

LOSS COSTS – IMPLEMENTATION

NOVEMBER 30, 2021

COMMERCIAL AUTOMOBILE

LI-CA-2021-362

NEW JERSEY REVISED COMMERCIAL AUTO OPTIONAL CLASS PLAN LOSS COSTS AMENDED AND TO BE IMPLEMENTED

KEY MESSAGE

Commercial Auto filing CA-2021-BRLB1 in New Jersey is amended and to be implemented.

UPGRADE TO WORD AND EXCEL DOCUMENTS

As previously noted, ISO is implementing changes to our authoring and delivery systems so that **newly created** documents will be delivered in Office 365 .docx/.xlsx format to be phased in by product/service. In addition to **form** documents, we are pleased to announce that during the third quarter 2021, you will be receiving **circular cover letter** and **Notice To Manualholders (NTM)** documents in .docx format delivered/accessed via Circulars, CLM, EFD, ERC, Filings, FIRST, Forms Library, PRM and Suite +. Changes continue for other document types to be phased in by product/service. Products impacted include, but are not limited to, documents delivered/accessed via Circulars, CLM, EFD, ERC, Filings, FIRST, Forms Library (including PolicyWriting Support Forms Instructional Supplement), PRM, Statistical Plans and Suite +.

CONSIDERATION OF COVID-19

There will almost certainly be long-term behavioral, social and economic changes as a result of COVID-19. So far, we observe that the pandemic resulted in decreases for Commercial Auto frequencies with some offsetting effects on severity. We expect that the sharpest economic disruptions are behind us, but the effects may persist in muted form for some time. In response to this, we are taking the effects of COVID-19 into account when we make our trend selections in the loss cost filings. Additionally, due to the impact that the COVID-19 pandemic had on experience from March 2020 and beyond, we have decided to adjust the year weights for liability, PIP, and collision to give less weight to the most recent year. Please feel free to contact us for additional discussion, clarification or questions.

See the filing material for further details.

BACKGROUND

In circular [LI-CA-2021-299](#), we submitted filing CA-2021-BRLB1 in New Jersey.

ISO ACTION

We have amended and are implementing filing CA-2021-BRLB1 in New Jersey, which revises loss costs for use with the Commercial Auto Optional Class Plan (OCP).

Refer to the attached explanatory material for complete details about the amendment.

IMPORTANT NOTE

These loss costs are intended for use by insurers that have implemented the OCP.

EFFECTIVE DATE

The ISO revision is subject to the following rule of application:

These changes are applicable to all policies written on or after April 1, 2022.

This effective date applies only to those insurers who have filed their Commercial Auto loss cost adjustments to be automatically applicable to future ISO loss cost revisions.

IMPACT ON THE STATISTICAL REPORTING OF LOSS COST MULTIPLIER

For the purpose of reporting your company Loss Cost Multiplier under the CSP, as of April 1, 2022, if your company has implemented the Optional Class Plan, the multiplier must be based on the relationship between your gross rates and the ISO advisory prospective loss costs contained in this circular.

COMPANY ACTION

You must independently determine the final rates you will use. The action, if any, you must take in response to this filing is dependent upon whether you filed to adopt the Optional Class Plan and how you filed to have your loss cost adjustments apply to subsequent revisions of ISO Optional Class Plan loss costs. Any submission you make with respect to this revision must comply with applicable regulatory filing requirements.

For guidance on submission requirements, consult the ISO State Filing Handbook.

In all correspondence with the Insurance Department on this revision, you should refer to ISO Reference Filing Number CA-2021-BRLB1, NOT this circular number.

CAUTION: This reference filing revises only certain advisory prospective loss costs for Commercial Auto in this state. In determining whether or not to revise your rates, you should consider the application of your loss cost adjustments to any loss costs not included in this revision.

RATING SOFTWARE IMPACT

No new attributes are being introduced with this revision.

POLICYHOLDER NOTIFICATION

If you decide to implement this revision, you should check all applicable laws for the state(s) to which this revision applies, to determine whether or not a specific policyholder notice requirement may apply. Please note that circular [LI-CL-2021-004](#) contains the ISO Guide To Renewals With Changed Conditions For Commercial Lines, which is available only as a guide to assist participating companies in complying with various conditional renewal statutes or regulations, for the major commercial lines of insurance serviced by ISO. The information in the Guide does not necessarily reflect all requirements or exceptions that may apply, and it is not intended as a substitute for your review of all applicable statutes and regulations concerning policyholder notification.

REVISION DISTRIBUTION

We will issue a Notice to Manualholders with an edition date of 4-22 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

REFERENCE(S)

- [LI-CA-2021-299](#) (08/30/2021) New Jersey Revised Commercial Auto Optional Class Plan Loss Costs Filed
- [LI-CL-2021-004](#) (02/17/2021) Revised Lead Time Requirements Listing

ATTACHMENT(S)

- Amendment to Filing [CA-2021-BRLB1](#)
- Excel Workbook

FILES AVAILABLE FOR DOWNLOAD

To download all files associated with this circular, including attachments in the full circular PDF and/or any additional files not included in the PDF, search for the circular number on [ISOnet Circulars](#). Then click the Word/Excel link under the Full Circular column on the Search Results screen.

Please note that in some instances, not all files listed in the Attachment(s) block (if applicable) are included in the PDF.

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DATA QUALITY

Statistical plan data reported to ISO is first processed through a system of rigorous automated data verification procedures so that only valid data would be used for ratemaking. Subsequent to this initial data submission review, additional analyses on the statistical plan data involving an even more customized data review for this line were performed by staff. During these processes, various data records were excluded from the review. The ISO staff responsible for this circular also reviewed the data for reasonableness.

ACKNOWLEDGMENT OF ACTUARIAL QUALIFICATIONS

The American Academy of Actuaries' "Qualifications Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States" requires that an actuary issuing a Statement of Actuarial Opinion should include an acknowledgement with the opinion that he/she has met the qualification standards of the AAA. ISO considers this loss cost document a Statement of Actuarial Opinion; therefore, we are including the following acknowledgment:

I, Rebecca Gordon, am an Actuarial Associate for ISO, and I, Kevin Hughes, am an Actuarial Director for Commercial Auto for ISO. We are jointly responsible for the content of this Statement of Actuarial Opinion. We are both members of the American Academy of Actuaries and we meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

OPTIONAL CLASS PLAN INFORMATION

For the latest updates on the Optional Class Plan, visit <https://www.verisk.com/insurance/products/new-commercial-auto-class-plan>.

ISO RISK ANALYZER®

The loss cost analysis in this circular is reflected in ISO Risk Analyzer®, a suite of predictive models that help with granular pricing of insurance risks. Risk Analyzer can provide loss costs for refined territories and classes, as well as feed custom modeling efforts. For more information, please visit <https://www.verisk.com/riskanalyzer>.

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Commercial Auto Optional Classification Plan Loss Costs Revised in New Jersey

About This Filing

This filing contains loss cost pages for use with the Commercial Auto Optional Classification Plan (OCP) rules in Division One-Automobile of the Commercial Lines Manual (CLM).

The advisory prospective loss costs presented in this document for the Commercial Auto Optional Classification Plan are being revised concurrently with ISO's experience review in the companion filing CA-2021-BRLA1 (Amended). The overall statewide level change for the CA-2021-BRLA1 (Amended) filing is 4.0%. The loss cost percent changes in this filing track the percent changes in filing CA-2021-BRLA1 (Amended).

Background

ISO introduced the Optional Class Plan as an "optional rating manual/rating plan" to the standard ISO Commercial Auto Manual classification and rating system for those insurers who elect to use this rating approach. ISO did not file the Optional Class Plan on behalf of insurers that have given us filing authorization. Instead, it is up to each individual insurer to determine whether to adopt the ISO Optional Class Plan and to make an appropriate filing.

To maintain revenue neutrality between the standard ISO Class Plan and the Optional Class Plan, both sets of loss costs are revised simultaneously. This filing contains the Optional Class Plan loss costs to correspond with the revision in the experience review in the companion filing.

Related Filing

Companion filing:

- CA-2021-BRLA1 (Amended)

Calculation of Loss Costs

The advisory prospective loss costs presented in this document for the Commercial Auto Optional Classification Plan are being revised concurrently with ISO's experience review in the companion filing CA-2021-BRLA1 (Amended). The territorial base loss costs for the Optional Class Plan are calculated by applying an off-balance factor to the loss costs used with the standard (non-OCP) manual. For classes and coverages not impacted by the Optional Classification Plan, the loss costs in the standard manual are reproduced on the Optional Classification Plan loss cost pages, for the sake of convenience.

A summary of the off-balance factors by coverage are presented in Section A of this filing. The off-balance factors used in this filing were presented in the introductory filing CA-2016-BRLB1. The loss cost percent changes track the percent changes in filing CA-2021-BRLA1 (Amended).

Contents of Filing

This filing contains the following sections:

- ◆ **Section A – Calculation of the Optional Class Plan Base Loss Costs**
- ◆ **Section B – Optional Class Plan Loss Cost Pages**

Impact of Revision

As a result of this filing, participating insurers who opt to use the Optional Class Plan will adopt the territorial changes that track those filed in companion filing CA-2021-BRLA1 (Amended).

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SECTION A

CALCULATION OF OPTIONAL CLASS PLAN BASE LOSS COSTS

Table of Contents

Trucks, Tractors and Trailers and Private Passenger Types Liability	A2-A4
Trucks Tractors and Trailers Physical Damage.....	A5-A7
Private Passenger Types Physical Damage	A8-A9

New Jersey
Commercial Automobile
Trucks, Tractors, and Trailers (TTT) Liability

	(1)	(2)	(3)	(4)
		CA-2021-BRLA1		= (2) x (3)
	Current	(Amended)	Off	Revised
	Optional	Standard	Balance	Optional
Territory	Plan Base	Manual Base	Factor (b)	Plan Base
	Loss Cost	Loss Cost (a)		Loss Cost
101	1667	1661	1.092	1814
102	1266	1233	1.126	1388
103	1148	1188	1.082	1285
104	1251	1258	1.093	1375
105	1076	1026	1.136	1166
106	703	681	1.099	748
107	1103	1033	1.135	1172
108	1095	1140	1.096	1249
110	836	818	1.069	874
111	1249	1256	1.086	1364
112	905	871	1.080	941
113	808	783	1.091	854
114	660	654	1.078	705
115	658	630	1.100	693
116	671	706	1.075	759
117	722	678	1.131	767
119	866	829	1.137	943
122	1390	1362	1.081	1472
123	1399	1307	1.123	1468
124	950	951	1.087	1034
125	660	642	1.083	695
126	514	483	1.079	521
127	616	593	1.068	633
131	750	806	1.062	856
138	1275	1237	1.127	1394
139	861	821	1.086	892
140	857	832	1.082	900

(a) The loss costs reflect the 6.6% change filed in CA-2021-BRLA1 (Amended) for the TTT liability coverage.

(b) From filing CA-2016-BRLB1.

New Jersey
Commercial Automobile
Private Passenger Types (PPT) Liability
Subject to No Fault

Territory	(1) Current Optional Plan Base Loss Cost	(2) CA-2021-BRLA1 (Amended) Standard Manual Base Loss Cost (a)	(3) Off Balance Factor (b)	(4) = (2) x (3) Revised Optional Plan Base Loss Cost
101	1110	1119	1.026	1148
102	999	1027	1.032	1060
103	737	823	0.999	822
104	857	920	1.007	926
105	667	721	0.985	710
106	436	463	1.001	463
107	787	823	1.018	838
108	583	615	0.993	611
110	511	558	0.985	550
111	723	795	0.988	785
112	514	545	0.991	540
113	612	663	0.994	659
114	439	456	1.005	458
115	423	443	0.988	438
116	461	489	1.002	490
117	510	532	1.001	533
119	846	891	1.011	901
122	942	1014	0.989	1003
123	659	734	1.006	738
124	611	636	0.998	635
125	431	455	1.000	455
126	324	349	1.000	349
127	466	490	1.001	490
131	508	553	0.988	546
138	687	738	0.992	732
139	484	531	0.995	528
140	609	685	0.992	680

(a) The loss costs reflect the 6.6% change filed in CA-2021-BRLA1 (Amended) for the PPT liability coverage.

(b) From filing CA-2016-BRLB1.

New Jersey
Commercial Automobile
Private Passenger Types (PPT) Liability
Not Subject to No Fault

	(1)	(2)	(3)	(4)
	Current	CA-2021-BRLA1		= (2) x (3)
	Optional	(Amended)		Revised
	Plan Base	Standard	Off	Optional
Territory	Loss Cost	Manual Base	Balance	Plan Base
		Loss Cost (a)	Factor (b)	Loss Cost
101	1592	1605	1.026	1647
102	1439	1479	1.032	1526
103	1068	1192	0.999	1191
104	1242	1333	1.007	1342
105	957	1035	0.985	1019
106	632	669	1.001	670
107	1193	1248	1.018	1270
108	840	886	0.993	880
110	734	801	0.985	789
111	1043	1147	0.988	1133
112	736	780	0.991	773
113	907	982	0.994	976
114	635	659	1.005	662
115	600	629	0.988	621
116	661	702	1.002	703
117	740	772	1.001	773
119	1226	1292	1.011	1306
122	1350	1454	0.989	1438
123	951	1059	1.006	1065
124	884	921	0.998	919
125	618	652	1.000	652
126	470	506	1.000	506
127	673	706	1.001	707
131	730	794	0.988	784
138	989	1062	0.992	1054
139	696	763	0.995	759
140	876	985	0.992	977

(a) The loss costs reflect the 6.6% change filed in CA-2021-BRLA1 (Amended) for the PPT liability coverage.

(b) From filing CA-2016-BRLB1.

New Jersey
Commercial Automobile
Trucks, Tractors, and Trailers Collision

	(1)	(2)	(3)	(4)
		CA-2021-BRLA1		= (2) x (3)
	Current	(Amended)	Off	Revised
	Optional	Standard	Balance	Optional
Territory	Plan Base	Manual Base	Factor (b)	Plan Base
	Loss Cost	Loss Cost (a)		Loss Cost
101	366	275	1.331	366
102	437	348	1.257	437
103	317	245	1.295	317
104	397	302	1.315	397
105	341	257	1.327	341
106	316	247	1.278	316
107	312	234	1.332	312
108	362	272	1.331	362
110	280	222	1.262	280
111	309	240	1.287	309
112	314	244	1.287	314
113	276	212	1.304	276
114	290	227	1.278	290
115	292	236	1.239	292
116	257	200	1.286	257
117	295	227	1.301	295
119	377	276	1.367	377
122	457	351	1.303	457
123	494	385	1.282	494
124	326	252	1.293	326
125	302	234	1.291	302
126	285	228	1.250	285
127	272	216	1.260	272
131	304	242	1.258	304
138	366	274	1.337	366
139	315	240	1.314	315
140	333	256	1.302	333

(a) The loss costs reflect the "No Change (N.C.)" selected in CA-2021-BRLA1 (Amended) for the TTT collision coverage.

(b) From filing CA-2016-BRLB1.

New Jersey
Commercial Automobile
Trucks, Tractors, and Trailers Comprehensive

	(1)	(2)	(3)	(4)
	Current	CA-2021-BRLA1		= (2) x (3)
	Optional	(Amended)		Revised
	Plan Base	Standard	Off	Optional
Territory	Loss Cost	Manual Base	Balance	Plan Base
		Loss Cost (a)	Factor (b)	Loss Cost
101	131	129	1.019	131
102	132	121	1.093	132
103	112	112	1.004	112
104	139	138	1.010	139
105	117	119	0.987	117
106	79	84	0.939	79
107	106	103	1.031	106
108	126	128	0.982	126
110	71	75	0.945	71
111	125	128	0.978	125
112	89	90	0.988	89
113	90	95	0.951	90
114	73	76	0.963	73
115	80	86	0.936	80
116	62	65	0.956	62
117	77	80	0.966	77
119	112	117	0.954	112
122	126	118	1.072	126
123	141	137	1.027	141
124	104	104	1.000	104
125	87	92	0.949	87
126	89	97	0.921	89
127	73	76	0.961	73
131	103	109	0.948	103
138	115	119	0.965	115
139	96	97	0.987	96
140	101	104	0.973	101

(a) The loss costs reflect the "No Change (N.C.)" selected in CA-2021-BRLA1 (Amended) for the TTT comprehensive coverage.

(b) From filing CA-2016-BRLB1.

New Jersey
Commercial Automobile
Trucks, Tractors, and Trailers Specified Causes of Loss (Scol)

	(1)	(2)	(3)	(4)
	Current	CA-2021-BRLA1		= (2) x (3)
	Optional	(Amended)		Revised
	Plan Base	Standard	Off	Optional
Territory	Loss Cost	Manual Base	Balance	Plan Base
		Loss Cost (a)	Factor (b)	Loss Cost
101	123	121	1.019	123
102	124	113	1.093	124
103	105	105	1.004	105
104	130	129	1.010	130
105	110	111	0.987	110
106	74	79	0.939	74
107	99	96	1.031	99
108	118	120	0.982	118
110	66	70	0.945	66
111	117	120	0.978	117
112	83	84	0.988	83
113	85	89	0.951	85
114	68	71	0.963	68
115	75	80	0.936	75
116	58	61	0.956	58
117	72	75	0.966	72
119	105	110	0.954	105
122	118	110	1.072	118
123	131	128	1.027	131
124	97	97	1.000	97
125	82	86	0.949	82
126	84	91	0.921	84
127	68	71	0.961	68
131	97	102	0.948	97
138	107	111	0.965	107
139	90	91	0.987	90
140	94	97	0.973	94

(a) The loss costs reflect the "No Change (N.C.)" selected in CA-2021-BRLA1 (Amended) for the TTT comprehensive coverage.

(b) From filing CA-2016-BRLB1.

New Jersey
Commercial Automobile
Private Passenger Types Collision

	(1)	(2)	(3)	(4)
	Current	CA-2021-BRLA1		= (2) x (3)
	Optional	(Amended)		Revised
	Plan Base	Standard	Off	Optional
Territory	Loss Cost	Manual Base	Balance	Plan Base
		Loss Cost (a)	Factor (b)	Loss Cost
101	578	508	1.137	578
102	729	623	1.170	729
103	472	423	1.117	472
104	501	446	1.124	501
105	520	471	1.103	520
106	351	313	1.122	351
107	448	406	1.103	448
108	510	468	1.090	510
110	441	411	1.072	441
111	505	459	1.101	505
112	376	340	1.106	376
113	398	355	1.122	398
114	343	308	1.113	343
115	336	307	1.096	336
116	395	363	1.087	395
117	378	345	1.097	378
119	611	547	1.117	611
122	574	520	1.103	574
123	491	418	1.175	491
124	493	452	1.090	493
125	400	361	1.108	400
126	329	300	1.096	329
127	360	323	1.115	360
131	502	466	1.078	502
138	604	548	1.103	604
139	418	378	1.105	418
140	457	413	1.106	457

(a) The loss costs reflect the "No Change (N.C.)" selected in CA-2021-BRLA1 (Amended) for the PPT collision coverage.

(b) From filing CA-2016-BRLB1.

New Jersey
Commercial Automobile
Private Passenger Types Comprehensive

Territory	(1) Current Optional Plan Base Loss Cost	(2) CA-2021-BRLA1 (Amended) Standard Manual Base Loss Cost (a)	(3) Off Balance Factor (b)	(4) = (2) x (3) Revised Optional Plan Base Loss Cost
101	188	157	1.245	195
102	252	215	1.236	266
103	111	93	1.209	112
104	142	122	1.217	148
105	187	167	1.182	197
106	89	83	1.198	99
107	176	157	1.182	186
108	138	127	1.180	150
110	86	82	1.146	94
111	116	99	1.176	116
112	74	68	1.169	79
113	97	84	1.238	104
114	75	66	1.192	79
115	88	81	1.157	94
116	115	100	1.159	116
117	100	101	1.147	116
119	122	109	1.182	129
122	173	154	1.182	182
123	138	111	1.318	146
124	119	109	1.180	129
125	109	96	1.189	114
126	140	126	1.193	150
127	75	73	1.184	86
131	122	109	1.152	126
138	155	138	1.182	163
139	96	86	1.196	103
140	100	90	1.175	106

(a) The loss costs reflect the 6.6% change filed in CA-2021-BRLA1 (Amended) for the PPT comprehensive coverage.

(b) From filing CA-2016-BRLB1.

(c) Note that the loss costs for Private Passenger Types Specified Cause of Loss are calculated by applying a relativity of 0.936 to the loss costs in column (4).

SECTION B

OPTIONAL CLASS PLAN LOSS COST PAGES

Table of Contents

Liability, Medical Payments and PIP.....	B2-B28
Physical Damage.....	B29-B55

COMMERCIAL LINES MANUAL
 DIVISION ONE
 AUTOMOBILE
 LOSS COST PAGES
 OPTIONAL CLASS PLAN

NEW JERSEY (29)
 TERRITORY 101

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits	
	500	1000	2000	5000		
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 1814	\$4	\$6	\$8	\$14	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
<ul style="list-style-type: none"> ● NOT SUBJECT TO NO-FAULT 						
\$ 1647	\$10	\$17	\$29	\$51		
<ul style="list-style-type: none"> ● SUBJECT TO NO-FAULT 						
\$ 1148	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 232	Principally Operated By Employees \$ 197
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 7358	\$57	\$102	\$168	\$306		N/A
– SCHOOL AND CHURCH BUSES						
\$ 698	\$4	\$6	\$10	\$15		N/A
– OTHER BUSES						
\$ 5780	\$22	\$35	\$56	\$95		N/A
– VAN POOLS						
\$ 1744	\$14	\$21	\$32	\$56		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 1601	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> ● For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. ● For Private Passenger Types Classifications, refer to Rule 232. for premium development. ● For liability increased limits factors, refer to Rule 100. ● For Public Autos liability fleet factors, refer to Rule 39. ● Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. ● The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection. ● For Van Pool vehicles subject to no-fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium. 						

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES
OPTIONAL CLASS PLAN

LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits	
	500	1000	2000	5000		
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 1388	\$2	\$4	\$6	\$10	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT \$ 1526	\$9	\$16	\$27	\$47		
• SUBJECT TO NO-FAULT \$ 1060	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 126	Principally Operated By Employees \$ 107
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 5462	\$43	\$75	\$125	\$227		N/A
– SCHOOL AND CHURCH BUSES						
\$ 518	\$3	\$5	\$8	\$14		N/A
– OTHER BUSES						
\$ 4291	\$19	\$31	\$49	\$85		N/A
– VAN POOLS						
\$ 1295	\$10	\$16	\$24	\$42		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 1239	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For liability increased limits factors, refer to Rule 100. • For Public Autos liability fleet factors, refer to Rule 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. • The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection. • For Van Pool vehicles subject to no-fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium. 						

COMMERCIAL LINES MANUAL
 DIVISION ONE
 AUTOMOBILE
 LOSS COST PAGES
 OPTIONAL CLASS PLAN

NEW JERSEY (29)
 TERRITORY 103

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits	
	500	1000	2000	5000		
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 1285	\$4	\$6	\$8	\$14	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
<ul style="list-style-type: none"> ● NOT SUBJECT TO NO-FAULT 						
\$ 1191	\$8	\$13	\$21	\$38		
<ul style="list-style-type: none"> ● SUBJECT TO NO-FAULT 						
\$ 822	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 135	Principally Operated By Employees \$ 115
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 5263	\$41	\$73	\$120	\$219		N/A
– SCHOOL AND CHURCH BUSES						
\$ 499	\$3	\$5	\$8	\$14		N/A
– OTHER BUSES						
\$ 4134	\$19	\$31	\$49	\$84		N/A
– VAN POOLS						
\$ 1247	\$10	\$15	\$23	\$40		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 1192	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> ● For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. ● For Private Passenger Types Classifications, refer to Rule 232. for premium development. ● For liability increased limits factors, refer to Rule 100. ● For Public Autos liability fleet factors, refer to Rule 39. ● Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. ● The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection. ● For Van Pool vehicles subject to no-fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium. 						

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES
OPTIONAL CLASS PLAN

LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION	
	500	1000	2000	5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 1375	\$4	\$6	\$9	\$16	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
● NOT SUBJECT TO NO-FAULT						
\$ 1342	\$8	\$15	\$24	\$42		
● SUBJECT TO NO-FAULT						
\$ 926	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 125	Principally Operated By Employees \$ 106
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 5573	\$43	\$77	\$127	\$232		N/A
– SCHOOL AND CHURCH BUSES						
\$ 528	\$3	\$6	\$9	\$14		N/A
– OTHER BUSES						
\$ 4378	\$19	\$32	\$50	\$85		N/A
– VAN POOLS						
\$ 1321	\$10	\$16	\$24	\$42		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 1242	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> ● For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. ● For Private Passenger Types Classifications, refer to Rule 232. for premium development. ● For liability increased limits factors, refer to Rule 100. ● For Public Autos liability fleet factors, refer to Rule 39. ● Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. ● The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection. ● For Van Pool vehicles subject to no-fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium. 						

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES
OPTIONAL CLASS PLAN

NEW JERSEY (29)
TERRITORY 105

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits	
	500	1000	2000	5000		
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 1166	\$2	\$4	\$6	\$10	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
<ul style="list-style-type: none"> ● NOT SUBJECT TO NO-FAULT 						
\$ 1019	\$7	\$11	\$19	\$33		
<ul style="list-style-type: none"> ● SUBJECT TO NO-FAULT 						
\$ 710	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 119	Principally Operated By Employees \$ 101
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 4545	\$35	\$63	\$104	\$189	N/A	
– SCHOOL AND CHURCH BUSES						
\$ 431	\$3	\$6	\$9	\$15	N/A	
– OTHER BUSES						
\$ 3570	\$19	\$31	\$50	\$85	N/A	
– VAN POOLS						
\$ 1077	\$8	\$13	\$20	\$35	N/A	
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 1039	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> ● For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. ● For Private Passenger Types Classifications, refer to Rule 232. for premium development. ● For liability increased limits factors, refer to Rule 100. ● For Public Autos liability fleet factors, refer to Rule 39. ● Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. ● The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection. ● For Van Pool vehicles subject to no-fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium. 						

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES
OPTIONAL CLASS PLAN

LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits	
	500	1000	2000	5000		
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 748	\$2	\$3	\$4	\$7	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT \$ 670	\$4	\$7	\$12	\$21		
• SUBJECT TO NO-FAULT \$ 463	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 65	Principally Operated By Employees \$ 55
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 3017	\$24	\$42	\$69	\$126		N/A
– SCHOOL AND CHURCH BUSES						
\$ 286	\$3	\$4	\$7	\$11		N/A
– OTHER BUSES						
\$ 2370	\$15	\$24	\$38	\$65		N/A
– VAN POOLS						
\$ 715	\$6	\$9	\$13	\$23		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 747	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For liability increased limits factors, refer to Rule 100. • For Public Autos liability fleet factors, refer to Rule 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. • The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection. • For Van Pool vehicles subject to no-fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium. 						

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES
OPTIONAL CLASS PLAN

NEW JERSEY (29)
TERRITORY 107

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits	
	500	1000	2000	5000		
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 1172	\$2	\$3	\$4	\$8	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
<ul style="list-style-type: none"> ● NOT SUBJECT TO NO-FAULT 						
\$ 1270	\$8	\$14	\$22	\$40		
<ul style="list-style-type: none"> ● SUBJECT TO NO-FAULT 						
\$ 838	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 88	Principally Operated By Employees \$ 75
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 4576	\$36	\$63	\$104	\$190		N/A
– SCHOOL AND CHURCH BUSES						
\$ 434	\$3	\$5	\$8	\$12		N/A
– OTHER BUSES						
\$ 3595	\$17	\$28	\$44	\$75		N/A
– VAN POOLS						
\$ 1085	\$8	\$13	\$20	\$35		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 1128	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> ● For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. ● For Private Passenger Types Classifications, refer to Rule 232. for premium development. ● For liability increased limits factors, refer to Rule 100. ● For Public Autos liability fleet factors, refer to Rule 39. ● Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. ● The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection. ● For Van Pool vehicles subject to no-fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium. 						

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES
OPTIONAL CLASS PLAN

LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits	
	500	1000	2000	5000		
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 1249	\$3	\$5	\$8	\$13	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT \$ 880	\$6	\$10	\$16	\$28		
• SUBJECT TO NO-FAULT \$ 611	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 78	Principally Operated By Employees \$ 66
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 5050	\$39	\$70	\$115	\$210		N/A
– SCHOOL AND CHURCH BUSES						
\$ 479	\$3	\$6	\$9	\$14		N/A
– OTHER BUSES						
\$ 3967	\$20	\$33	\$52	\$89		N/A
– VAN POOLS						
\$ 1197	\$9	\$14	\$22	\$38		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 1020	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For liability increased limits factors, refer to Rule 100. • For Public Autos liability fleet factors, refer to Rule 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. • The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection. • For Van Pool vehicles subject to no-fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium. 						

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES
OPTIONAL CLASS PLAN

NEW JERSEY (29)
TERRITORY 110

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits	
	500	1000	2000	5000		
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 874	\$3	\$5	\$7	\$12	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
<ul style="list-style-type: none"> ● NOT SUBJECT TO NO-FAULT 						
\$ 789	\$5	\$9	\$14	\$25		
<ul style="list-style-type: none"> ● SUBJECT TO NO-FAULT 						
\$ 550	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 81	Principally Operated By Employees \$ 69
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 3624	\$28	\$50	\$83	\$151		N/A
– SCHOOL AND CHURCH BUSES						
\$ 344	\$3	\$5	\$7	\$12		N/A
– OTHER BUSES						
\$ 2847	\$16	\$26	\$42	\$71		N/A
– VAN POOLS						
\$ 859	\$7	\$10	\$16	\$28		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 874	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> ● For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. ● For Private Passenger Types Classifications, refer to Rule 232. for premium development. ● For liability increased limits factors, refer to Rule 100. ● For Public Autos liability fleet factors, refer to Rule 39. ● Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. ● The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection. ● For Van Pool vehicles subject to no-fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium. 						

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES
OPTIONAL CLASS PLAN

LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits	
	500	1000	2000	5000		
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 1364	\$3	\$5	\$7	\$12	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT \$ 1133	\$7	\$13	\$21	\$36		
• SUBJECT TO NO-FAULT \$ 785	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 108	Principally Operated By Employees \$ 92
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 5564	\$43	\$77	\$127	\$231		N/A
– SCHOOL AND CHURCH BUSES						
\$ 528	\$3	\$6	\$9	\$14		N/A
– OTHER BUSES						
\$ 4371	\$20	\$32	\$51	\$87		N/A
– VAN POOLS						
\$ 1319	\$10	\$16	\$24	\$42		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 1219	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For liability increased limits factors, refer to Rule 100. • For Public Autos liability fleet factors, refer to Rule 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. • The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection. • For Van Pool vehicles subject to no-fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium. 						

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES
OPTIONAL CLASS PLAN

NEW JERSEY (29)
TERRITORY 112

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits	
	500	1000	2000	5000		
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 941	\$3	\$4	\$6	\$10	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
<ul style="list-style-type: none"> ● NOT SUBJECT TO NO-FAULT 						
\$ 773	\$5	\$9	\$14	\$25		
<ul style="list-style-type: none"> ● SUBJECT TO NO-FAULT 						
\$ 540	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 87	Principally Operated By Employees \$ 74
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 3859	\$30	\$53	\$88	\$161	N/A	
– SCHOOL AND CHURCH BUSES						
\$ 366	\$3	\$4	\$7	\$11	N/A	
– OTHER BUSES						
\$ 3031	\$15	\$25	\$39	\$66	N/A	
– VAN POOLS						
\$ 915	\$7	\$11	\$17	\$29	N/A	
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 1062	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> ● For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. ● For Private Passenger Types Classifications, refer to Rule 232. for premium development. ● For liability increased limits factors, refer to Rule 100. ● For Public Autos liability fleet factors, refer to Rule 39. ● Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. ● The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection. ● For Van Pool vehicles subject to no–fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium. 						

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES
OPTIONAL CLASS PLAN

LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits	
	500	1000	2000	5000		
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 854	\$3	\$5	\$7	\$12	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT \$ 976	\$6	\$11	\$18	\$31		
• SUBJECT TO NO-FAULT \$ 659	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 143	Principally Operated By Employees \$ 122
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 3469	\$27	\$48	\$79	\$144		N/A
– SCHOOL AND CHURCH BUSES						
\$ 329	\$3	\$4	\$7	\$11		N/A
– OTHER BUSES						
\$ 2725	\$16	\$26	\$40	\$68		N/A
– VAN POOLS						
\$ 822	\$6	\$10	\$15	\$26		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 868	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For liability increased limits factors, refer to Rule 100. • For Public Autos liability fleet factors, refer to Rule 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. • The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection. • For Van Pool vehicles subject to no-fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium. 						

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES
OPTIONAL CLASS PLAN

NEW JERSEY (29)
TERRITORY 114

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits	
	500	1000	2000	5000		
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 705	\$3	\$4	\$6	\$10	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
<ul style="list-style-type: none"> ● NOT SUBJECT TO NO-FAULT 						
\$ 662	\$4	\$7	\$12	\$21		
<ul style="list-style-type: none"> ● SUBJECT TO NO-FAULT 						
\$ 458	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 73	Principally Operated By Employees \$ 62
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 2897	\$23	\$40	\$66	\$121	N/A	
– SCHOOL AND CHURCH BUSES						
\$ 275	\$3	\$4	\$7	\$11	N/A	
– OTHER BUSES						
\$ 2276	\$15	\$24	\$38	\$65	N/A	
– VAN POOLS						
\$ 687	\$5	\$8	\$13	\$22	N/A	
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 706	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> ● For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. ● For Private Passenger Types Classifications, refer to Rule 232. for premium development. ● For liability increased limits factors, refer to Rule 100. ● For Public Autos liability fleet factors, refer to Rule 39. ● Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. ● The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection. ● For Van Pool vehicles subject to no–fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium. 						

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES
OPTIONAL CLASS PLAN

LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION	
	500	1000	2000	5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 693	\$2	\$4	\$6	\$10	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
● NOT SUBJECT TO NO-FAULT						
\$ 621	\$4	\$7	\$11	\$20		
● SUBJECT TO NO-FAULT						
\$ 438	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 58	Principally Operated By Employees \$ 49
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 2791	\$22	\$39	\$64	\$116	N/A	
– SCHOOL AND CHURCH BUSES						
\$ 265	\$2	\$4	\$7	\$10	N/A	
– OTHER BUSES						
\$ 2192	\$14	\$24	\$37	\$64	N/A	
– VAN POOLS						
\$ 662	\$5	\$8	\$12	\$21	N/A	
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 701	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> ● For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. ● For Private Passenger Types Classifications, refer to Rule 232. for premium development. ● For liability increased limits factors, refer to Rule 100. ● For Public Autos liability fleet factors, refer to Rule 39. ● Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. ● The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection. ● For Van Pool vehicles subject to no–fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium. 						

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES
OPTIONAL CLASS PLAN

NEW JERSEY (29)
TERRITORY 116

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits	
	500	1000	2000	5000		
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 759	\$3	\$5	\$7	\$13	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
<ul style="list-style-type: none"> ● NOT SUBJECT TO NO-FAULT 						
\$ 703	\$4	\$8	\$13	\$22		
<ul style="list-style-type: none"> ● SUBJECT TO NO-FAULT 						
\$ 490	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 63	Principally Operated By Employees \$ 54
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 3128	\$24	\$43	\$71	\$130		N/A
– SCHOOL AND CHURCH BUSES						
\$ 297	\$3	\$5	\$7	\$11		N/A
– OTHER BUSES						
\$ 2457	\$15	\$25	\$40	\$68		N/A
– VAN POOLS						
\$ 741	\$6	\$9	\$14	\$24		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 737	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> ● For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. ● For Private Passenger Types Classifications, refer to Rule 232. for premium development. ● For liability increased limits factors, refer to Rule 100. ● For Public Autos liability fleet factors, refer to Rule 39. ● Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. ● The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection. ● For Van Pool vehicles subject to no–fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium. 						

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES
OPTIONAL CLASS PLAN

LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits	
	500	1000	2000	5000		
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 767	\$3	\$4	\$6	\$10	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT \$ 773	\$5	\$8	\$14	\$25		
• SUBJECT TO NO-FAULT \$ 533	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 64	Principally Operated By Employees \$ 54
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 3004	\$23	\$41	\$68	\$125		N/A
– SCHOOL AND CHURCH BUSES						
\$ 285	\$3	\$4	\$7	\$11		N/A
– OTHER BUSES						
\$ 2359	\$16	\$25	\$40	\$68		N/A
– VAN POOLS						
\$ 712	\$6	\$9	\$13	\$23		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 705	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For liability increased limits factors, refer to Rule 100. • For Public Autos liability fleet factors, refer to Rule 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. • The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection. • For Van Pool vehicles subject to no-fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium. 						

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES
OPTIONAL CLASS PLAN

NEW JERSEY (29)
TERRITORY 119

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits	
	500	1000	2000	5000		
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 943	\$2	\$3	\$5	\$8	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
● NOT SUBJECT TO NO-FAULT						
\$ 1306	\$8	\$14	\$23	\$41		
● SUBJECT TO NO-FAULT						
\$ 901	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 99	Principally Operated By Employees \$ 84
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 3672	\$29	\$51	\$84	\$153	N/A	
– SCHOOL AND CHURCH BUSES						
\$ 348	\$3	\$5	\$7	\$12	N/A	
– OTHER BUSES						
\$ 2885	\$16	\$26	\$40	\$69	N/A	
– VAN POOLS						
\$ 870	\$7	\$10	\$16	\$28	N/A	
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 939	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> ● For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. ● For Private Passenger Types Classifications, refer to Rule 232. for premium development. ● For liability increased limits factors, refer to Rule 100. ● For Public Autos liability fleet factors, refer to Rule 39. ● Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. ● The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection. ● For Van Pool vehicles subject to no-fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium. 						

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES
OPTIONAL CLASS PLAN

LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits	
	500	1000	2000	5000		
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 1472	\$3	\$4	\$7	\$11	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT \$ 1438	\$9	\$16	\$26	\$46		
• SUBJECT TO NO-FAULT \$ 1003	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 108	Principally Operated By Employees \$ 92
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 6034	\$47	\$83	\$138	\$251		N/A
– SCHOOL AND CHURCH BUSES						
\$ 572	\$5	\$8	\$12	\$19		N/A
– OTHER BUSES						
\$ 4740	\$26	\$42	\$66	\$112		N/A
– VAN POOLS						
\$ 1430	\$11	\$17	\$26	\$46		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 1377	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For liability increased limits factors, refer to Rule 100. • For Public Autos liability fleet factors, refer to Rule 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. • The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection. • For Van Pool vehicles subject to no-fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium. 						

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES
OPTIONAL CLASS PLAN

NEW JERSEY (29)
TERRITORY 123

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits	
	500	1000	2000	5000		
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 1468	\$3	\$4	\$6	\$10	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
<ul style="list-style-type: none"> ● NOT SUBJECT TO NO-FAULT 						
\$ 1065	\$7	\$12	\$19	\$34		
<ul style="list-style-type: none"> ● SUBJECT TO NO-FAULT 						
\$ 738	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 72	Principally Operated By Employees \$ 61
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 5790	\$45	\$80	\$132	\$241	N/A	
– SCHOOL AND CHURCH BUSES						
\$ 549	\$4	\$7	\$12	\$19	N/A	
– OTHER BUSES						
\$ 4548	\$25	\$40	\$63	\$108	N/A	
– VAN POOLS						
\$ 1372	\$11	\$16	\$25	\$44	N/A	
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 1404	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> ● For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. ● For Private Passenger Types Classifications, refer to Rule 232. for premium development. ● For liability increased limits factors, refer to Rule 100. ● For Public Autos liability fleet factors, refer to Rule 39. ● Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. ● The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection. ● For Van Pool vehicles subject to no-fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium. 						

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES
OPTIONAL CLASS PLAN

LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION	
	500	1000	2000	5000	Basic Limits	
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 1034	\$3	\$4	\$6	\$11	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT \$ 919	\$6	\$10	\$17	\$29		
• SUBJECT TO NO-FAULT \$ 635	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 60	Principally Operated By Employees \$ 51
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 4213	\$33	\$58	\$96	\$175	N/A	
– SCHOOL AND CHURCH BUSES						
\$ 399	\$3	\$5	\$8	\$14	N/A	
– OTHER BUSES						
\$ 3309	\$17	\$27	\$43	\$73	N/A	
– VAN POOLS						
\$ 999	\$8	\$12	\$18	\$32	N/A	
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 1057	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For liability increased limits factors, refer to Rule 100. • For Public Autos liability fleet factors, refer to Rule 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. • The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection. • For Van Pool vehicles subject to no–fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium. 						

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES
OPTIONAL CLASS PLAN

NEW JERSEY (29)
TERRITORY 125

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits	
	500	1000	2000	5000		
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 695	\$2	\$4	\$6	\$10	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
● NOT SUBJECT TO NO-FAULT						
\$ 652	\$4	\$7	\$12	\$21		
● SUBJECT TO NO-FAULT						
\$ 455	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 53	Principally Operated By Employees \$ 45
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 2844	\$22	\$39	\$65	\$118		N/A
– SCHOOL AND CHURCH BUSES						
\$ 270	\$3	\$4	\$7	\$11		N/A
– OTHER BUSES						
\$ 2234	\$15	\$24	\$38	\$64		N/A
– VAN POOLS						
\$ 674	\$5	\$8	\$12	\$22		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 710	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> ● For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. ● For Private Passenger Types Classifications, refer to Rule 232. for premium development. ● For liability increased limits factors, refer to Rule 100. ● For Public Autos liability fleet factors, refer to Rule 39. ● Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. ● The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection. ● For Van Pool vehicles subject to no-fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium. 						

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES
OPTIONAL CLASS PLAN

LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits	
	500	1000	2000	5000		
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 521	\$3	\$4	\$6	\$10	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
● NOT SUBJECT TO NO-FAULT						
\$ 506	\$3	\$6	\$9	\$16		
● SUBJECT TO NO-FAULT						
\$ 349	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 44	Principally Operated By Employees \$ 37
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 2140	\$17	\$30	\$49	\$89		N/A
– SCHOOL AND CHURCH BUSES						
\$ 203	\$2	\$4	\$6	\$9		N/A
– OTHER BUSES						
\$ 1681	\$13	\$21	\$33	\$56		N/A
– VAN POOLS						
\$ 507	\$4	\$6	\$9	\$16		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 574	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> ● For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. ● For Private Passenger Types Classifications, refer to Rule 232. for premium development. ● For liability increased limits factors, refer to Rule 100. ● For Public Autos liability fleet factors, refer to Rule 39. ● Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. ● The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection. ● For Van Pool vehicles subject to no-fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium. 						

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES
OPTIONAL CLASS PLAN

NEW JERSEY (29)
TERRITORY 127

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits	
	500	1000	2000	5000		
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 633	\$3	\$4	\$6	\$11	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
<ul style="list-style-type: none"> ● NOT SUBJECT TO NO-FAULT 						
\$ 707	\$4	\$8	\$13	\$22		
<ul style="list-style-type: none"> ● SUBJECT TO NO-FAULT 						
\$ 490	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 108	Principally Operated By Employees \$ 92
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 2627	\$20	\$36	\$60	\$109	N/A	
– SCHOOL AND CHURCH BUSES						
\$ 249	\$2	\$4	\$6	\$10	N/A	
– OTHER BUSES						
\$ 2064	\$14	\$24	\$37	\$63	N/A	
– VAN POOLS						
\$ 623	\$5	\$7	\$12	\$20	N/A	
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 650	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> ● For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. ● For Private Passenger Types Classifications, refer to Rule 232. for premium development. ● For liability increased limits factors, refer to Rule 100. ● For Public Autos liability fleet factors, refer to Rule 39. ● Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. ● The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection. ● For Van Pool vehicles subject to no-fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium. 						

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES
OPTIONAL CLASS PLAN

LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits	
	500	1000	2000	5000		
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 856	\$4	\$6	\$8	\$14	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
<ul style="list-style-type: none"> NOT SUBJECT TO NO-FAULT 	\$ 784	\$5	\$9	\$14	\$25	
<ul style="list-style-type: none"> SUBJECT TO NO-FAULT 	\$ 546	N/A	N/A	N/A	N/A	
					Not Principally Operated By Employees	Principally Operated By Employees
					\$ 65	\$ 55
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 3571	\$28	\$49	\$81	\$149		N/A
– SCHOOL AND CHURCH BUSES						
\$ 339	\$3	\$5	\$8	\$12		N/A
– OTHER BUSES						
\$ 2805	\$17	\$28	\$43	\$75		N/A
– VAN POOLS						
\$ 846	\$7	\$10	\$16	\$27		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 801	Refer to Rule 49.				All Autos	N/A
<ul style="list-style-type: none"> For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. For Private Passenger Types Classifications, refer to Rule 232. for premium development. For liability increased limits factors, refer to Rule 100. For Public Autos liability fleet factors, refer to Rule 39. Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection. For Van Pool vehicles subject to no-fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium. 						

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES
OPTIONAL CLASS PLAN

NEW JERSEY (29)
TERRITORY 138

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits	
	500	1000	2000	5000		
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 1394	\$4	\$7	\$10	\$17	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
<ul style="list-style-type: none"> ● NOT SUBJECT TO NO-FAULT 						
\$ 1054	\$7	\$12	\$19	\$34		
<ul style="list-style-type: none"> ● SUBJECT TO NO-FAULT 						
\$ 732	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 134	Principally Operated By Employees \$ 114
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 5480	\$43	\$76	\$125	\$228		N/A
– SCHOOL AND CHURCH BUSES						
\$ 520	\$4	\$7	\$11	\$18		N/A
– OTHER BUSES						
\$ 4305	\$19	\$31	\$49	\$84		N/A
– VAN POOLS						
\$ 1299	\$10	\$16	\$24	\$42		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 1270	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> ● For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. ● For Private Passenger Types Classifications, refer to Rule 232. for premium development. ● For liability increased limits factors, refer to Rule 100. ● For Public Autos liability fleet factors, refer to Rule 39. ● Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. ● The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection. ● For Van Pool vehicles subject to no-fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium. 						

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES
OPTIONAL CLASS PLAN

LIABILITY Limit Of Liab. \$100,000	MEDICAL PAYMENTS Limit Per Person				PERSONAL INJURY PROTECTION Basic Limits	
	500	1000	2000	5000		
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 892	\$3	\$5	\$7	\$12	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
• NOT SUBJECT TO NO-FAULT \$ 759	\$5	\$8	\$14	\$24		
• SUBJECT TO NO-FAULT \$ 528	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 47	Principally Operated By Employees \$ 40
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 3637	\$28	\$50	\$83	\$151		N/A
– SCHOOL AND CHURCH BUSES						
\$ 345	\$3	\$4	\$7	\$11		N/A
– OTHER BUSES						
\$ 2857	\$16	\$26	\$40	\$69		N/A
– VAN POOLS						
\$ 862	\$7	\$10	\$16	\$28		N/A
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 919	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. • For liability increased limits factors, refer to Rule 100. • For Public Autos liability fleet factors, refer to Rule 39. • Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. • The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection. • For Van Pool vehicles subject to no-fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium. 						

COMMERCIAL LINES MANUAL
 DIVISION ONE
 AUTOMOBILE
 LOSS COST PAGES
 OPTIONAL CLASS PLAN

NEW JERSEY (29)
 TERRITORY 140

LIABILITY	MEDICAL PAYMENTS				PERSONAL INJURY PROTECTION	
Limit Of Liab. \$100,000	Limit Per Person				Basic Limits	
	500	1000	2000	5000		
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS						
\$ 900	\$2	\$4	\$6	\$10	N/A	N/A
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS						
● NOT SUBJECT TO NO-FAULT						
\$ 977	\$6	\$11	\$18	\$31		
● SUBJECT TO NO-FAULT						
\$ 680	N/A	N/A	N/A	N/A	Not Principally Operated By Employees \$ 60	Principally Operated By Employees \$ 51
RULE 40. PUBLIC AUTO CLASSIFICATIONS –						
– TAXICABS AND LIMOUSINES						
\$ 3686	\$29	\$51	\$84	\$153	N/A	
– SCHOOL AND CHURCH BUSES						
\$ 349	\$3	\$4	\$7	\$11	N/A	
– OTHER BUSES						
\$ 2895	\$11	\$18	\$28	\$48	N/A	
– VAN POOLS						
\$ 874	\$7	\$10	\$16	\$28	N/A	
RULE 49. AUTO DEALERS – PREMIUM DEVELOPMENT						
\$ 974	Refer to Rule 49.				All Autos N/A	
<ul style="list-style-type: none"> ● For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. ● For Private Passenger Types Classifications, refer to Rule 232. for premium development. ● For liability increased limits factors, refer to Rule 100. ● For Public Autos liability fleet factors, refer to Rule 39. ● Other Than Auto losses for Auto Dealers risks are subject to an aggregate limit equal to three times the liability limit. For additional limits, refer to Rule 49. ● The liability loss cost shown for Rule 49. Auto Dealers – Premium Development includes personal injury protection. ● For Van Pool vehicles subject to no-fault, charge .93 of the otherwise applicable liability rate to develop a combined liability and personal injury protection premium. 						

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES
OPTIONAL CLASS PLAN

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 123	\$ 131	\$ 366
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 183	\$ 195	\$ 578
<ul style="list-style-type: none"> ● For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. ● For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 133	\$ 142	\$ 426
– SCHOOL AND CHURCH BUSES			
	\$ 61	\$ 65	\$ 127
– OTHER BUSES			
	\$ 61	\$ 65	\$ 127
– VAN POOLS			
	\$ 133	\$ 142	\$ 426
<ul style="list-style-type: none"> ● For Public Autos physical damage fleet factors, refer to Rule 39. ● For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. ● For Public Autos Deductible factors, refer to Rule 98. ● For Public Autos Original Cost New and Age Group factors, refer to Rule 101. ● For Public Autos Stated Amount factors, refer to Rule 101. 			

COMMERCIAL LINES MANUAL
 DIVISION ONE
 AUTOMOBILE
 LOSS COST PAGES
 OPTIONAL CLASS PLAN

NEW JERSEY (29)
 TERRITORY 102

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 124	\$ 132	\$ 437
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 249	\$ 266	\$ 729
<ul style="list-style-type: none"> ● For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. ● For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 124	\$ 133	\$ 539
– SCHOOL AND CHURCH BUSES			
	\$ 57	\$ 61	\$ 160
– OTHER BUSES			
	\$ 57	\$ 61	\$ 160
– VAN POOLS			
	\$ 124	\$ 133	\$ 539
<ul style="list-style-type: none"> ● For Public Autos physical damage fleet factors, refer to Rule 39. ● For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. ● For Public Autos Deductible factors, refer to Rule 98. ● For Public Autos Original Cost New and Age Group factors, refer to Rule 101. ● For Public Autos Stated Amount factors, refer to Rule 101. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES
OPTIONAL CLASS PLAN

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 105	\$ 112	\$ 317
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 105	\$ 112	\$ 472
<ul style="list-style-type: none"> ● For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. ● For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 116	\$ 123	\$ 380
– SCHOOL AND CHURCH BUSES			
	\$ 53	\$ 56	\$ 113
– OTHER BUSES			
	\$ 53	\$ 56	\$ 113
– VAN POOLS			
	\$ 116	\$ 123	\$ 380
<ul style="list-style-type: none"> ● For Public Autos physical damage fleet factors, refer to Rule 39. ● For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. ● For Public Autos Deductible factors, refer to Rule 98. ● For Public Autos Original Cost New and Age Group factors, refer to Rule 101. ● For Public Autos Stated Amount factors, refer to Rule 101. 			

COMMERCIAL LINES MANUAL
 DIVISION ONE
 AUTOMOBILE
 LOSS COST PAGES
 OPTIONAL CLASS PLAN

NEW JERSEY (29)
 TERRITORY 104

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 130	\$ 139	\$ 397
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 139	\$ 148	\$ 501
<ul style="list-style-type: none"> ● For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. ● For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 142	\$ 152	\$ 468
– SCHOOL AND CHURCH BUSES			
	\$ 65	\$ 69	\$ 139
– OTHER BUSES			
	\$ 65	\$ 69	\$ 139
– VAN POOLS			
	\$ 142	\$ 152	\$ 468
<ul style="list-style-type: none"> ● For Public Autos physical damage fleet factors, refer to Rule 39. ● For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. ● For Public Autos Deductible factors, refer to Rule 98. ● For Public Autos Original Cost New and Age Group factors, refer to Rule 101. ● For Public Autos Stated Amount factors, refer to Rule 101. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES
OPTIONAL CLASS PLAN

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 110	\$ 117	\$ 341
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 184	\$ 197	\$ 520
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 122	\$ 131	\$ 398
– SCHOOL AND CHURCH BUSES			
	\$ 56	\$ 60	\$ 118
– OTHER BUSES			
	\$ 56	\$ 60	\$ 118
– VAN POOLS			
	\$ 122	\$ 131	\$ 398
<ul style="list-style-type: none"> • For Public Autos physical damage fleet factors, refer to Rule 39. • For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. • For Public Autos Deductible factors, refer to Rule 98. • For Public Autos Original Cost New and Age Group factors, refer to Rule 101. • For Public Autos Stated Amount factors, refer to Rule 101. 			

COMMERCIAL LINES MANUAL
 DIVISION ONE
 AUTOMOBILE
 LOSS COST PAGES
 OPTIONAL CLASS PLAN

NEW JERSEY (29)
 TERRITORY 106

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 74	\$ 79	\$ 316
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 93	\$ 99	\$ 351
<ul style="list-style-type: none"> ● For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. ● For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 87	\$ 92	\$ 383
– SCHOOL AND CHURCH BUSES			
	\$ 40	\$ 42	\$ 114
– OTHER BUSES			
	\$ 40	\$ 42	\$ 114
– VAN POOLS			
	\$ 87	\$ 92	\$ 383
<ul style="list-style-type: none"> ● For Public Autos physical damage fleet factors, refer to Rule 39. ● For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. ● For Public Autos Deductible factors, refer to Rule 98. ● For Public Autos Original Cost New and Age Group factors, refer to Rule 101. ● For Public Autos Stated Amount factors, refer to Rule 101. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES
OPTIONAL CLASS PLAN

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 99	\$ 106	\$ 312
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 174	\$ 186	\$ 448
<ul style="list-style-type: none"> ● For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. ● For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 106	\$ 113	\$ 363
– SCHOOL AND CHURCH BUSES			
	\$ 48	\$ 52	\$ 108
– OTHER BUSES			
	\$ 48	\$ 52	\$ 108
– VAN POOLS			
	\$ 106	\$ 113	\$ 363
<ul style="list-style-type: none"> ● For Public Autos physical damage fleet factors, refer to Rule 39. ● For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. ● For Public Autos Deductible factors, refer to Rule 98. ● For Public Autos Original Cost New and Age Group factors, refer to Rule 101. ● For Public Autos Stated Amount factors, refer to Rule 101. 			

COMMERCIAL LINES MANUAL
 DIVISION ONE
 AUTOMOBILE
 LOSS COST PAGES
 OPTIONAL CLASS PLAN

NEW JERSEY (29)
 TERRITORY 108

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 118	\$ 126	\$ 362
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 140	\$ 150	\$ 510
<ul style="list-style-type: none"> ● For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. ● For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 132	\$ 141	\$ 422
– SCHOOL AND CHURCH BUSES			
	\$ 60	\$ 64	\$ 125
– OTHER BUSES			
	\$ 60	\$ 64	\$ 125
– VAN POOLS			
	\$ 132	\$ 141	\$ 422
<ul style="list-style-type: none"> ● For Public Autos physical damage fleet factors, refer to Rule 39. ● For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. ● For Public Autos Deductible factors, refer to Rule 98. ● For Public Autos Original Cost New and Age Group factors, refer to Rule 101. ● For Public Autos Stated Amount factors, refer to Rule 101. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES
OPTIONAL CLASS PLAN

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 66	\$ 71	\$ 280
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 88	\$ 94	\$ 441
<ul style="list-style-type: none"> ● For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. ● For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 77	\$ 83	\$ 344
– SCHOOL AND CHURCH BUSES			
	\$ 35	\$ 38	\$ 102
– OTHER BUSES			
	\$ 35	\$ 38	\$ 102
– VAN POOLS			
	\$ 77	\$ 83	\$ 344
<ul style="list-style-type: none"> ● For Public Autos physical damage fleet factors, refer to Rule 39. ● For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. ● For Public Autos Deductible factors, refer to Rule 98. ● For Public Autos Original Cost New and Age Group factors, refer to Rule 101. ● For Public Autos Stated Amount factors, refer to Rule 101. 			

COMMERCIAL LINES MANUAL
 DIVISION ONE
 AUTOMOBILE
 LOSS COST PAGES
 OPTIONAL CLASS PLAN

NEW JERSEY (29)
 TERRITORY 111

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 117	\$ 125	\$ 309
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 109	\$ 116	\$ 505
<ul style="list-style-type: none"> ● For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. ● For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 132	\$ 141	\$ 372
– SCHOOL AND CHURCH BUSES			
	\$ 60	\$ 64	\$ 110
– OTHER BUSES			
	\$ 60	\$ 64	\$ 110
– VAN POOLS			
	\$ 132	\$ 141	\$ 372
<ul style="list-style-type: none"> ● For Public Autos physical damage fleet factors, refer to Rule 39. ● For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. ● For Public Autos Deductible factors, refer to Rule 98. ● For Public Autos Original Cost New and Age Group factors, refer to Rule 101. ● For Public Autos Stated Amount factors, refer to Rule 101. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES
OPTIONAL CLASS PLAN

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 83	\$ 89	\$ 314
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 74	\$ 79	\$ 376
<ul style="list-style-type: none"> ● For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. ● For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 92	\$ 99	\$ 378
– SCHOOL AND CHURCH BUSES			
	\$ 42	\$ 45	\$ 112
– OTHER BUSES			
	\$ 42	\$ 45	\$ 112
– VAN POOLS			
	\$ 92	\$ 99	\$ 378
<ul style="list-style-type: none"> ● For Public Autos physical damage fleet factors, refer to Rule 39. ● For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. ● For Public Autos Deductible factors, refer to Rule 98. ● For Public Autos Original Cost New and Age Group factors, refer to Rule 101. ● For Public Autos Stated Amount factors, refer to Rule 101. 			

COMMERCIAL LINES MANUAL
 DIVISION ONE
 AUTOMOBILE
 LOSS COST PAGES
 OPTIONAL CLASS PLAN

NEW JERSEY (29)
 TERRITORY 113

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 85	\$ 90	\$ 276
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 97	\$ 104	\$ 398
<ul style="list-style-type: none"> ● For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. ● For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 98	\$ 105	\$ 329
– SCHOOL AND CHURCH BUSES			
	\$ 45	\$ 48	\$ 98
– OTHER BUSES			
	\$ 45	\$ 48	\$ 98
– VAN POOLS			
	\$ 98	\$ 105	\$ 329
<ul style="list-style-type: none"> ● For Public Autos physical damage fleet factors, refer to Rule 39. ● For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. ● For Public Autos Deductible factors, refer to Rule 98. ● For Public Autos Original Cost New and Age Group factors, refer to Rule 101. ● For Public Autos Stated Amount factors, refer to Rule 101. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES
OPTIONAL CLASS PLAN

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 68	\$ 73	\$ 290
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 74	\$ 79	\$ 343
<ul style="list-style-type: none"> ● For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. ● For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 78	\$ 84	\$ 352
– SCHOOL AND CHURCH BUSES			
	\$ 36	\$ 38	\$ 104
– OTHER BUSES			
	\$ 36	\$ 38	\$ 104
– VAN POOLS			
	\$ 78	\$ 84	\$ 352
<ul style="list-style-type: none"> ● For Public Autos physical damage fleet factors, refer to Rule 39. ● For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. ● For Public Autos Deductible factors, refer to Rule 98. ● For Public Autos Original Cost New and Age Group factors, refer to Rule 101. ● For Public Autos Stated Amount factors, refer to Rule 101. 			

COMMERCIAL LINES MANUAL
 DIVISION ONE
 AUTOMOBILE
 LOSS COST PAGES
 OPTIONAL CLASS PLAN

NEW JERSEY (29)
 TERRITORY 115

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 75	\$ 80	\$ 292
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 88	\$ 94	\$ 336
<ul style="list-style-type: none"> ● For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. ● For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 88	\$ 95	\$ 366
– SCHOOL AND CHURCH BUSES			
	\$ 40	\$ 43	\$ 109
– OTHER BUSES			
	\$ 40	\$ 43	\$ 109
– VAN POOLS			
	\$ 88	\$ 95	\$ 366
<ul style="list-style-type: none"> ● For Public Autos physical damage fleet factors, refer to Rule 39. ● For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. ● For Public Autos Deductible factors, refer to Rule 98. ● For Public Autos Original Cost New and Age Group factors, refer to Rule 101. ● For Public Autos Stated Amount factors, refer to Rule 101. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES
OPTIONAL CLASS PLAN

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 58	\$ 62	\$ 257
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 109	\$ 116	\$ 395
<ul style="list-style-type: none"> ● For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. ● For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 67	\$ 72	\$ 310
– SCHOOL AND CHURCH BUSES			
	\$ 31	\$ 33	\$ 92
– OTHER BUSES			
	\$ 31	\$ 33	\$ 92
– VAN POOLS			
	\$ 67	\$ 72	\$ 310
<ul style="list-style-type: none"> ● For Public Autos physical damage fleet factors, refer to Rule 39. ● For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. ● For Public Autos Deductible factors, refer to Rule 98. ● For Public Autos Original Cost New and Age Group factors, refer to Rule 101. ● For Public Autos Stated Amount factors, refer to Rule 101. 			

COMMERCIAL LINES MANUAL
 DIVISION ONE
 AUTOMOBILE
 LOSS COST PAGES
 OPTIONAL CLASS PLAN

NEW JERSEY (29)
 TERRITORY 117

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 72	\$ 77	\$ 295
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 109	\$ 116	\$ 378
<ul style="list-style-type: none"> ● For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. ● For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 83	\$ 88	\$ 352
– SCHOOL AND CHURCH BUSES			
	\$ 38	\$ 40	\$ 104
– OTHER BUSES			
	\$ 38	\$ 40	\$ 104
– VAN POOLS			
	\$ 83	\$ 88	\$ 352
<ul style="list-style-type: none"> ● For Public Autos physical damage fleet factors, refer to Rule 39. ● For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. ● For Public Autos Deductible factors, refer to Rule 98. ● For Public Autos Original Cost New and Age Group factors, refer to Rule 101. ● For Public Autos Stated Amount factors, refer to Rule 101. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES
OPTIONAL CLASS PLAN

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 105	\$ 112	\$ 377
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 121	\$ 129	\$ 611
<ul style="list-style-type: none"> ● For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. ● For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 121	\$ 129	\$ 428
– SCHOOL AND CHURCH BUSES			
	\$ 55	\$ 59	\$ 127
– OTHER BUSES			
	\$ 55	\$ 59	\$ 127
– VAN POOLS			
	\$ 121	\$ 129	\$ 428
<ul style="list-style-type: none"> ● For Public Autos physical damage fleet factors, refer to Rule 39. ● For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. ● For Public Autos Deductible factors, refer to Rule 98. ● For Public Autos Original Cost New and Age Group factors, refer to Rule 101. ● For Public Autos Stated Amount factors, refer to Rule 101. 			

COMMERCIAL LINES MANUAL
 DIVISION ONE
 AUTOMOBILE
 LOSS COST PAGES
 OPTIONAL CLASS PLAN

NEW JERSEY (29)
 TERRITORY 122

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 118	\$ 126	\$ 457
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 170	\$ 182	\$ 574
<ul style="list-style-type: none"> ● For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. ● For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 121	\$ 130	\$ 544
– SCHOOL AND CHURCH BUSES			
	\$ 55	\$ 59	\$ 161
– OTHER BUSES			
	\$ 55	\$ 59	\$ 161
– VAN POOLS			
	\$ 121	\$ 130	\$ 544
<ul style="list-style-type: none"> ● For Public Autos physical damage fleet factors, refer to Rule 39. ● For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. ● For Public Autos Deductible factors, refer to Rule 98. ● For Public Autos Original Cost New and Age Group factors, refer to Rule 101. ● For Public Autos Stated Amount factors, refer to Rule 101. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES
OPTIONAL CLASS PLAN

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 131	\$ 141	\$ 494
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 137	\$ 146	\$ 491
<ul style="list-style-type: none"> ● For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. ● For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 141	\$ 151	\$ 597
– SCHOOL AND CHURCH BUSES			
	\$ 64	\$ 69	\$ 177
– OTHER BUSES			
	\$ 64	\$ 69	\$ 177
– VAN POOLS			
	\$ 141	\$ 151	\$ 597
<ul style="list-style-type: none"> ● For Public Autos physical damage fleet factors, refer to Rule 39. ● For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. ● For Public Autos Deductible factors, refer to Rule 98. ● For Public Autos Original Cost New and Age Group factors, refer to Rule 101. ● For Public Autos Stated Amount factors, refer to Rule 101. 			

COMMERCIAL LINES MANUAL
 DIVISION ONE
 AUTOMOBILE
 LOSS COST PAGES
 OPTIONAL CLASS PLAN

NEW JERSEY (29)
 TERRITORY 124

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 97	\$ 104	\$ 326
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 121	\$ 129	\$ 493
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 107	\$ 114	\$ 391
– SCHOOL AND CHURCH BUSES			
	\$ 49	\$ 52	\$ 116
– OTHER BUSES			
	\$ 49	\$ 52	\$ 116
– VAN POOLS			
	\$ 107	\$ 114	\$ 391
<ul style="list-style-type: none"> • For Public Autos physical damage fleet factors, refer to Rule 39. • For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. • For Public Autos Deductible factors, refer to Rule 98. • For Public Autos Original Cost New and Age Group factors, refer to Rule 101. • For Public Autos Stated Amount factors, refer to Rule 101. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES
OPTIONAL CLASS PLAN

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 82	\$ 87	\$ 302
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 107	\$ 114	\$ 400
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 95	\$ 101	\$ 363
– SCHOOL AND CHURCH BUSES			
	\$ 43	\$ 46	\$ 108
– OTHER BUSES			
	\$ 43	\$ 46	\$ 108
– VAN POOLS			
	\$ 95	\$ 101	\$ 363
<ul style="list-style-type: none"> • For Public Autos physical damage fleet factors, refer to Rule 39. • For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. • For Public Autos Deductible factors, refer to Rule 98. • For Public Autos Original Cost New and Age Group factors, refer to Rule 101. • For Public Autos Stated Amount factors, refer to Rule 101. 			

COMMERCIAL LINES MANUAL
 DIVISION ONE
 AUTOMOBILE
 LOSS COST PAGES
 OPTIONAL CLASS PLAN

NEW JERSEY (29)
 TERRITORY 126

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 84	\$ 89	\$ 285
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 140	\$ 150	\$ 329
<ul style="list-style-type: none"> ● For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. ● For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 100	\$ 107	\$ 353
– SCHOOL AND CHURCH BUSES			
	\$ 46	\$ 49	\$ 105
– OTHER BUSES			
	\$ 46	\$ 49	\$ 105
– VAN POOLS			
	\$ 100	\$ 107	\$ 353
<ul style="list-style-type: none"> ● For Public Autos physical damage fleet factors, refer to Rule 39. ● For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. ● For Public Autos Deductible factors, refer to Rule 98. ● For Public Autos Original Cost New and Age Group factors, refer to Rule 101. ● For Public Autos Stated Amount factors, refer to Rule 101. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES
OPTIONAL CLASS PLAN

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 68	\$ 73	\$ 272
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 80	\$ 86	\$ 360
<ul style="list-style-type: none"> ● For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. ● For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 78	\$ 84	\$ 335
– SCHOOL AND CHURCH BUSES			
	\$ 36	\$ 38	\$ 99
– OTHER BUSES			
	\$ 36	\$ 38	\$ 99
– VAN POOLS			
	\$ 78	\$ 84	\$ 335
<ul style="list-style-type: none"> ● For Public Autos physical damage fleet factors, refer to Rule 39. ● For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. ● For Public Autos Deductible factors, refer to Rule 98. ● For Public Autos Original Cost New and Age Group factors, refer to Rule 101. ● For Public Autos Stated Amount factors, refer to Rule 101. 			

COMMERCIAL LINES MANUAL
 DIVISION ONE
 AUTOMOBILE
 LOSS COST PAGES
 OPTIONAL CLASS PLAN

NEW JERSEY (29)
 TERRITORY 131

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 97	\$ 103	\$ 304
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 118	\$ 126	\$ 502
<ul style="list-style-type: none"> ● For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. ● For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 112	\$ 120	\$ 375
– SCHOOL AND CHURCH BUSES			
	\$ 51	\$ 55	\$ 111
– OTHER BUSES			
	\$ 51	\$ 55	\$ 111
– VAN POOLS			
	\$ 112	\$ 120	\$ 375
<ul style="list-style-type: none"> ● For Public Autos physical damage fleet factors, refer to Rule 39. ● For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. ● For Public Autos Deductible factors, refer to Rule 98. ● For Public Autos Original Cost New and Age Group factors, refer to Rule 101. ● For Public Autos Stated Amount factors, refer to Rule 101. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES
OPTIONAL CLASS PLAN

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 107	\$ 115	\$ 366
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 153	\$ 163	\$ 604
<ul style="list-style-type: none"> • For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. • For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 122	\$ 131	\$ 425
– SCHOOL AND CHURCH BUSES			
	\$ 56	\$ 60	\$ 126
– OTHER BUSES			
	\$ 56	\$ 60	\$ 126
– VAN POOLS			
	\$ 122	\$ 131	\$ 425
<ul style="list-style-type: none"> • For Public Autos physical damage fleet factors, refer to Rule 39. • For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. • For Public Autos Deductible factors, refer to Rule 98. • For Public Autos Original Cost New and Age Group factors, refer to Rule 101. • For Public Autos Stated Amount factors, refer to Rule 101. 			

COMMERCIAL LINES MANUAL
 DIVISION ONE
 AUTOMOBILE
 LOSS COST PAGES
 OPTIONAL CLASS PLAN

NEW JERSEY (29)
 TERRITORY 139

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 90	\$ 96	\$ 315
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 96	\$ 103	\$ 418
<ul style="list-style-type: none"> ● For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. ● For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 100	\$ 107	\$ 372
– SCHOOL AND CHURCH BUSES			
	\$ 46	\$ 49	\$ 110
– OTHER BUSES			
	\$ 46	\$ 49	\$ 110
– VAN POOLS			
	\$ 100	\$ 107	\$ 372
<ul style="list-style-type: none"> ● For Public Autos physical damage fleet factors, refer to Rule 39. ● For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. ● For Public Autos Deductible factors, refer to Rule 98. ● For Public Autos Original Cost New and Age Group factors, refer to Rule 101. ● For Public Autos Stated Amount factors, refer to Rule 101. 			

COMMERCIAL LINES MANUAL
DIVISION ONE
AUTOMOBILE
LOSS COST PAGES
OPTIONAL CLASS PLAN

PHYSICAL DAMAGE Original Cost New Range \$25,000 – 29,999			
	Specified Causes Of Loss	Comp.	\$500 Ded. Coll.
RULE 223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS			
– Local And Intermediate – All Vehicles			
– Long Distance – Light Trucks And Trailers Used With Light Trucks			
	\$ 94	\$ 101	\$ 333
RULE 232. PRIVATE PASSENGER TYPES CLASSIFICATIONS			
	\$ 99	\$ 106	\$ 457
<ul style="list-style-type: none"> ● For Other Than Zone-rated Trucks, Tractors and Trailers Classifications, refer to Rule 223. for premium development. ● For Private Passenger Types Classifications, refer to Rule 232. for premium development. 			
PHYSICAL DAMAGE Original Cost New Range \$15,001 – 20,000			
RULE 40. PUBLIC AUTO CLASSIFICATIONS			
– TAXICABS AND LIMOUSINES			
	\$ 107	\$ 114	\$ 397
– SCHOOL AND CHURCH BUSES			
	\$ 49	\$ 52	\$ 118
– OTHER BUSES			
	\$ 49	\$ 52	\$ 118
– VAN POOLS			
	\$ 107	\$ 114	\$ 397
<ul style="list-style-type: none"> ● For Public Autos physical damage fleet factors, refer to Rule 39. ● For Public Autos additional coverages, refer to the Additional Coverages Table in Rule 40. ● For Public Autos Deductible factors, refer to Rule 98. ● For Public Autos Original Cost New and Age Group factors, refer to Rule 101. ● For Public Autos Stated Amount factors, refer to Rule 101. 			