



June 8, 2012

PERSONAL INJURY AGGREGATE INTRODUCED AND MPL 80 UMBRELLA ENDORSEMENT REVISED IN NJ

BACKGROUND	<p>MSO was asked to offer an aggregate limit based personal injury endorsement as an option for companies that only want to provide coverage on a limited basis.</p> <p>We also previously introduced an electronic aggression exclusion for the Personal Lines and Personal Umbrella programs. The MPL 80 umbrella endorsement was omitted from the prior filing.</p>
MSO ACTION	<p>MSO developed a personal injury endorsement with an aggregate limit. This caps the amount of coverage available. We have also added the electronic exclusion to the NJ personal umbrella (MPL 80) endorsement.</p>
FORMS CHANGES	<p>MPL 155 - Personal Injury Aggregate is newly available. MPL 80 - Personal Excess Liability endorsement is revised.</p>
FUTURE CHANGES	<p>We will work with any company to develop endorsements to provide optional coverage for Electronic Aggression.</p>
EFFECTIVE DATE	<p>The revision is effective June 15, 2012 in New Jersey. The filing is pending in Pennsylvania, and will be filed in additional states shortly.</p>
DISTRIBUTION	<p>The endorsements and manual pages will be added to the CD-ROM. Affiliated companies will be able to access these through our website: http://www.msonet.com.</p>
QUESTIONS	<p>Contact Sue Quimby at (800) 935-6900.</p>