MSO BULLETIN 11.16.26
November 16, 2026

INFLATION GUARD ENDORSEMENT APPROVED FOR PERSONAL LINES PROGRAMS IN PENNSYLVANIA

BACKGROUND	MSO®, Inc. has introduced an endorsement in Pennsylvania for Personal Lines programs providing the option for annual increases in the limits of liability for Coverages A, B, C, and D, based on the annual percentage increase specified in the endorsement schedule. This limit provides meaningful protection for the policyholder, while allowing the company to manage expected losses.
MSO ACTION	The Pennsylvania Insurance Department approved endorsement MPL 148 08 19 Inflation Guard, and corresponding manual rules for Combination Dwelling, Homeowners, and Manufactured Homes programs.
COMPANY ACTION	The Inflation Guard endorsement is filed on behalf of affiliated MSO companies. A company utilizing the endorsement will need to do so in accordance with Pennsylvania insurance laws and regulations, and file related company exceptions (if any) to the MSO program.
EFFECTIVE DATE	Immediately
DISTRIBUTION	Related materials will be added to our website: https://pm.msonet.com for affiliated company access.
QUESTIONS	Contact Brandy Bievenour at 800-935-6900.