



MSO BULLETIN 04.20.2026
April 20, 2026

HOMEOWNERS AND COMBINATION DWELLING - INCREASE LOSS ASSESSMENT DEDUCTIBLE COVERAGE UPDATES IN MARYLAND

BACKGROUND

MSO, Inc., created a new endorsement MPL 214 to provide the option to increase the Loss Assessment Deductible for losses assessed (Sections I and II) to the unit owner resulting from a deductible in the association's insurance coverage.

Endorsement changes:

New endorsement:

MPL 214 02 26 Loss Assessment Deductible Coverage –
Sections I and II

Withdrawn endorsement:

MPL 137 08 20 Loss Assessment Deductible Coverage –
Section II

MSO ACTION

MSO has filed the new and withdrawn endorsements and corresponding manual rules in Maryland on behalf of member companies. The filings have been approved.

EFFECTIVE DATES

Homeowners – May 1, 2026

Combination Dwelling – June 1, 2026

DISTRIBUTION

Related materials will be added to our website:

<https://pm.msonet.com> for affiliated company access.

QUESTIONS

Contact Terri Alwood at 800-935-6900.