



January 23, 2007

## **SPLIT LIMITS UM AND UIM ENDORSEMENTS REVISED IN PA FOR PERSONAL AUTO**

### **BACKGROUND**

We announced in November that we had revised the single limit Personal Auto Uninsured and Underinsured Motorists endorsements in Pennsylvania. We now have also revised the split limits endorsements. We amended the Arbitration Condition in each endorsement to make arbitration conditional upon agreement by the insured and the company, rather than mandatory. This is in response to the *Insurance Federation of Pennsylvania, Inc. v Koken* court decision.

The Pennsylvania Insurance Department has approved these endorsements.

### **ENDORSEMENTS**

MPA 855 01 07 • Uninsured Motorists (Stacked Basis)  
MPA 856 01 07 • Underinsured Motorists (Stacked Basis)  
MPA 857 01 07 • Uninsured Motorists (Nonstacked Basis)  
MPA 858 01 07 • Underinsured Motorists (Nonstacked Basis)

### **EFFECTIVE DATE**

January 23, 2007.

### **DISTRIBUTION**

The approved endorsements will be added to the CD-ROM. Affiliated companies will be able to access them through our website: <http://www.msonet.com>.

### **QUESTIONS**

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