



July 15, 2008

**UPDATED PERSONAL AUTO MODEL YEAR RATES
FOR PHYSICAL DAMAGE INTRODUCED IN PA AND MD**

- BACKGROUND** The rates for physical damage coverage are displayed by model year. We have introduced 2010 model year rate displays. There is no change in rate level with the introduction of the 2010 model year.
- MSO® ACTION** We have filed and received approval of this change in Pennsylvania and Maryland.
- EFFECTIVE DATE** September 1, 2008
- DISTRIBUTION** The revised manual pages will be added to the CD-ROM. Affiliated companies will be able to access these through our website: <http://www.msonet.com>.
- QUESTIONS** Contact Pepper Treuvey at (800) 935-6900.