOB Section Indicator field added

Class Code Layout #13 was added to facilitate numerous changes for By Peril Homeowners

SECTION J

Item #20 - LOB Section Indicator field added

SECTION K

Item #18 - LOB Section Indicator field added

SECTION L

Item #14 - LOB Section Indicator field added

SECTION M

Item #20 - LOB Section Indicator field added

SECTION N

Item #P.18 - LOB Section Indicator field added

Item #L.12 - LOB Section Indicator field added

SECTION O

Item #14 - LOB Section Indicator field added

SECTION P

Section P1, Item #19 - LOB Section Indicator field added

Section P2, Item #19 - LOB Section Indicator field added

SECTION Q

Section Q1, Item #18 - LOB Section Indicator field added

Section Q2, Item #18 - LOB Section Indicator field added

SECTION R

Section R1, Item #6 - Physical damage deductible amounts added

Section R1, Item #19 - LOB Section Indicator field added

Section R2, Item #19 - LOB Section Indicator field added

SECTION S

Item #13 - LOB Section Indicator field added

SECTION T

Item #P.18 - LOB Section Indicator field added

Item #L.12 - LOB Section Indicator field added

Item #G.9 - LOB Section Indicator field added

SECTION U

Item #16 - LOB Section Indicator field added

SECTION W

Item #8 - LOB Section Indicator field added

SECTION X

Item #2 - LOB Section Indicator field added

TERRORISM

Item #4 - LOB Section Indicator field added

NEW FIELDS

Field #	Plan(s)	Sublines	Field Name	Codes Allowed
Several	Homeowners	040	Several	Class Code Layout I3 - New fields only apply to Stat Plan Layout #5 for By Peril Homeowners and do not impact existing companies - refer to MSO for more information
129-130	Numerous Sections	Various	LOB Section Indicator	Due to adding different record layouts for the same LOB, an indicator was need to distinguish which section is being coded for the LOB.

NEW CODES

Section/Name	Sublines	New/Existing Field	Section	Item #	Field Name	Field #	Explanation/Code # Added
A - General Data Elements	n/a	Existing	n/a	3	Statistical Plan Code	6	Stat Plan Layout #5 added
	n/a	Existing	n/a	15	Cause of Loss	55-56	Added Code 77 - Hurricane
B - Commercial Fire & Allied	010, 020, 047, 090, 092, 093, 110	Existing	n/a	9	Deductible Amount Code	51	Added new codes/amounts
			n/a	16	Windstorm Deductible	106	Added new codes/amounts
			n/a	18	LOB Section Indicator	129-130	Updated field and added instructions
C - Businessowners	910, 990	Existing	C1	8	BOP Deductible Options	45	Added new codes/amounts
			C1	18	Windstorm Deductible	106	Added new codes/amounts
			C1	20	LOB Section Indicator	129-130	Updated field and added instructions
			C2	23	LOB Section Indicator	129-130	Updated field and added instructions
D - Inland Marine	920	Existing	n/a	8	LOB Section Indicator	129-130	Updated field and added instructions
E - Fidelity	940	Existing	n/a	10	LOB Section Indicator	129-130	Updated field and added instructions
F - Glass	950	Existing	n/a	9	LOB Section Indicator	129-130	Updated field and added instructions
G - Burglary and Theft	960	Existing	n/a	12	LOB Section Indicator	129-130	Updated field and added instructions
H - Dwelling Fire and Allied	011,021,091	Existing	n/a	21	LOB Section Indicator	129-130	Updated field and added instructions
I - Homeowners	040	Existing	I1	22	LOB Section Indicator	129-130	Updated field and added instructions
		Existing	I2	23	LOB Section Indicator	129-130	Updated field and added instructions
		New	I3	all	Class Code Layout I3	all	New Class Code Layout for Stat Plan #5 - By Peril Homeowners fields - See Stat Plan for new fields
J - Mobile Homeowners	041	Existing	n/a	20	LOB Section Indicator	129-130	Updated field and added instructions
K - Dwelling/Personal Liability	171	Existing	n/a	18	LOB Section Indicator	129-130	Updated field and added instructions
L - Commercial Liability	172, 173, 174, 175, 177, 179, 180	Existing	n/a	14	LOB Section Indicator	129-130	Updated field and added instructions
M - Special Contractor	990	Existing	n/a	20	LOB Section Indicator	129-130	Updated field and added instructions
N - House of Worship	041	Existing	n/a	P.18	LOB Section Indicator	129-130	Updated field and added instructions
		Existing	n/a	L.12	LOB Section Indicator	129-130	Updated field and added instructions
O - Excess Liability, Umbrella	176	Existing	n/a	14	LOB Section Indicator	129-130	Updated field and added instructions
P - Other Commercial Auto Liability	190, 194	Existing	P1	19	LOB Section Indicator	129-130	Updated field and added instructions
		Existing	P2	19	LOB Section Indicator	129-130	Updated field and added instructions
Q - Commercial Auto Liability No Fault	193	Existing	Q1	18	LOB Section Indicator	129-130	Updated field and added instructions
		Existing	Q2	18	LOB Section Indicator	129-130	Updated field and added instructions
R - Commercial Auto Physical Damage	210, 211	Existing	R1	6	Physical Damage Deductible	45-46	Added new codes/amounts
			R1	19	LOB Section Indicator	129-130	Updated field and added instructions
			R2	19	LOB Section Indicator	129-130	Updated field and added instructions
S - Garagekeepers	912	Existing	n/a	13	LOB Section Indicator	129-130	Updated field and added instructions
T - Garage Program	913	Existing	n/a	P.18	LOB Section Indicator	129-130	Updated field and added instructions

Section/Name	Sublines	New/Existing Field	Section	Item #	Field Name	Field #	Explanation/Code # Added
		Existing	n/a	L.12	LOB Section Indicator	129-130	Updated field and added instructions
			n/a	G.9	LOB Section Indicator	129-130	Updated field and added instructions
U - Farmowners	030,914	Existing	n/a	16	LOB Section Indicator	129-130	Updated field and added instructions
W - Boiler & Machinery	970	Existing	n/a	8	LOB Section Indicator	129-130	Updated field and added instructions
X - Miscellaneous	n/a	Existing	n/a	2	LOB Section Indicator	129-130	Updated field and added instructions
Terrorism	n/a	Existing	n/a	4	LOB Section Indicator	129-130	Updated field and added instructions