



January 29, 2013

## **PERSONAL LINES CHANGES APPROVED IN DE AND MD**

### **BACKGROUND**

MSO® has been researching the impact of cyber bullying and other electronic means of harassment. We were also asked to offer an aggregate option for Personal Injury coverage.

### **MSO ACTION**

We developed an electronic aggression exclusion for Personal Lines, including Personal Umbrella. Electronic aggression is the term used by the Centers for Disease Control (CDC) to encompass all types of violence that may be done electronically.

We also developed an optional Personal Injury aggregate endorsement. (MPL 155).

The filings have been approved in Delaware and Maryland. We previously announced the filing approvals in New Jersey and Pennsylvania. Filings will be made in all states where we have Personal Lines programs.

### **EFFECTIVE DATE**

Immediately

### **NEW ENDORSEMENT**

MPL 155 (03 12) - Personal Injury - Aggregate Limit

### **FORM REVISIONS**

The electronic aggression exclusion has been added to the Personal Lines program in Delaware and Maryland as follows:

MPL 120 (01 12) – State Mandatory Endorsement - Maryland. This applies to Homeowners, Combination Dwelling or Mobilehomeowners.

MPL 108 (01 12) - Personal Umbrella State Mandatory Endorsement – Maryland.

MPL 100 (01 12) – Personal Umbrella Coverage Form – This is the stand-alone umbrella form.

MPL 180 (01 12) – Personal Umbrella Liability Coverage endorsement. This is the endorsement adding umbrella coverage to an underlying policy

We previously announced approval of the Delaware State Mandatory Endorsement MPL 124 and Delaware Personal Umbrella State Mandatory Endorsement MPL 106, adding the electronic aggression exclusion.

**MANUAL REVISION**

The manuals have been revised to include the rates for MPL 155.

**DISTRIBUTION**

The new and revised forms and manual pages will be added to the CD-ROM. Affiliated companies will be able to access this through our website:  
<http://www.msonet.com>.

**QUESTIONS**

Contact Sue Quimby at (800) 935-6900.