



MSO BULLETIN 11.12.25
November 12, 2025

REVISIONS TO COMMERCIAL AUTO MANUALS APPROVED IN PENNSYLVANIA

BACKGROUND	The Pennsylvania Insurance Department informed MSO, Inc. that the Commercial Auto Uninsured / Underinsured manual rule selection or rejection provision that reads “by signing a written form approved by the Insurance Commissioner” should be revised. MSO proposed revising the rule to read “by signing and dating a written form prescribed by Pennsylvania law.”
MSO ACTION	MSO filed and received approval of the revised rule for both Commercial Auto program manuals.
COMPANY ACTION	Affiliated companies may use the revised Commercial Auto manual rules without further filing action.
EFFECTIVE DATE	January 1, 2026 for new and renewal business
DISTRIBUTION	Related materials will be added to our website: https://pm.msonet.com for affiliated company access.
QUESTIONS	Contact Terri Alwood at 800-935-6900.