

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 2008 model year rate displays. There is no change

in rate level with the introduction of the 2008 model year.

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

EFFECTIVE July 1, 2007

DATE

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 Contact Jan Kozlowski at (800) 935-6900.