



MSO BULLETIN 07.22.26
July 22, 2026

HOMEOWNERS FORMS AND MANUAL UPDATES APPROVED IN MISSOURI

BACKGROUND

MSO, Inc. filed updates to its Homeowners rate / rule manual in Missouri. The filing also included new and withdrawn endorsements in support of the manual updates.

Endorsement changes include:

New endorsements

MPL 209 10 25 Wind or Hail and Related Damage

Percentage Deductible - Section I

MPL 210 10 25 Wind or Hail and Related Damage

Deductible - Section I

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

Withdrawn endorsement:

MPL 22 08 19 Wind and Related Damage Deductible -
Section I

MSO ACTION

MSO, Inc. received approval for the new endorsements and manual updates in Missouri.

COMPANY ACTION

Affiliated companies wishing to adopt the Homeowners Manual must submit a filing to the Missouri Department of Insurance.

The Company is also responsible for advising the Missouri Department of Insurance which of the “Refer to Company for availability and rating” rules in the manual they will be adopting, if any, and supply the Department with support.

EFFECTIVE DATE

October 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.