



June 21, 2006

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

- BACKGROUND** The rates for physical damage coverages are displayed by model year. We have introduced 2007 model year rate displays. There is no change in rate level with the introduction of the 2007 model year.
- MSO[®] ACTION** We have filed and received approval of this change in Pennsylvania.
- EFFECTIVE DATE** August 1, 2006
- DISTRIBUTION** The revised manual pages will be added to the CD-ROM. Affiliated companies will be able to access it through our website: <http://www.msonet.com>.
- QUESTIONS** Jan Kozlowski at (800) 935-6900 or e-mail to: jkozlowski@msonet.com.