



April 22, 2005

UPDATED PERSONAL AUTO MODEL YEAR RATES FOR PHYSICAL DAMAGE INTRODUCED IN PENNSYLVANIA

BACKGROUND

The rates for physical damage coverages are displayed by model year. We have introduced 2005 and 2006 model years rate displays. There is no change in rate level with the introduction of these model years.

We have filed and received approval of this change in Pennsylvania.

EFFECTIVE

May 15, 2005

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

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