



December 27, 2007

## **PERSONAL AUTO PHYSICAL DAMAGE RULES REVISED IN MD AND PA**

- BACKGROUND** We revised the Personal Auto Manual rule for determining symbol rates not displayed. We are simplifying the rules by combining the factor table for 1990 and subsequent model years with the table for 1989 and prior model years. The 1990 and subsequent table will be used. The current 1990 and subsequent table uses symbol 2 as the base, while the 1989 and prior table uses symbol 7 as the base. We also deleted the 1989 and prior year references for motor homes and motorcycles in the miscellaneous types rule.
- MSO ACTION** We filed and received approval of these changes in Maryland and Pennsylvania.
- EFFECTIVE DATE** January 1, 2008.
- DISTRIBUTION** The revised manual pages will be added to the CD-ROM.. Affiliated companies can access them through our website: [www.msonet.com](http://www.msonet.com).
- QUESTIONS** Contact Jan Kozlowski at (800) 935-6900.