



August 30, 2013

**MARYLAND ANTI-CONCURRENT
CAUSATION NOTICE
DWELLING & FARMOWNERS**

BACKGROUND

We recently sent out a bulletin announcing MIA's requirement that an anti-concurrent causation notice be submitted for homeowners policies. The requirement also applies to dwelling fire and personal farmowners. MIA Bulletin 13-18 requires carriers to provide a notice to policyholders explaining the anti-concurrent causation language in their homeowners, dwelling or personal farmowners policy to comply with HB 695.

MSO ACTION

MSO[®] developed draft policyholder notices. A copy of the dwelling notice is attached. A sample farmowners is available upon request.

**ADDITIONAL ACTION
REQUIRED**

Each company must submit their proposed notice(s) to the Maryland Insurance Administration.

MSO is available to create and file policyholder notices for any company.

**ADDITIONAL
INFORMATION**

MSO, Inc. is a licensed third-party SERFF filer and can submit all property and casualty filings on behalf of any insurer, whether or not they are an MSO subscriber or are using the MSO program.

**EFFECTIVE
DATE**

The notice is required on all new and renewal dwelling and personal farmowners policies effective January 1, 2014.

QUESTIONS

Contact Sue Quimby at (800) 935-6900.