



November 28, 2006

UM AND UIM ENDORSEMENTS REVISED IN PA FOR COMMERCIAL AND PERSONAL AUTO

BACKGROUND

We revised the Commercial Auto and Personal Auto Uninsured and Underinsured Motorists endorsements in Pennsylvania. 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.

In the Commercial Auto endorsements, we also revised the definitions of uninsured motor vehicle and underinsured motor vehicle in the Glossary section of each endorsement to delete the reference to vehicles owned by a governmental unit or agency. This complies with the *Kmonk-Sullivan v. State Farm* court decision.

The Pennsylvania Insurance Department has approved these endorsements.

ENDORSEMENTS

MCA 815 01 07 • Uninsured Motorists (Stacked Basis)
MCA 816 01 07 • Underinsured Motorists (Stacked Basis)
MCA 817 01 07 • Uninsured Motorists (Nonstacked Basis)
MCA 818 01 07 • Underinsured Motorists (Nonstacked Basis)

MPA 815 01 07 • Uninsured Motorists (Stacked Basis)
MPA 816 01 07 • Underinsured Motorists (Stacked Basis)
MPA 817 01 07 • Uninsured Motorists (Nonstacked Basis)
MPA 818 01 07 • Underinsured Motorists (Nonstacked Basis)

EFFECTIVE DATE

January 1, 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

Contact Jan Kozlowski at (800) 935-6900 or e-mail: jkozlowski@msonet.com.