



May 31, 2007

## **NEW PERSONAL LINES ENDORSEMENT INTRODUCED TO PROVIDE EXCLUSION UNDER COVERAGE B**

- BACKGROUND** We developed an optional use endorsement (MPL 141 04 07) for personal lines that excludes under Coverage B the property that is described in the endorsement. Since Coverage B is on a replacement cost basis, the endorsement is intended to exclude property that is not suitable for coverage. Examples would be structures that have minimal value due to their condition of disrepair such as a dilapidated shed or fence. Since the Coverage B limit is not reduced, there is no rate effect.
- MSO<sup>®</sup> ACTION** We filed and received approval of endorsement MPL 141 and related manual rules in Delaware, Maryland and Pennsylvania. The filing is still pending in New Jersey.
- EFFECTIVE DATE** June 1, 2007 in Delaware, Maryland and Pennsylvania.
- DISTRIBUTION** Endorsement MPL 141 and the revised manual pages will be added to the next CD-ROM. Affiliated companies may access the information on our website: [www.msonet.com](http://www.msonet.com).
- QUESTIONS** Contact Jan Kozlowski at (800) 935-6900.