



MSO BULLETIN 03.27.25
March 27, 2025

HOMEOWNERS BY-PERIL PROGRAM AVAILABLE IN MICHIGAN

BACKGROUND	MSO®, Inc. introduces a new Homeowners program in Michigan. Loss cost rating is based on a by-peril approach tailored to hazards by coverage and territory. The program utilizes existing forms and endorsements previously approved in the state, and includes a new optional endorsement MPL 206 02 25 Wind and Related Damage Percentage Deductible.
MSO ACTION	The Homeowners by-peril loss cost program was filed and is approved for use in Michigan. It is offered as an alternative to the existing Homeowners loss cost program.
COMPANY ACTION	Companies wishing to utilize the MSO Homeowners by-peril loss cost program must file with the Michigan Department of Insurance and Financial Services to adopt. The MSO team is available for filing assistance.
EFFECTIVE DATE	Immediately
DISTRIBUTION	Related materials will be added to our website: https://pm.msonet.com for affiliated company access.
QUESTIONS	Contact Mary Beegle at 800-935-6900.