



**MSO BULLETIN 08.07.26.2**  
**August 7, 2026**

## **HOMEOWNERS FORMS AND MANUAL UPDATES APPROVED IN MICHIGAN**

### **BACKGROUND**

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 The filing also included new and withdrawn endorsements in support of the manual updates.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Withdrawn endorsements:

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

MPL 206 02 25 Wind and Related Damage Percentage  
Deductible – Section I

MPL 137 08 20 Loss Assessment Deductible Coverage –  
Section II

### **MSO ACTION**

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

### **COMPANY ACTION**

Affiliated companies wishing to adopt the Homeowners Manual and new forms must submit a filing to the Michigan Department of Insurance.

### **EFFECTIVE DATE**

September 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.