

RULES – IMPLEMENTATION

FEBRUARY 8, 2024

COMMERCIAL AUTOMOBILE

LI-CA-2024-049

NEW JERSEY SUPPLEMENT TO THE COMMERCIAL AUTO 2022 MULTISTATE RULES FILING PROVIDED AND TO BE IMPLEMENTED

KEY MESSAGE

Rules supplement to filing [CA-2022-RCP1](#) in New Jersey is provided and being implemented.

This supplement complements the multistate rules filing, which is attached to circular LI-CA-2022-113.

Effective Date: 6/1/2024

BACKGROUND

In circular [LI-CA-2022-113](#), we announced the filing of multistate rules filing CA-2022-RCP1 and advised that we would be submitting state-specific rules supplements in all ISO Jurisdictions.

ISO ACTION

We are providing and implementing the attached New Jersey rules supplement to multistate filing CA-2022-RCP1.

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

For more information on the status of filings in a particular state, including filed and approved documents, associated circulars and links to Print Ready Manuals and Commercial Lines Manual, please feel free to access our [Filings](#) feature within the ISOnet Circulars product.

INSURANCE DEPARTMENT ACTION

We have received all necessary approvals or acknowledgements, as required by state laws and regulations, from the insurance department in New Jersey.

Note: The announcement of implementation in a particular jurisdiction includes the implementation of the multistate filings and any state supplement and/or amendment filing.

EFFECTIVE DATE

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

These changes are applicable to all policies written on or after June 1, 2024.

IMPACT ON STATISTICAL REPORTING

ISO has reviewed the statistical reporting impact of this filing. A Statistical Plan Holders circular, [SP-CA-2022-001](#) entitled '2022 Commercial Automobile Multistate Coding Established' was released on May 9, 2022. Revisions to statistical reporting include numerous changes and the establishment of a new field, Financial Responsibility Surcharge Indicator Code. For statistical reporting purposes, all the changes in this circular will be effective for transactions with inception dates of October 1, 2023 and subsequent on a mandatory basis.

COMPANY ACTION

If you have authorized us to file on your behalf and decide:

- To use our revision and effective date, you are not required to file anything with the Insurance Department.
- To use our revision with a different effective date, to use our revision with modification, or to not use our revision, you must make an appropriate submission with the Insurance Department.

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

WE WILL SUBMIT THIS REVISION TO THE INSURANCE DEPARTMENT ON MAY 1, 2024. IF STATE FILING REQUIREMENTS DICTATE THAT YOU MAKE A SUBMISSION WITH THE INSURANCE DEPARTMENT, DO NOT SUBMIT IT PRIOR TO THIS DATE.

In all correspondence with the New Jersey Department of Banking & Insurance on this revision, you should refer to ISO Filing Number [CA-2022-RCP1](#) and SERFF Tracking Number [ISOF-133216538](#), NOT this circular number. Communications with the regulator concerning a filing affecting multiple lines of business (i.e., CL, PL, AL filing designation) should specify the line(s) of business that you are addressing.

RATING SOFTWARE IMPACT

Refer to circular [LI-CA-2022-113](#) for impact of the rules multistate filing.

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-2023-005](#) 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 6-24 (or the earliest possible subsequent date), along with any new and/or revised manual pages.

RELATED LOSS COSTS REVISION

We are announcing in a separate circular the implementation of a corresponding loss costs revision. Please refer to the Reference(s) block for identification of that circular.

REFERENCE(S)

- [LI-CA-2024-048](#) (02/08/2024) New Jersey Supplement To The Commercial Auto 2022 Multistate Loss Costs Filing Provided And To Be Implemented
- [LI-CL-2023-005](#) (02/21/2023) Commercial Lines Revised Lead Time Requirements Listing
- [SP-CA-2022-001](#) (05/09/2022) 2022 Commercial Automobile Multistate Coding Established
- [LI-CA-2022-113](#) (04/25/2022) 2022 Commercial Auto Multistate Rules Revision Being Submitted

ATTACHMENT(S)

- New Jersey Supplement to Filing CA-2022-RCP1
- Status Report

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.

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 rules filing a Statement of Actuarial Opinion; therefore, we are including the following acknowledgment:

I, Daniel Traverso, 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.

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We provide participating insurers with information concerning the jurisdictions for which our products and services are distributed. Even in those jurisdictions, each insurer must determine what filing requirements, if any, apply and whether those requirements have been satisfied.

Now, as in the past, all of our products and services are advisory, and are made available for optional use by participating insurers as a matter of individual choice. Your company must decide for itself which, if any, ISO products or services are needed or useful to its operation and how those selected for use should be applied. We urge that you be guided by the advice of your attorneys on the legal requirements.

CONTACT INFORMATION

If you have any questions concerning:

- The content of this circular and status of this filing, please contact:
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- Other issues for this circular, please contact Customer Support:

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Phone: 800-888-4476

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New Jersey Supplement To The 2022 Commercial Auto Multistate Rules Revision

About This Filing

This supplement addresses state exceptions to the ISO Commercial Lines Manual Division One – Automobile – Multistate Rules ("multistate manual") to complement the changes being made in the multistate portion of this filing. Due to the large volume of material in the filing, we provide a table below indicating, by rule number, what type of change has been made. Changes are broadly categorized as follows:

- ◆ No Change: In these rules the only change is the rule number itself and updates to the references of other rules.
- ◆ Clarified Meaning: In these rules, we have altered the language to make the instructions easier to understand and implement. However, there is no change made to the substance of the rating instruction.
- ◆ Rating Change: In these rules the advisory rating instructions have changed.
- ◆ Deleted: These rules are deemed no longer necessary.
- ◆ New Rule: These rules do not have a corresponding old rule.

Table of Rule Changes

Section Number	Old Rule Number	New Rule Number	Category
1	12	212	No Change
	15	215	No Change
	18	218	No Change

Section Number	Old Rule Number	New Rule Number	Category
2	22	222	Rating Change
	23	223	Rating Change

	24	224	Clarified Meaning
	25	225	Rating Change

Section Number	Old Rule Number	New Rule Number	Category
3	31	231	Rating Change
	32	232	New Rule

Section Number	Old Rule Number	New Rule Number	Category
4	39	239	Rating Change
	40	240	Clarified Meaning
	41	241	Deleted

Section Number	Old Rule Number	New Rule Number	Category
5	48	248	No Change
	49	249	Clarified Meaning
	54	254	Deleted
	57	257	No Change

Section Number	Old Rule Number	New Rule Number	Category
6	66	266	New Rule
	68	268	New Rule
	71	271	New Rule
	73	273	New Rule
	74	274	New Rule
	75	275	Rating Change
	76	276	New Rule
	77	277	New Rule
	78	278	New Rule
	79	279	New Rule
	81	281	New Rule

	84	284	New Rule
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Section Number	Old Rule Number	New Rule Number	Category
7	88	288	New Rule
	92	292	No Change
	93	293	Rating Change
	97	297	Clarified Meaning
	98	298	Rating Change
	100	300	No Change
	101	301	Rating Change
	102	302	No Change
	103	303	No Change
	108	308	New Rule
	111	311	Deleted
	116	316	No Change

This supplement also revises the Broadened Collision and Limited Collision deductible factors for Trucks, Tractors & Trailers and Private Passenger Types Physical Damage.

Related Filing(s)

The following companion filings will be implemented concurrently with this filing:

- ◆ CA-2022-RLC1 (Loss Costs)

Background

In the multistate portion of this filing, we are withdrawing existing rules and replacing them with similar content in new rules, with the rule number from the standard manual incremented by 200. For example, Rule 212 contains the content corresponding to former Rule 12.

Explanation of Changes

The following state exceptions are being added, revised or withdrawn to correspond with the changes being made in the multistate portion of this filing. The explanations for these changes are described on the following pages, organized by the new rule number:

Rule 222. Premium Development – Other Than Zone-Rated Autos

The fleet factors have been replaced by the fleet size factors used in the Optional Class Plan rating.

We added premium computation instructions for Farmer Owned Trucks and Tractors (Class Code 7953).

Rule 223. Trucks, Tractors and Trailers Classifications

The primary and secondary classification tables have been updated to match the Optional Class Plan rating. The paragraph regarding Amusement Devices has been moved to multistate Rule **222**. The additional coverage factors have a new designated home in Rule **308**.

Rule 224. Truckers/Motor Carriers

This exception contains the Zone Combinations Factors only. The paragraph on premium determination now resides in the multistate Rule **224**.

Rule 225. Premium Development – Zone-Rated Autos

The fleet factor has been replaced by a fleet size factor, but the values have not changed. We are expanding the table structure here and elsewhere to set it up for a future experience-based review.

The primary and secondary classification tables for zone-rated vehicles now reside in this rule.

Rule 231. Eligibility

The classification codes and Optional Class Plan rating factors for Private Passenger Types now reside in the state exception to Rule **231**.

Rule 232. Private Passenger Types Classifications

The fleet size factors used in the Optional Class Plan rating now reside in the state exception to Rule **232**.

We added premium computation instructions in our new standard format for the Liability and No-Fault coverages.

Rule 239. Premium Development – Other Than Zone-Rated Autos

The fleet factor has been replaced by a fleet size factor, but the values have not changed. We are expanding the table structure here and elsewhere to set it up for a future experience-based review. The Mechanical Lift Factor has been moved to the multistate Rule **239**.

We added Liability and No-Fault premium computation instructions in our new standard format.

Rule 240. Public Auto Classifications

The paragraph on Primary Classifications resides in the multistate Rule **240**, since most states share this language. The state exception to Rule **240**, now only contains the classifications that differ from the multistate rule. The additional coverage factors have a new designated home in Rule **308**.

Rule 241. Premium Development – Zone-Rated Autos

The Mechanical Lift Factor has been moved to the multistate Rule **239**.

Rule 249. Auto Dealers – Premium Development For Common Coverages

The Medical Payments Liability Factors and Limit Factors now reside in Rule **292**.

We added No-Fault premium computation instructions in our new standard format.

Rule 254. Garagekeepers' Insurance – Eligibility

Similar language is now contained in the multistate Rule **254**.

Rule 266. Antique Autos

This state exception has been added to provide No-Fault premium computation instructions in our new standard format.

Rule 268. Driver Training Programs (Educational Institutions And Commercial Driving Schools) And Auto Repair Training

This state exception has been added to provide Liability and No-Fault premium computation instructions in our new standard format.

Rule 271. Fire Departments

This state exception has been added to provide Liability and No-Fault premium computation instructions in our new standard format.

Rule 273. Golf Carts And Low Speed Vehicles

This state exception has been added to provide Liability and No-Fault premium computation instructions in our new standard format.

Rule 274. Law Enforcement Agencies

This state exception has been added to provide Liability and No-Fault premium computation instructions in our new standard format.

Rule 275. Leasing Or Rental Concerns

We added Liability premium computation instructions in our new standard format for Private Passenger Types rated on a Specified Auto, Short Term basis.

The Leasing Or Rental Concerns Coverage Factors for Private Passenger Types are now contained in the multistate Rule **275**.

Rule 276. Mobile Homes

This state exception has been added to provide Liability and No-Fault premium computation instructions in our new standard format.

Rule 277. Motorcycles

The Uninsured Motorists premium computation instructions previously resided in the multistate Rule **277**. but have been moved to the state exception pages.

Rule 278. Registration Plates Not Issued For A Specific Auto

This state exception has been added to provide Liability and No-Fault premium computation instructions in our new standard format.

Rule 279. Repossessed Autos

This state exception has been added to provide Liability and No-Fault premium computation instructions in our new standard format.

Rule 281. Mobile Or Farm Equipment

This state exception has been added to provide Liability and No-Fault premium computation instructions in our new standard format.

Rule 284. All-Terrain Vehicles And Utility Task Vehicles

This state exception has been added to provide Liability and No-Fault premium computation instructions in our new standard format.

Rule 288. Drive Other Car Coverage

This state exception has been added to provide information about Pedestrian Personal Injury Protection Rating.

Rule 293. No-Fault Coverages

We converted the premium computation instructions to our new standard format.

Although the structure of this rule has changed, the values of all factors contained in this rule have not changed.

Rule 297. Uninsured Motorists Insurance

We converted the premium computation instructions to our new standard format.

Rule **298**. Deductible Insurance

Liability Deductibles will now be priced with a Deductible Discount Factor that is subtracted from the Increased Limits Factor. This is a change in presentation only and is mathematically equivalent to the prior approach. The factor tables that previously existed in Rule **98**. and Rule **298**. now reside in the state exceptions.

We have introduced higher deductible amounts for the Other Than Collision coverages. The support for this update was provided in the multistate rules revision filed in 2019 with ISO filing designation CA-2019-RRU19.

Rule **301**. Vehicle Age and Price Bracket

We have changed the name of this rule to reflect its focus on Vehicle Age and Price Bracket Rating. These rating variables are now used for both Liability and Physical Damage.

Rule **308**. Physical Damage Coverages

This rule was introduced to house some physical damage content that previously resided elsewhere. The factors in section A used to be in Rules **23**. And **25**.

Rule **311**. Terrorism Endorsement Options

The state exception for this rule has been removed since the rule now exists in the multistate manual.

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212. FORMS PORTFOLIO REFERENCE

The following is added to Paragraph **B.**:

1. The following endorsements are mandatory and must be attached to all Commercial Auto Coverage Parts, except as otherwise indicated:
 - a. New Jersey Changes – Civil Union Endorsement **IL 01 41**
 - b. New Jersey Changes – Cancellation And Nonrenewal Endorsement **IL 02 08**
 - c. New Jersey Changes – Auto Dealers Coverage Form **CA 01 08** (For use with the Auto Dealers Coverage Form)
 - d. New Jersey Changes – Loss Information Endorsement **CA 01 87** (For use with the Auto Dealers Coverage Form)
 - e. New Jersey Changes Endorsement **CA 01 88** (For use with the Business Auto and Motor Carrier Coverage Forms)
2. The following endorsement is mandatory and must be attached to all Commercial Auto Coverage Parts when there is a covered auto of the private passenger type:

New Jersey Changes – Physical Damage Inspection Endorsement **CA 01 84**
3. The following endorsement is mandatory and must be attached to all Commercial Auto Coverage Parts when there is a covered auto that exceeds statutory weight limits and permit requirements:

New Jersey Changes – Cancellation For Oversized Vehicles Endorsement **CA 02 04**

215. INDIVIDUAL RISK SITUATIONS

Paragraph **C.** is replaced by the following:

C. Filing Obligations

When a particular risk is modified in accordance with Paragraph **B.**, companies should maintain a complete file, including all details of the factors used in determining the modification. Each company is responsible for complying with regulatory requirements.

Note

Rates shall not be inadequate, excessive or unfairly discriminatory.

218. RATING TERRITORIES

Paragraph **A.3.** is replaced by the following:

A. Territory Determination

- 3.** If the manual refers to this paragraph to determine rating territory, use Territory 114 when the address of the named insured is located in this jurisdiction.

222. PREMIUM DEVELOPMENT – OTHER THAN ZONE-RATED AUTOS

The following is added to Paragraph B.1.:

a. Liability Fleet Size Factors

<u>Number Of Self-propelled Vehicles</u>	<u>Light Trucks</u>	<u>Medium Trucks</u>	<u>Heavy Trucks</u>	<u>Extra-heavy Trucks</u>	<u>Heavy Truck-tractors</u>	<u>Extra-heavy Truck-tractors</u>	<u>Semi-trailers</u>	<u>Trailers</u>	<u>Service Or Utility Trailers</u>
<u>0</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>0.84</u>	<u>0.85</u>	<u>0.92</u>
<u>1</u>	<u>1.05</u>	<u>0.97</u>	<u>1.05</u>	<u>0.94</u>	<u>0.84</u>	<u>1.03</u>	<u>0.84</u>	<u>0.85</u>	<u>0.92</u>
<u>2</u>	<u>1.04</u>	<u>0.98</u>	<u>1.04</u>	<u>0.96</u>	<u>0.89</u>	<u>1.04</u>	<u>0.89</u>	<u>0.91</u>	<u>0.97</u>
<u>3 to 4</u>	<u>1.03</u>	<u>1.00</u>	<u>1.04</u>	<u>0.99</u>	<u>0.94</u>	<u>1.04</u>	<u>0.94</u>	<u>0.95</u>	<u>1.02</u>
<u>5 to 9</u>	<u>1.02</u>	<u>1.02</u>	<u>1.03</u>	<u>1.01</u>	<u>0.99</u>	<u>1.04</u>	<u>0.99</u>	<u>1.01</u>	<u>1.08</u>
<u>10 to 14</u>	<u>1.01</u>	<u>1.03</u>	<u>1.03</u>	<u>1.04</u>	<u>1.03</u>	<u>1.04</u>	<u>1.04</u>	<u>1.05</u>	<u>1.13</u>
<u>15 to 19</u>	<u>1.01</u>	<u>1.04</u>	<u>1.02</u>	<u>1.05</u>	<u>1.07</u>	<u>1.04</u>	<u>1.07</u>	<u>1.09</u>	<u>1.16</u>
<u>20 to 29</u>	<u>0.98</u>	<u>1.03</u>	<u>1.00</u>	<u>1.05</u>	<u>1.07</u>	<u>1.02</u>	<u>1.08</u>	<u>1.10</u>	<u>1.18</u>
<u>30 to 39</u>	<u>0.94</u>	<u>1.00</u>	<u>0.96</u>	<u>1.02</u>	<u>1.06</u>	<u>0.98</u>	<u>1.07</u>	<u>1.08</u>	<u>1.16</u>
<u>40 to 49</u>	<u>0.91</u>	<u>0.98</u>	<u>0.93</u>	<u>1.00</u>	<u>1.05</u>	<u>0.96</u>	<u>1.06</u>	<u>1.08</u>	<u>1.16</u>
<u>50 to 59</u>	<u>0.89</u>	<u>0.96</u>	<u>0.91</u>	<u>0.99</u>	<u>1.05</u>	<u>0.94</u>	<u>1.06</u>	<u>1.07</u>	<u>1.15</u>
<u>60 to 69</u>	<u>0.87</u>	<u>0.95</u>	<u>0.89</u>	<u>0.98</u>	<u>1.04</u>	<u>0.92</u>	<u>1.05</u>	<u>1.07</u>	<u>1.14</u>
<u>70 to 79</u>	<u>0.85</u>	<u>0.94</u>	<u>0.87</u>	<u>0.97</u>	<u>1.04</u>	<u>0.90</u>	<u>1.05</u>	<u>1.06</u>	<u>1.14</u>
<u>80 to 89</u>	<u>0.84</u>	<u>0.93</u>	<u>0.86</u>	<u>0.96</u>	<u>1.03</u>	<u>0.89</u>	<u>1.04</u>	<u>1.06</u>	<u>1.13</u>
<u>90 to 99</u>	<u>0.83</u>	<u>0.92</u>	<u>0.85</u>	<u>0.95</u>	<u>1.03</u>	<u>0.88</u>	<u>1.04</u>	<u>1.05</u>	<u>1.13</u>
<u>100 to 114</u>	<u>0.81</u>	<u>0.91</u>	<u>0.84</u>	<u>0.94</u>	<u>1.03</u>	<u>0.87</u>	<u>1.04</u>	<u>1.05</u>	<u>1.13</u>
<u>115 to 129</u>	<u>0.80</u>	<u>0.90</u>	<u>0.82</u>	<u>0.93</u>	<u>1.02</u>	<u>0.86</u>	<u>1.03</u>	<u>1.05</u>	<u>1.12</u>
<u>130 to 154</u>	<u>0.79</u>	<u>0.89</u>	<u>0.81</u>	<u>0.92</u>	<u>1.02</u>	<u>0.84</u>	<u>1.03</u>	<u>1.04</u>	<u>1.12</u>
<u>155 to 194</u>	<u>0.77</u>	<u>0.87</u>	<u>0.79</u>	<u>0.91</u>	<u>1.01</u>	<u>0.82</u>	<u>1.02</u>	<u>1.03</u>	<u>1.11</u>
<u>195 to 289</u>	<u>0.74</u>	<u>0.85</u>	<u>0.76</u>	<u>0.89</u>	<u>1.00</u>	<u>0.80</u>	<u>1.01</u>	<u>1.03</u>	<u>1.10</u>
<u>290 or greater</u>	<u>0.68</u>	<u>0.81</u>	<u>0.70</u>	<u>0.85</u>	<u>0.98</u>	<u>0.74</u>	<u>0.99</u>	<u>1.01</u>	<u>1.08</u>

Table 222.B.1.a. Liability Fleet Size Factors

b. Collision Fleet Size Factors

<u>Number Of Self-propelled Vehicles</u>	<u>Trucks And Truck-tractors</u>				<u>Trailer Types</u>
	<u>Service Use</u>	<u>Retail Use</u>	<u>Commercial Use</u>	<u>Extra-heavy Vehicles (All Uses)</u>	
<u>0</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>1.00</u>
<u>1</u>	<u>1.23</u>	<u>1.24</u>	<u>1.11</u>	<u>1.12</u>	<u>1.00</u>
<u>2</u>	<u>1.14</u>	<u>1.20</u>	<u>1.06</u>	<u>1.06</u>	<u>1.00</u>
<u>3 to 4</u>	<u>1.08</u>	<u>1.16</u>	<u>1.03</u>	<u>1.02</u>	<u>1.00</u>
<u>5 to 9</u>	<u>1.01</u>	<u>1.12</u>	<u>0.99</u>	<u>0.97</u>	<u>1.00</u>
<u>10 to 14</u>	<u>0.96</u>	<u>1.08</u>	<u>0.96</u>	<u>0.93</u>	<u>1.00</u>
<u>15 to 19</u>	<u>0.92</u>	<u>1.06</u>	<u>0.94</u>	<u>0.91</u>	<u>1.00</u>
<u>20 to 29</u>	<u>0.89</u>	<u>1.04</u>	<u>0.93</u>	<u>0.88</u>	<u>1.00</u>
<u>30 to 39</u>	<u>0.86</u>	<u>1.02</u>	<u>0.91</u>	<u>0.86</u>	<u>1.00</u>
<u>40 to 49</u>	<u>0.84</u>	<u>1.01</u>	<u>0.89</u>	<u>0.84</u>	<u>1.00</u>
<u>50 to 59</u>	<u>0.82</u>	<u>0.99</u>	<u>0.88</u>	<u>0.83</u>	<u>1.00</u>
<u>60 to 69</u>	<u>0.81</u>	<u>0.98</u>	<u>0.88</u>	<u>0.82</u>	<u>1.00</u>
<u>70 to 79</u>	<u>0.79</u>	<u>0.98</u>	<u>0.87</u>	<u>0.81</u>	<u>1.00</u>
<u>80 to 89</u>	<u>0.78</u>	<u>0.97</u>	<u>0.86</u>	<u>0.80</u>	<u>1.00</u>
<u>90 to 99</u>	<u>0.78</u>	<u>0.96</u>	<u>0.86</u>	<u>0.79</u>	<u>1.00</u>

<u>100 to 114</u>	<u>0.77</u>	<u>0.96</u>	<u>0.85</u>	<u>0.79</u>	<u>1.00</u>
<u>115 to 129</u>	<u>0.76</u>	<u>0.95</u>	<u>0.85</u>	<u>0.78</u>	<u>1.00</u>
<u>130 to 154</u>	<u>0.74</u>	<u>0.94</u>	<u>0.84</u>	<u>0.77</u>	<u>1.00</u>
<u>155 to 194</u>	<u>0.73</u>	<u>0.93</u>	<u>0.83</u>	<u>0.76</u>	<u>1.00</u>
<u>195 to 289</u>	<u>0.71</u>	<u>0.92</u>	<u>0.81</u>	<u>0.74</u>	<u>1.00</u>
<u>290 or greater</u>	<u>0.66</u>	<u>0.88</u>	<u>0.79</u>	<u>0.71</u>	<u>1.00</u>

Table 222.B.1.b. Collision Fleet Size Factors

c. Other Than Collision Fleet Size Factors

<u>Number Of Self-propelled Vehicles</u>	<u>Trucks, Tractors And Trailers</u>
<u>0</u>	<u>1.28</u>
<u>1</u>	<u>1.28</u>
<u>2</u>	<u>1.19</u>
<u>3 to 4</u>	<u>1.12</u>
<u>5 to 9</u>	<u>1.05</u>
<u>10 to 14</u>	<u>0.97</u>
<u>15 to 19</u>	<u>0.91</u>
<u>20 to 29</u>	<u>0.85</u>
<u>30 to 39</u>	<u>0.80</u>
<u>40 to 49</u>	<u>0.76</u>
<u>50 to 59</u>	<u>0.73</u>
<u>60 to 69</u>	<u>0.71</u>
<u>70 to 79</u>	<u>0.69</u>
<u>80 to 89</u>	<u>0.67</u>
<u>90 to 99</u>	<u>0.66</u>
<u>100 to 114</u>	<u>0.64</u>
<u>115 to 129</u>	<u>0.63</u>
<u>130 to 154</u>	<u>0.61</u>
<u>155 to 194</u>	<u>0.58</u>
<u>195 to 289</u>	<u>0.55</u>
<u>290 or greater</u>	<u>0.49</u>

Table 222.B.1.c. Other Than Collision Fleet Size Factors

Paragraph **C.1.b.(2)(e)** is replaced by the following:

(e) If the policy is canceled:

- i.** Prior to the period of operation shown in the endorsement, the entire premium for this endorsement must be returned.
- ii.** After the period of operation shown in the endorsement, the entire premium for this endorsement is fully earned.

The following is added to Paragraph **C.1.b.:**

(5) Farmer Owned Trucks And Tractors (Use Class Code 7953)

- (a)** A discount applies to a truck or tractor owned by a farmer, used solely on the named insured's premises and on a public highway connecting any farms or portions of a farm owned or managed by the registered owner of the truck or tractor, provided:
 - i.** Limited registration plates which apply to such truck or tractor are displayed in accordance with New Jersey Statutes, and
 - ii.** The Farm Machinery and Implement Registration Certificate issued by the Division of Motor Vehicles of the State of New Jersey describes, and is in effect, with respect to such truck and tractor.

223. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS

Paragraph **B.** is replaced by the following:

B. Primary Classifications – Rating Factors And Statistical Codes – Non-zone Rated

<u>Size Class</u>	<u>Radius</u>	<u>Business Use</u>	<u>Primary Class Codes (Non-fleet And Fleet)</u>	<u>Liability</u>	<u>Collision</u>	<u>Other Than Collision</u>
Light Trucks (0 – 10,000 lbs. GVWR)	<u>Local</u>	<u>Service</u>	011-- and 014--	1.00	1.00	1.00
		<u>Retail</u>	021-- and 024--	1.39	1.13	0.80
		<u>Commercial</u>	031-- and 034--	1.12	1.10	0.92
	<u>Intermediate</u>	<u>Service</u>	012-- and 015--	1.33	1.09	1.23
		<u>Retail</u>	022-- and 025--	1.85	1.23	0.98
		<u>Commercial</u>	032-- and 035--	1.49	1.20	1.12
	<u>Long</u>	<u>Service</u>	013-- and 016--	1.30	1.43	1.26
		<u>Retail</u>	023-- and 026--	1.80	1.61	1.01
		<u>Commercial</u>	033-- and 036--	1.45	1.58	1.16
Medium Trucks (10,001 – 20,000 lbs. GVWR)	<u>Local</u>	<u>Service</u>	211-- and 214--	1.03	0.92	1.03
		<u>Retail</u>	221-- and 224--	1.43	1.04	0.82
		<u>Commercial</u>	231-- and 234--	1.15	1.01	0.94
	<u>Intermediate</u>	<u>Service</u>	212-- and 215--	1.37	1.15	1.26
		<u>Retail</u>	222-- and 225--	1.90	1.29	1.01
		<u>Commercial</u>	232-- and 235--	1.53	1.26	1.15
Heavy Trucks (20,001 – 45,000 lbs. GVWR)	<u>Local</u>	<u>Service</u>	311-- and 314--	1.01	1.10	0.91
		<u>Retail</u>	321-- and 324--	1.41	1.25	0.73
		<u>Commercial</u>	331-- and 334--	1.14	1.22	0.83
	<u>Intermediate</u>	<u>Service</u>	312-- and 315--	1.35	1.38	1.11
		<u>Retail</u>	322-- and 325--	1.87	1.56	0.89
		<u>Commercial</u>	332-- and 335--	1.51	1.52	1.02
Extra-heavy Trucks (Over 45,000 lbs. GVWR)	<u>Local</u>	<u>All uses</u>	401-- and 404--	1.84	1.82	1.23
	<u>Intermediate</u>	<u>All uses</u>	402-- and 405--	2.45	2.27	1.50
Heavy Truck-tractors (0 – 45,000 lbs. GCW)	<u>Local</u>	<u>Service</u>	341-- and 344--	1.33	1.39	1.01
		<u>Retail</u>	351-- and 354--	1.85	1.57	0.81
		<u>Commercial</u>	361-- and 364--	1.49	1.53	0.92
	<u>Intermediate</u>	<u>Service</u>	342-- and 345--	1.77	1.74	1.23
		<u>Retail</u>	352-- and 355--	2.46	1.96	0.99
		<u>Commercial</u>	362-- and 365--	1.98	1.91	1.13
Extra-heavy Truck-tractors (Over 45,000 lbs. GCW)	<u>Local</u>	<u>All uses</u>	501-- and 504--	2.00	1.99	1.09
	<u>Intermediate</u>	<u>All uses</u>	502-- and 505--	2.66	2.49	1.34
Semitrailers	<u>Local</u>	<u>All uses</u>	671-- and 674--	0.18	0.76	0.55
	<u>Intermediate*</u>	<u>All uses</u>	672-- and 675--	0.23	1.16	0.68
Trailers	<u>Local</u>	<u>All uses</u>	681-- and 684--	0.08	0.51	0.71
	<u>Intermediate*</u>	<u>All uses</u>	682-- and 685--	0.11	0.77	0.87
Service Or Utility Trailers (Registered GVWR of 3,000 lbs. or less)	<u>Local</u>	<u>All uses</u>	691-- and 694--	0.18	0.44	0.76
	<u>Intermediate*</u>	<u>All uses</u>	692-- and 695--	0.24	0.67	0.93

* For trailers used with light trucks which regularly operate beyond a 200-mile radius, use the primary rating factor for the intermediate rating class.

Table 223.B. Primary Classifications – Rating Factors And Statistical Codes – Non-zone Rated

Paragraph **C.** is replaced by the following:

C. Secondary Classification – Special Industry Class – Non-zone Rated

1. Application

Classify the vehicle according to its use. Insert the code provided in the 4th and 5th digits of the classification code.

2. Autos Having More Than One Use

Where more than one secondary rating factor applies, use the highest-rated classification unless 80% of the use is in a lower-rated activity. In that case, use the lower-rated classification.

3. Trucking Operations

A risk engaged in trucking operations described in Rule 224.A.1. is assigned to the truckers secondary classification even though they advertise or describe themselves as a contractor, building contractor, building material dealer, sand and gravel hauler, or some other similar name.

4. Secondary Classification Factors

Trucks, Tractors And Trailers Secondary Classification	Code	Liability	Other Than Collision	Collision		
				Trucks And Truck-tractors	Trailers	
Truckers: Autos used to haul or transport goods, materials or commodities for another, other than autos used in moving operations	Common Carriers	---21	1.98	1.73	2.04	1.81
	Contract Carriers (Other than Chemical or Iron and Steel Haulers)	---22	1.98	1.73	2.04	1.81
	Contract Carriers Hauling Chemicals	---23	1.98	1.73	2.04	1.81
	Contract Carriers Hauling Iron and Steel	---24	1.98	1.73	2.04	1.81
	Exempt Carriers (Other than Livestock Haulers)	---25	1.98	1.73	2.04	1.81
	Exempt Carriers Hauling Livestock	---26	1.98	1.73	2.04	1.81
	Carriers Engaged in both Private Carriage and Transporting Goods, Materials or Commodities for Others	---02	1.98	1.73	2.04	1.81
	Tow Trucks For Hire	---03	2.01	1.95	2.04	1.81
	Movers	---05	1.00	1.00	1.00	1.00
	Owned trucks, tractors and trailers that the insured leases or rents to others to use in their trucking or motor carrier operations when the insured lessor has agreed, in writing, to provide primary coverage and to hold the lessee harmless in a written lease agreement	---06	2.18	1.90	2.24	1.99
Food Delivery: Autos used by food manufacturers to transport raw and finished products or used in wholesale distribution of food	All Other Truckers	---29	1.98	1.73	2.04	1.81
	Canneries and Packing Plants	---31	1.71	1.13	1.48	1.62
	Fish and Seafood	---32	1.71	1.13	1.48	1.62
	Frozen Foods	---33	1.71	1.13	1.48	1.62
	Fruits and Vegetables	---34	1.71	1.13	1.48	1.62
	Meat or Poultry	---35	1.75	1.28	1.48	1.62
Specialized Delivery: Autos used in deliveries subject to time and similar constraints	All Other Food Delivery	---39	1.71	1.13	1.48	1.62
	Armored Cars	---41	1.53	1.43	1.47	1.49
	Film Delivery	---42	1.53	1.43	1.47	1.49
	Magazines or Newspapers	---43	1.53	1.43	1.47	1.49
	Mail and Parcel Post	---44	1.53	1.43	1.47	1.49
Waste Disposal: Autos transporting salvage and waste material for disposal or resale	All Other Specialized Delivery	---49	1.53	1.43	1.47	1.49
	Auto Dismantlers	---51	1.36	1.38	1.40	1.68
	Building Wrecking Operators	---52	1.36	1.38	1.40	1.68
	Garbage	---53	2.01	2.35	1.40	1.68
	Junk Dealers	---54	1.36	1.38	1.40	1.68
All Other Waste Disposal	---59	1.36	1.38	1.40	1.68	

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Farmers: Autos owned by a farmer, used in connection with the operation of their own farm and occasionally used to haul commodities for other farmers	Individually Owned or Family Corporation (Other than Livestock Hauling)	---61	0.49	0.76	0.87	0.87
	Livestock Hauling	---62	0.49	0.76	0.91	0.87
	All Other Farmers	---69	0.49	0.76	0.91	0.87
Dump and Transit Mix (Use these factors and codes only when no other secondary classification applies.)	Excavating	---71	0.89	0.93	0.83	1.83
	Sand and Gravel (Other than Quarrying)	---72	1.40	0.93	1.07	1.83
	Mining	---73	0.89	0.93	0.83	1.83
	Quarrying	---74	0.89	0.93	0.83	1.83
	All Other Dump and Transit Mix	---79	0.89	0.93	0.83	1.83
Contractors (Other than dump trucks)	Building Commercial	---81	1.00	1.06	1.07	0.49
	Building Private Dwellings	---82	1.00	1.06	1.07	0.55
	Electrical, Plumbing, Masonry, Plastering and Other Repair or Service	---83	1.00	0.91	1.00	0.56
	Excavating	---84	0.86	1.06	1.04	0.72
	Street and Road	---85	1.00	1.06	1.10	0.72
	All Other Contractors	---89	1.00	1.06	1.10	0.72
Other	Logging and Lumbering	---91	1.21	1.00	1.94	1.00
	All Other	---99	1.00	1.00	1.00	1.00

Table 223.C.4. Secondary Classification Factors

Table 223.C. is replaced by the following:

_____ C. _____ Trucks And Truck-tractors Specified Causes Of Loss

Coverage	Factor
Fire Only	0.35
Fire and Theft Only	0.70
Fire, Theft and Windstorm Only	0.80
Limited Specified Causes of Loss	0.90
Specified Causes of Loss	1.00
For Stated Amount rating, refer to company.	

Table 223.C. Additional Coverages Factors

224. TRUCKERS/MOTOR CARRIERS

The following is added to Paragraph **B.2.b.(2)(b)(iii)**:

i. Metropolitan To Metropolitan Table

Zone 48 (Eastern) Combinations			
Zone Of Terminal	Specified Causes Of Loss	Comp.	Coll.
Pacific	0.684	1.053	1.859
Mountain	0.656	1.010	1.422
Midwest	0.532	0.819	1.260
Southwest	0.514	0.791	1.938
North Central	0.478	0.735	1.338
Mideast	0.742	1.141	1.323
Gulf	0.555	0.853	1.598
Southeast	0.608	0.935	1.461
Eastern	0.551	0.848	1.408
New England	0.512	0.788	1.282

Table 224.B.2.b.(2)(b)(iii)i. Metropolitan To Metropolitan Table – Zone 48 (Eastern) Combinations Factors

ii. Regional To Regional Table

Zone 48 (Eastern) Combinations			
Zone Of Terminal	Specified Causes Of Loss	Comp.	Coll.
Pacific	0.720	1.108	2.113
Mountain	0.691	1.063	1.616
Midwest	0.560	0.862	1.432
Southwest	0.541	0.833	2.202
North Central	0.503	0.774	1.520
Mideast	0.781	1.201	1.503
Gulf	0.584	0.898	1.816
Southeast	0.640	0.984	1.660
Eastern	0.580	0.893	1.600
New England	0.539	0.829	1.457

Table 224.B.2.b.(2)(b)(iii)ii. Regional To Regional Table – Zone 48 (Eastern) Combinations Factors

iii. Metropolitan To/From Regional Table

Zone 48 (Eastern) Combinations			
Zone Of Terminal	Specified Causes Of Loss	Comp.	Coll.
Pacific	0.707	1.087	1.859
Mountain	0.678	1.043	1.422
Midwest	0.550	0.846	1.260
Southwest	0.531	0.817	1.938
North Central	0.494	0.759	1.338
Mideast	0.766	1.178	1.323
Gulf	0.573	0.881	1.598

<u>Southeast</u>	<u>0.627</u>	<u>0.965</u>	<u>1.461</u>
<u>Eastern</u>	<u>0.569</u>	<u>0.876</u>	<u>1.408</u>
<u>New England</u>	<u>0.529</u>	<u>0.813</u>	<u>1.282</u>

Table 224.B.2.b.(2)(b)(iii)iii. Metropolitan To/From Regional Table – Zone 48 (Eastern) Combinations Factors

225. PREMIUM DEVELOPMENT – ZONE-RATED AUTOS

The following is added to Paragraph C.1.:

<u>Number Of Powered Vehicles</u>	<u>Liability And Basic No-fault</u>	<u>Collision</u>	<u>Other Than Collision</u>
<u>0</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>
<u>1</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>
<u>2</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>
<u>3 to 4</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>
<u>5 to 9</u>	<u>0.74</u>	<u>0.63</u>	<u>0.59</u>
<u>10 to 14</u>	<u>0.74</u>	<u>0.63</u>	<u>0.59</u>
<u>15 to 19</u>	<u>0.74</u>	<u>0.63</u>	<u>0.59</u>
<u>20 to 29</u>	<u>0.74</u>	<u>0.63</u>	<u>0.59</u>
<u>30 to 39</u>	<u>0.74</u>	<u>0.63</u>	<u>0.59</u>
<u>40 to 49</u>	<u>0.74</u>	<u>0.63</u>	<u>0.59</u>
<u>50 to 59</u>	<u>0.74</u>	<u>0.63</u>	<u>0.59</u>
<u>60 to 69</u>	<u>0.74</u>	<u>0.63</u>	<u>0.59</u>
<u>70 to 79</u>	<u>0.74</u>	<u>0.63</u>	<u>0.59</u>
<u>80 to 89</u>	<u>0.74</u>	<u>0.63</u>	<u>0.59</u>
<u>90 to 99</u>	<u>0.74</u>	<u>0.63</u>	<u>0.59</u>
<u>100 to 114</u>	<u>0.74</u>	<u>0.63</u>	<u>0.59</u>
<u>115 to 129</u>	<u>0.74</u>	<u>0.63</u>	<u>0.59</u>
<u>130 to 154</u>	<u>0.74</u>	<u>0.63</u>	<u>0.59</u>
<u>155 to 194</u>	<u>0.74</u>	<u>0.63</u>	<u>0.59</u>
<u>195 to 289</u>	<u>0.74</u>	<u>0.63</u>	<u>0.59</u>
<u>290 or greater</u>	<u>0.74</u>	<u>0.63</u>	<u>0.59</u>

Table 225.C.1. Fleet Size Rating Factors – Zone Rated

The following is added to Paragraph C.2.:

<u>Size Class</u>	<u>Business Use</u>	<u>Primary Class Codes (Non-fleet And Fleet)</u>	<u>Liability And Basic No-fault</u>	<u>Collision</u>	<u>Other Than Collision</u>
Medium Trucks (10,001 – 20,000 lbs. G.V.W.)	<u>Service</u>	<u>213-- and 216--</u>	<u>0.82</u>	<u>1.00</u>	<u>1.00</u>
	<u>Retail</u>	<u>223-- and 226--</u>	<u>0.82</u>	<u>1.00</u>	<u>1.00</u>
	<u>Commercial</u>	<u>233-- and 236--</u>	<u>0.82</u>	<u>1.00</u>	<u>1.00</u>
Heavy Trucks (20,001 – 45,000 lbs. G.V.W.)	<u>Service</u>	<u>313-- and 316--</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>
	<u>Retail</u>	<u>323-- and 326--</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>
	<u>Commercial</u>	<u>333-- and 336--</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>
Extra-heavy Trucks (Over 45,000 lbs. G.V.W.)	<u>All uses</u>	<u>403-- and 406--</u>	<u>1.50</u>	<u>1.16</u>	<u>1.16</u>
Heavy Truck-tractors (0 – 45,000 lbs. G.C.W.)	<u>Service</u>	<u>343-- and 346--</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>
	<u>Retail</u>	<u>353-- and 356--</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>
	<u>Commercial</u>	<u>363-- and 366--</u>	<u>1.00</u>	<u>1.00</u>	<u>1.00</u>
Extra-heavy Truck-tractors (Over 45,000 lbs. G.C.W.)	<u>All uses</u>	<u>503-- and 506--</u>	<u>1.50</u>	<u>1.16</u>	<u>1.16</u>
Semitrailers	<u>All uses</u>	<u>673-- and 676--</u>	<u>0.14</u>	<u>0.69</u>	<u>0.69</u>
Trailers	<u>All uses</u>	<u>683-- and 686--</u>	<u>0.14</u>	<u>0.69</u>	<u>0.69</u>
Service Or Utility Trailers (0 – 2,000 lbs. Load Capacity)	<u>All uses</u>	<u>693-- and 696--</u>	<u>0.00</u>	<u>0.69</u>	<u>0.69</u>

Table 225.C.2. Primary Classifications – Rating Factors And Statistical Codes – Zone Rated

The following is added to Paragraph C.3.:

a. Application

Classify the vehicle according to its use. Insert the code provided in the 4th and 5th digits of the classification code.

b. Autos Having More Than One Use

Where more than one secondary rating factor applies, use the highest-rated classification unless 80% of the use is in a lower rated activity. In that case, use the lower-rated classification.

c. Trucking Operations

A risk engaged in trucking operations described in Rule 224.A.1. is assigned to the truckers secondary classification even though they advertise or describe themselves as a contractor, building contractor, building material dealer, sand and gravel hauler, or some other similar name.

d. Secondary Classification Factors

Trucks, Tractors And Trailers Secondary Classification	Code	Liability	Other Than Collision	Collision	
				Trucks And Truck-tractors	Trailers
Truckers: Autos used to haul or transport goods, materials or commodities for another, other than autos used in moving operations	Common Carriers	---21	1.00	1.00	1.00
	Contract Carriers (Other than Chemical or Iron and Steel Haulers)	---22	1.00	1.00	1.00
	Contract Carriers Hauling Chemicals	---23	1.00	1.00	1.00
	Contract Carriers Hauling Iron and Steel	---24	1.00	1.00	1.00
	Exempt Carriers (Other than Livestock Haulers)	---25	1.00	1.00	1.00
	Exempt Carriers Hauling Livestock	---26	1.00	1.00	1.00
	Carriers Engaged in both Private Carriage and Transporting Goods, Materials or Commodities for Others	---02	1.00	1.00	1.00
	Tow Trucks For Hire	---03	1.00	1.00	1.00
	Movers	---05	1.00	1.00	1.00
	Owned trucks, tractors and trailers that the insured leases or rents to others to use in their trucking or motor carrier operations when the insured lessor has agreed, in writing, to provide primary coverage and to hold the lessee harmless in a written lease agreement	---06	1.10	1.00	1.00
All Other Truckers	---29	1.00	1.00	1.00	
Food Delivery: Autos used by food manufacturers to transport raw and finished products or used in wholesale distribution of food	Canneries and Packing Plants	---31	1.00	1.00	1.00
	Fish and Seafood	---32	1.00	1.00	1.00
	Frozen Foods	---33	1.00	1.00	1.00
	Fruits and Vegetables	---34	1.00	1.00	1.00
	Meat or Poultry	---35	1.00	1.00	1.00
All Other Food Delivery	---39	1.00	1.00	1.00	
Specialized Delivery: Autos used in deliveries subject to time and similar constraints	Armored Cars	---41	1.00	1.00	1.00
	Film Delivery	---42	1.00	1.00	1.00
	Magazines or Newspapers	---43	1.00	1.00	1.00
	Mail and Parcel Post	---44	1.00	1.00	1.00
	All Other Specialized Delivery	---49	1.00	1.00	1.00
Waste Disposal: Autos transporting salvage and waste	Auto Dismantlers	---51	1.00	1.00	1.00
	Building Wrecking Operators	---52	1.00	1.00	1.00
	Garbage	---53	1.00	1.00	1.00

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material for disposal or resale	Junk Dealers	---54	1.00	1.00	1.00	1.00
	All Other Waste Disposal	---59	1.00	1.00	1.00	1.00
Farmers: Autos owned by a farmer, used in connection with the operation of their own farm and occasionally used to haul commodities for other farmers	Individually Owned or Family Corporation (Other than Livestock Hauling)	---61	1.00	1.00	1.00	1.00
	Livestock Hauling	---62	1.00	1.00	1.00	1.00
	All Other Farmers	---69	1.00	1.00	1.00	1.00
Dump and Transit Mix (Use these factors and codes only when no other secondary classification applies.)	Excavating	---71	1.00	1.00	1.00	1.00
	Sand and Gravel (Other than Quarrying)	---72	1.00	1.00	1.00	1.00
	Mining	---73	1.00	1.00	1.00	1.00
	Quarrying	---74	1.00	1.00	1.00	1.00
	All Other Dump and Transit Mix	---79	1.00	1.00	1.00	1.00
Contractors (Other than dump trucks)	Building Commercial	---81	1.00	1.00	1.00	1.00
	Building Private Dwellings	---82	1.00	1.00	1.00	1.00
	Electrical, Plumbing, Masonry, Plastering and Other Repair or Service	---83	1.00	1.00	1.00	1.00
	Excavating	---84	1.00	1.00	1.00	1.00
	Street and Road	---85	1.00	1.00	1.00	1.00
	All Other Contractors	---89	1.00	1.00	1.00	1.00
Other	Logging and Lumbering	---91	1.00	1.00	1.00	1.00
	All Other	---99	1.00	1.00	1.00	1.00

Table 225.C.3.d. Secondary Classification Factors

Paragraph **D.3.** is replaced by the following:

D. Premium Computation

3. No-fault Coverage

See Rule **293.G.** for Pedestrian Personal Injury Protection Rating.

231. ELIGIBILITY

The following is added to Paragraph **B**:

3. Furthermore, Section III does not apply to vehicles furnished to individuals by corporations, partnerships and unincorporated associations owning less than five autos and not used for business purposes, or non-fleet farm vehicles as defined in Rule **233**. For such autos, refer to the insurer's Personal Auto Manual.

Paragraph **C**. is replaced by the following:

C. Private Passenger Types Classifications

Private Passenger Types Classification		Class Code	Liability And Medical Payments	Collision	Other Than Collision
Fleet Vehicles	Farming vehicles as defined in Rule 233 .	7399	0.80	0.80	0.80
	All Other Private Passenger Type Vehicles rated as part of a fleet	7398	1.00	1.00	1.00
Non-fleet Vehicles		7391	1.00	1.00	1.00

Table 231.C. Private Passenger Types Classification Factors

232. PRIVATE PASSENGER TYPES CLASSIFICATIONS

The following is added to Paragraph **A.3.**:

Number Of Powered Vehicles	Liability	Collision	Other Than Collision
<u>1</u>	<u>1.10</u>	<u>1.13</u>	<u>1.09</u>
<u>2</u>	<u>1.06</u>	<u>1.08</u>	<u>1.06</u>
<u>3 to 4</u>	<u>1.03</u>	<u>1.04</u>	<u>1.04</u>
<u>5 to 9</u>	<u>1.00</u>	<u>0.99</u>	<u>1.00</u>
<u>10 to 14</u>	<u>0.97</u>	<u>0.95</u>	<u>0.94</u>
<u>15 to 19</u>	<u>0.95</u>	<u>0.93</u>	<u>0.91</u>
<u>20 to 29</u>	<u>0.93</u>	<u>0.91</u>	<u>0.87</u>
<u>30 to 39</u>	<u>0.92</u>	<u>0.89</u>	<u>0.84</u>
<u>40 to 49</u>	<u>0.91</u>	<u>0.87</u>	<u>0.81</u>
<u>50 to 59</u>	<u>0.90</u>	<u>0.86</u>	<u>0.79</u>
<u>60 to 69</u>	<u>0.89</u>	<u>0.85</u>	<u>0.78</u>
<u>70 to 79</u>	<u>0.88</u>	<u>0.84</u>	<u>0.77</u>
<u>80 to 89</u>	<u>0.88</u>	<u>0.83</u>	<u>0.76</u>
<u>90 to 99</u>	<u>0.87</u>	<u>0.83</u>	<u>0.75</u>
<u>100 to 114</u>	<u>0.87</u>	<u>0.82</u>	<u>0.74</u>
<u>115 to 129</u>	<u>0.86</u>	<u>0.81</u>	<u>0.72</u>
<u>130 to 154</u>	<u>0.85</u>	<u>0.80</u>	<u>0.71</u>
<u>155 to 194</u>	<u>0.84</u>	<u>0.79</u>	<u>0.70</u>
<u>195 to 289</u>	<u>0.83</u>	<u>0.78</u>	<u>0.68</u>
<u>290 or greater</u>	<u>0.80</u>	<u>0.74</u>	<u>0.62</u>

Table 232.A.3. Private Passenger Types Fleet Size Factors

Paragraphs **B.1.** and **B.3.** are replaced by the following:

B. Premium Computation

1. Liability

$$\text{Premium} = \text{Loss Cost} * \text{Class Factor} * \text{Fleet Size Factor} * \text{Vehicle Age Factor} * \text{Original Cost New Factor} * \text{NAICS Factor} * (\text{Increased Limits Factor} - \text{Deductible Discount Factor}) * \text{Private Passenger Types Liability Tort Limitation Elimination Factor}$$

- a. Refer to the territory loss costs/rates for the Loss Cost.
- b. Refer to Rule **231.C.** for the Class Factor.
- c. Refer to Paragraph **A.3.** for the Fleet Size Factor.
- d. Refer to Rule **301.D.** for Liability Vehicle Age Factors.
- e. Refer to Rule **301.D.** for Liability Original Cost New Factors.
- f. Refer to Rule **306.** for NAICS Factors.
- g. Refer to Rule **300.** for the Increased Limits Factor.
- h. Refer to Rule **298.A.** for the Deductible Discount Factor.
- i. Refer to Rule **293.B.1.a.** for the Private Passenger Types Liability Tort Limitation Elimination Factor.

3. No-fault

For higher limits, refer to company.

$$\text{Premium} = \text{Loss Cost} * \text{Class Factor} * \text{Private Passenger Types Combined Options Factor} * \text{Medical Expense Benefits-as-secondary Factor}$$

- a. Refer to the territory loss costs/rates for the Loss Cost.
- b. Refer to Rule **231.C.** for the Class Factor.

_____ c. Refer to Rule **293.C.1.c.** for the Private Passenger Types Combined Options Factor.

_____ d. Refer to Rule **293.C.4.b.** for the Medical Expense Benefits-as-secondary Factor.

239. PREMIUM DEVELOPMENT – OTHER THAN ZONE-RATED AUTOS

Paragraph **B.2.** is replaced by the following:

2. Determine the fleet size as in Rule **216.H.** The following factors apply.

a. Liability, Medical Payments And Basic No-fault

<u>Number Of Self-propelled Vehicles</u>	<u>Van Pools</u>	<u>Taxis And Limou-sines</u>	<u>School And Church Buses</u>	<u>Other Buses</u>
1	1.00	1.00	1.00	1.00
2	1.00	1.00	1.00	1.00
3 to 4	1.00	1.00	1.00	1.00
5 to 9	1.00	1.10	1.20	1.00
10 to 14	1.00	1.10	1.20	1.00
15 to 19	1.00	1.10	1.20	1.00
20 to 29	1.00	1.10	1.20	1.00
30 to 39	1.00	1.10	1.20	1.00
40 to 49	1.00	1.10	1.20	1.00
50 to 59	1.00	1.10	1.20	1.00
60 to 69	1.00	1.10	1.20	1.00
70 to 79	1.00	1.10	1.20	1.00
80 to 89	1.00	1.10	1.20	1.00
90 to 99	1.00	1.10	1.20	1.00
100 to 114	1.00	1.10	1.20	1.00
115 to 129	1.00	1.10	1.20	1.00
130 to 154	1.00	1.10	1.20	1.00
155 to 194	1.00	1.10	1.20	1.00
195 to 289	1.00	1.10	1.20	1.00
290 or greater	1.00	1.10	1.20	1.00

Table 239.B.2.a. Fleet Size Factors For Liability, Medical Payments And Basic No-fault

b. Collision

<u>Number Of Self-propelled Vehicles</u>	<u>Van Pools</u>	<u>Taxis And Limou-sines</u>	<u>School And Church Buses</u>	<u>Other Buses</u>
1	1.00	1.00	1.00	1.00
2	1.00	1.00	1.00	1.00
3 to 4	1.00	1.00	1.00	1.00
5 to 9	1.00	1.00	1.00	1.00
10 to 14	1.00	1.00	1.00	1.00
15 to 19	1.00	1.00	1.00	1.00
20 to 29	1.00	1.00	1.00	1.00
30 to 39	1.00	1.00	1.00	1.00
40 to 49	1.00	1.00	1.00	1.00
50 to 59	1.00	1.00	1.00	1.00
60 to 69	1.00	1.00	1.00	1.00
70 to 79	1.00	1.00	1.00	1.00
80 to 89	1.00	1.00	1.00	1.00
90 to 99	1.00	1.00	1.00	1.00
100 to 114	1.00	1.00	1.00	1.00

115 to 129	1.00	1.00	1.00	1.00
130 to 154	1.00	1.00	1.00	1.00
155 to 194	1.00	1.00	1.00	1.00
195 to 289	1.00	1.00	1.00	1.00
290 or greater	1.00	1.00	1.00	1.00

Table 239.B.2.b. Fleet Size Factors For Collision

c. Other Than Collision

Number Of Self-propelled Vehicles	Van Pools	Taxis And Limousines	School And Church Buses	Other Buses
1	1.00	1.00	1.00	1.00
2	1.00	1.00	1.00	1.00
3 to 4	1.00	1.00	1.00	1.00
5 to 9	1.00	0.85	0.85	0.85
10 to 14	1.00	0.85	0.85	0.85
15 to 19	1.00	0.85	0.85	0.85
20 to 29	1.00	0.85	0.85	0.85
30 to 39	1.00	0.85	0.85	0.85
40 to 49	1.00	0.85	0.85	0.85
50 to 59	1.00	0.85	0.85	0.85
60 to 69	1.00	0.85	0.85	0.85
70 to 79	1.00	0.85	0.85	0.85
80 to 89	1.00	0.85	0.85	0.85
90 to 99	1.00	0.85	0.85	0.85
100 to 114	1.00	0.85	0.85	0.85
115 to 129	1.00	0.85	0.85	0.85
130 to 154	1.00	0.85	0.85	0.85
155 to 194	1.00	0.85	0.85	0.85
195 to 289	1.00	0.85	0.85	0.85
290 or greater	1.00	0.85	0.85	0.85

Table 239.B.2.c. Fleet Size Factors For Other Than Collision

Paragraphs **C.1.** and **C.3.** are replaced by the following:

C. Premium Computation

1. Liability

For a unit that combines a motorized auto with one or more trailer or semi-trailer, refer to company to determine the liability premium. For autos used to transport seasonal or migrant agricultural workers in accordance with the Migrant And Seasonal Agricultural Worker Protection Act, see Rule **243.** for the Liability premium.

a. Buses Liability

Premium = Loss Cost * (Increased Limits Factor – Deductible Discount Factor) * (Primary Factor + Secondary Factor) * Fleet Size Factor * Mechanical Lift Factor * Liability And Medical Expense Benefits Coverages Factor

- (1) Refer to the territory loss costs/rates for the Loss Cost.
- (2) Refer to Rule **300.** for the Increased Limits Factor.
- (3) Refer to Rule **298.A.** for the Deductible Discount Factor.
- (4) Refer to Rule **240.C.** for the Primary Factor.
- (5) Refer to Rule **240.D.** for the Secondary Factor.
- (6) Refer to Paragraph **B.2.** for the Fleet Size Factor.
- (7) Refer to Paragraph **C.8.** for the Mechanical Lift Factor.

(8) Refer to Rule 293.F.2. for the Liability And Medical Expense Benefits Coverages Factor.

b. Public Autos Other Than Buses Liability

Note: For Van Pools, the following formula only applies if the insured does not purchase Personal Injury Protection. If the insured purchases Personal Injury Protection, use the premium formula for Van Pools Liability and No-fault Combined in Paragraph C.3. instead.

Premium = Loss Cost * (Increased Limits Factor – Deductible Discount Factor) * (Primary Factor + Secondary Factor) * Fleet Size Factor * Mechanical Lift Factor

(1) Refer to the territory loss costs/rates for the Loss Cost.

(2) Refer to Rule 300. for the Increased Limits Factor.

(3) Refer to Rule 298.A. for the Deductible Discount Factor.

(4) Refer to Rule 240.C. for the Primary Factor.

(5) Refer to Rule 240.D. for the Secondary Factor.

(6) Refer to Paragraph B.2. for the Fleet Size Factor.

(7) Refer to Paragraph C.8. for the Mechanical Lift Factor.

3. No-fault

For higher limits, refer to company. See Rule 293.G. for Pedestrian Personal Injury Protection Rating.

a. Van Pools Liability And No-fault Combined

The following replaces the Liability Premium Formula for Van Pools when the insured has purchased Personal Injury Protection.

Premium = Loss Cost * (Increased Limits Factor – Deductible Discount Factor) * (Primary Factor + Secondary Factor) * Fleet Size Factor * Mechanical Lift Factor * Van Pools Combined Liability And Personal Injury Protection Coverages Factor * (Private Passenger Types Combined Options Factors * Auto Dealer Risks And Van Pools Combined Options Factor + Auto Dealer Risks And Van Pools Tort Factors) * Medical Expense Benefits-as-secondary Factor

(1) Refer to the territory loss costs/rates for the Loss Cost. Use the Liability Loss Cost.

(2) Refer to Rule 300. for the Increased Limits Factor.

(3) Refer to Rule 298.A. for the Deductible Discount Factor.

(4) Refer to Rule 240.C. for the Primary Factor.

(5) Refer to Rule 240.D. for the Secondary Factor.

(6) Refer to Paragraph B.2. for the Fleet Size Factor.

(7) Refer to Paragraph C.8. for the Mechanical Lift Factor.

(8) Refer to Rule 293.B.1.b.(3) for the Van Pools Combined Liability And Personal Injury Protection Coverages Factor.

(9) Refer to Rule 293.C.1.c. for the Private Passenger Types Combined Options Factor.

(10) Refer to Rule 293.B.1.b.(1) for the Auto Dealer Risks And Van Pools Combined Options Factor.

(11) Refer to Rule 293.B.1.b.(2) for the Auto Dealer Risks And Van Pools Tort Factor.

(12) Refer to Rule 293.C.4.b. for the Medical Expense Benefits-as-secondary Factor.

b. Buses Medical Expense Benefits For Passengers

Premium = Loss Cost * (Primary Factor + Secondary Factor) * Fleet Size Factor * Mechanical Lift Factor * Medical Expense Benefits-as-secondary Factor

(1) Refer to the territory loss costs/rates for the Loss Cost. Use the Liability Loss Cost.

(2) Refer to Rule 240.C. for the Primary Factor.

(3) Refer to Rule 240.D. for the Secondary Factor.

(4) Refer to Paragraph B.2. for the Fleet Size Factor.

(5) Refer to Paragraph C.8. for the Mechanical Lift Factor.

(6) Refer to Rule 293.F.2. for the Medical Expense Benefits-as-secondary Factor.

240. PUBLIC AUTO CLASSIFICATIONS

Paragraph C.3. is replaced by the following:

C. Primary Classifications

3. Primary Classifications – Rating Factors And Statistical Codes

a. Public Auto Use Classes (Except Van Pools)

Categories	Classifications	Local (Up To 50 Miles)				Intermediate (51 To 200 Miles)				Long Distance (Over 200 Miles)			
		Code		Factor		Code		Factor		Code		Factor	
		Non-fleet	Fleet	Liab.*	Phys. Dam.	Non-fleet	Fleet	Liab.*	Phys. Dam.	Non-fleet	Fleet	Liab.*	Phys. Dam.
Taxicabs And Limousines	Taxicab – Owner-driver	5718	5748	0.75	2.30	5728	5758	0.85	2.65	5738	5768	0.95	2.75
	Taxicab – All Other	5719	5749	1.00	2.70	5729	5759	1.15	3.10	5739	5769	1.25	3.25
	Limousine – Seating Eight or Fewer	4118	4218	0.40	1.35	4128	4228	0.45	1.55	4138	4238	0.50	1.65
	Limousine – Seating More Than Eight	4119	4219	0.45	1.40	4129	4229	0.50	1.65	4139	4239	0.55	1.75
	Car Service	5178	5478	0.90	2.55	5278	5578	1.05	2.95	5378	5678	1.15	3.10
School And Church Buses	School Bus Owned By Political Subdivision Or School District	615 –	618 –	1.20	0.50	616 –	619 –	1.40	0.55	617 –	610 –	1.50	0.60
	Other School Bus	625 –	628 –	1.50	0.50	626 –	629 –	1.75	0.55	627 –	620 –	1.90	0.60
	Church Bus	635 –	638 –	1.00	1.00	636 –	639 –	1.15	1.15	637 –	630 –	1.25	1.20
Other Buses	Urban Bus	515 –	518 –	0.80	1.45	516 –	519 –	0.90	1.65	N/A	N/A	N/A	N/A
										Zone Rated			
	Airport Bus Or Airport Limousine	525 –	528 –	0.70	1.55	526 –	529 –	0.80	1.80	5279	5209	1.10	1.00
	Inter-city Bus	535 –	538 –	1.05	0.95	536 –	539 –	1.20	1.10	5379	5309	1.85	1.00
	Charter Bus	545 –	548 –	1.00	1.55	546 –	549 –	1.15	1.80	5479	5409	1.85	1.00
	Sightseeing Bus	555 –	558 –	0.75	0.90	556 –	559 –	0.85	1.05	5579	5509	1.65	1.00
	Transportation Of Athletes And Entertainers	565 –	568 –	0.45	1.40	566 –	569 –	0.50	1.60	5679	5609	1.00	1.00
	Social Service Agency Auto Employee-operated	645 –	648 –	0.55	1.20	646 –	649 –	0.65	1.40	6479	6409	0.95	1.00
	Social Service Agency Auto All Other	655 –	658 –	0.50	1.20	656 –	659 –	0.60	1.40	6579	6509	0.95	1.00
	Paratransit	4398	4338	0.55	1.20	4498	4438	0.65	1.40	N/A	N/A	N/A	N/A
Public Auto Not Otherwise Classified	585 –	588 –	0.55	1.25	586 –	589 –	0.65	1.45	5879	5809	0.95	1.00	

* Liability Primary Factors apply to both Liability and Medical Payments No-fault.

Table 240.C.3.a. Public Auto Use Classes (Except Van Pools)

b. Van Pools

Categories		Liability, Medical Payments And No-fault				Physical Damage			
		Seating Capacity				Seating Capacity			
		1 – 8	9 – 20	21 – 60	Over 60	1 – 8	9 – 20	21 – 60	Over 60
Employer Furnished	Factor	1.00	1.05	1.10	1.50	0.50	0.45	0.40	0.35
	Code	4111	4112	4113	4114	4111	4112	4113	4114
All Other	Factor	1.10	1.15	1.35	1.75	0.65	0.55	0.50	0.45
	Code	4121	4122	4123	4124	4121	4122	4123	4124

Table 240.C.3.b. Van Pools

Paragraph D. is replaced by the following:

D. Secondary Classifications

Secondary classification codes and factors are provided for non-zone rated Buses, which include Airport Limousines. For those classes, the secondary classification codes are found in the fourth digit of the classification code. For all other Public Autos, the four-digit classification code is determined by primary classification alone and the secondary factor is always zero.

Categories		Liability, Medical Payments And No-fault				Physical Damage			
		Seating Capacity				Seating Capacity			
		1 – 8	9 – 20	21 – 60	Over 60	1 – 8	9 – 20	21 – 60	Over 60
School And Church Buses	Factor	0.00	+0.10	+0.25	+0.50	0.00	0.00	0.00	0.00
	Code*	---1	---2	---3	---4	---1	---2	---3	---4
Other Buses	Factor	-0.20	-0.15	+0.15	+0.40	0.00	0.00	0.00	0.00
	Code*	---1	---2	---3	---4	---1	---2	---3	---4
All Other Public Autos	Factor	0.00				0.00			

* For buses not secondary rated, use Code ---9.

Table 240.D. Secondary Classifications

| **SECTION V – AUTO DEALERSGARAGES**

248. AUTO DEALERS – ELIGIBILITY

Paragraph **B.1.** is replaced by the following:

B. Classifications And Codes

1. Covered Autos Liability, General Liability And Physical Damage

Only one classification and code applies to a risk for covered autos liability, general liability and physical damage coverages.

<u>Classification</u>	<u>Full Covered Autos Liability Limit For Customers Coverage</u>
<u>Franchised private passenger auto dealer (with or without any other type of franchise)</u>	<u>7304</u>
<u>Franchised truck or truck-tractor dealer (with or without any other type of franchise except private passenger auto franchise)</u>	<u>7314</u>
<u>Franchised motorcycle dealer including all two-wheeled cycle vehicles (no private passenger or truck franchise)</u>	<u>7324</u>
<u>Franchised recreational vehicle dealer (no private passenger, snowmobile or residence type mobile home trailer franchise)</u>	<u>7334</u>
<u>Other franchised self-propelled land motor vehicle dealer</u>	<u>7347</u>
<u>Non-franchised dealer (any risk described above that is not a franchised dealer)</u>	<u>7357</u>
<u>Franchised and non-franchised residence trailer dealers</u>	<u>7361</u>
<u>Franchised and non-franchised commercial trailer dealers</u>	<u>7363</u>
<u>Equipment and implement dealer (no other franchise)</u>	<u>7365</u>

Table 248.B.1. Covered Autos Liability, General Liability And Physical Damage

249. AUTO DEALERS – PREMIUM DEVELOPMENT FOR COMMON COVERAGES

Paragraph **D.1.f.** is replaced by the following:

f. Liability coverage is extended to provide the full covered autos liability limit for customers. The auto dealers base loss costs reflect this extension.

<u>Endorsement Status</u>	<u>Factor</u>
All Policies	1.00

Table 249.D.1.f. Full Limit For Customers Factor

Paragraph **E.** is replaced by the following:

E. No-fault

The following replaces the Liability Premium Formula for Auto Dealers when the insured has purchased Personal Injury Protection:

Premium = Loss Cost * Franchise Factor * (Increased Limits Factor – Deductible Discount Factor) * (1 + Products And Work You Performed Aggregate Limits Factor + Other General Liability Aggregate Limits Factor) * Full Limit For Customers Factor * Products And Work You Performed Factor * Personal And Advertising Injury Exclusion Factor * Owners Of Leased Or Rented Land Or Premises Factor * (Private Passenger Types Combined Options Factor * Auto Dealer Risks And Van Pools Combined Options Factor + Auto Dealer Risks And Van Pools Tort Factors) * Medical Expense Benefits-as-secondary Factor

1. Refer to the Territory Loss Costs/Rates for the Loss Cost. Use the Liability Loss Cost.
2. Refer to Paragraph **D.1.b.** for the Franchise Factor.
3. Refer to Rule **300.** for the Increased Limits Factor.
4. Refer to Rule **298.A.** for the Deductible Discount Factor.
5. Refer to Paragraph **D.1.e.** for the Products And Work You Performed Aggregate Limits Factor and the Other General Liability Aggregate Limits Factor.
6. Refer to Paragraph **D.1.f.** for the Full Limit For Customers Factor
7. Refer to Rule **250.C.2.a.** for the Products And Work You Performed Factor.
8. Refer to Rule **250.C.2.b.** for the Personal And Advertising Injury Exclusion Factor.
9. Refer to Rule **251.B.4.** for the Owners Of Leased Or Rented Land Or Premises Factor.
10. Refer to Rule **293.C.1.c.** for the Private Passenger Types Combined Options Factor.
11. Refer to Rule **293.B.1.b.(1)** for the Auto Dealer Risks And Van Pools Combined Options Factor.
12. Refer to Rule **293.B.1.b.(2)** for the Auto Dealer Risks And Van Pools Tort Factor.
13. Refer to Rule **293.C.4.b.** for the Medical Expense Benefits-as-secondary Factor.

Table **249.H.2.a.(4)** is replaced by the following:

<u>Coverage</u>	<u>Factor</u>
Auto	0.15
Locations And Operations	0.18

Table 249.H.2.a.(4) Auto Dealers Medical Payments Coverage Factors

257. YEAR 2000 COMPUTER-RELATED ENDORSEMENTS

The following is added to Rule **257.**:

D. Refer To Company

When a risk is rated on a refer to company basis, each company:

1. Is responsible for complying with regulatory requirements;
2. Must "refer to company" only portion of the premium applicable to the year 2000 exposure; and
3. Must maintain a complete file of all details and factors used in determining the premium applicable to the year 2000 exposure.

266. ANTIQUE AUTOS

Paragraph **B.3.** is replaced by the following:

B. Premium Computation

3. No-fault

For higher limits, refer to company.

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Premium = Loss Cost * Antique Autos Coverage Factor * Private Passenger Types Combined Options Factor * Medical Expense Benefits-as-secondary Factor

a. Refer to the territory loss costs/rates for the Loss Cost. Use the Private Passenger Types loss cost.

b. Refer to Paragraph **B.8.** for the Antique Autos Coverage Factor.

c. Refer to Rule **293.C.1.c.** for the Private Passenger Types Combined Options Factor.

d. Refer to Rule **293.C.4.b.** for the Medical Expense Benefits-as-secondary Factor.

268. DRIVER TRAINING PROGRAMS (EDUCATIONAL INSTITUTIONS AND COMMERCIAL DRIVING SCHOOLS) AND AUTO REPAIR TRAINING

Paragraphs **A.3.a.** and **A.3.c.** are replaced by the following:

A. Educational Institutions

3. Premium Computation

a. Liability

Premium = Loss Cost * (Increased Limits Factor – Deductible Discount Factor) * Private Passenger Types Liability Tort Elimination Factor * Driver Training Owned Autos Factor

- (1) Refer to the territory loss costs/rates for the Loss Cost. Use the Private Passenger Types Loss Cost.
- (2) Refer to Rule **300.** for the Increased Limits Factor.
- (3) Refer to Rule **298.A.** for the Deductible Discount Factor.
- (4) Refer to Rule **293.B.1.a.** for the Private Passenger Types Liability Tort Limitation Elimination Factor.
- (5) Refer to Paragraph **C.** for the Driver Training Owned Autos Factor.

c. No-fault

For higher limits, refer to company.

Premium = Loss Cost * Driver Training Owned Autos Factor

- (1) Refer to the territory loss costs/rates for the Loss Cost. Use the Private Passenger Types Loss Cost.
- (2) Refer to Paragraph **C.** for the Driver Training Owned Autos Factor.

Paragraphs **B.2.a.** and **B.2.c.** are replaced by the following:

B. Commercial Driving Schools

2. Premium Computation

a. Liability

Premium = Loss Cost * (Increased Limits Factor – Deductible Discount Factor) * Private Passenger Types Liability Tort Elimination Factor * Driver Training Owned Autos Factor

- (1) Refer to the territory loss costs/rates for the Loss Cost. Use the Private Passenger Types Loss Cost.
- (2) Refer to Rule **300.** for the Increased Limits Factor.
- (3) Refer to Rule **298.A.** for the Deductible Discount Factor.
- (4) Refer to Rule **293.B.1.a.** for the Private Passenger Types Liability Tort Limitation Elimination Factor.
- (5) Refer to Paragraph **C.** for the Driver Training Owned Autos Factor.

c. No-fault

For higher limits, refer to company.

Premium = Loss Cost * Private Passenger Types Combined Options Factor * Medical Expense Benefits-as-secondary Factor * Driver Training Owned Autos Factor

- (1) Refer to the territory loss costs/rates for the Loss Cost. Use the Private Passenger Types Loss Cost.
- (2) Refer to Rule **293.C.1.c.** for the Private Passenger Types Combined Options Factor.
- (3) Refer to Rule **293.C.4.b.** for the Medical Expense Benefits-as-secondary Factor.
- (4) Refer to Paragraph **C.** for the Driver Training Owned Autos Factor.

271. FIRE DEPARTMENTS

Paragraphs **B.1.a.** and **B.1.c.** are replaced by the following:

B. Premium Computation

1. Private Passenger Types (Class Code 7908)

a. Liability

Premium = Loss Cost * (Increased Limits Factor – Deductible Discount Factor) * Private Passenger Types Liability Tort Elimination Factor * Private Passenger Types Fire Department Factor

(1) Refer to the territory loss costs/rates for the Loss Cost.

(2) Refer to Rule **300.** for the Increased Limits Factor.

(3) Refer to Rule **298.A.** for the Deductible Discount Factor.

(4) Refer to Rule **293.B.1.a.** for the Private Passenger Types Liability Tort Limitation Elimination Factor.

(5) Refer to Paragraph **B.1.h.** for the Private Passenger Types Fire Department Factor.

c. No-fault

For higher limits, refer to company.

Premium = Loss Cost * Private Passenger Types Fire Department Factor

(1) Refer to the territory loss costs/rates for the Loss Cost. Use the Private Passenger Types Loss Cost.

(2) Refer to Paragraph **B.1.h.** for the Private Passenger Types Fire Department Factor.

273. GOLF CARTS AND LOW-SPEED VEHICLES

Paragraphs **C.1.** and **C.3.** are replaced by the following:

C. Premium Computation

1. Liability

Premium = Loss Cost * (Increased Limits Factor – Deductible Discount Factor) * Low-speed Vehicles Factor * All Other Types Tort Limitation Factor

a. Refer to the territory loss costs/rates for the Loss Cost. Use the Trucks, Tractors And Trailers Loss Cost.

b. Refer to Rule **300.** for the Increased Limits Factor.

c. Refer to Rule **298.A.** for the Deductible Discount Factor.

d. Refer to Paragraph **C.8.** for the Low-speed Vehicles Factor.

e. Refer to Rule **293.B.1.c.** for the All Other Types Tort Limitation Factor.

3. No-fault

For higher limits, refer to company.

Premium = Loss Cost * Low-speed Vehicles Factor * Private Passenger Types Combined Options Factor * Medical Expense Benefits-as-secondary Factor * All Other Types Tort Limitation Factor

a. Refer to the territory loss costs/rates for the Loss Cost. Use the Trucks, Tractors And Trailers Loss Cost.

b. Refer to Paragraph **C.8.** for the Low-speed Vehicles Factor.

c. Refer to Rule **293.C.1.c.** for the Private Passenger Types Combined Options Factor.

d. Refer to Rule **293.C.4.b.** for the Medical Expense Benefits-as-secondary Factor.

e. Refer to Rule **293.B.1.c.** for the All Other Types Tort Limitation Factor.

274. LAW ENFORCEMENT AGENCIES

Paragraphs **B.1.a.** and **B.1.c.** are replaced by the following:

B. Premium Computation

1. Private Passenger Types (Class Code 7911)

a. Liability

Premium = Loss Cost * (Increased Limits Factor – Deductible Discount Factor) * Private Passenger Types Liability Tort Elimination Factor * Law Enforcement Coverage Factor

(1) Refer to the territory loss costs/rates for the Loss Cost. Use the Private Passenger Types Loss Cost.

(2) Refer to Rule **300.** for the Increased Limits Factor.

(3) Refer to Rule **298.A.** for the Deductible Discount Factor.

(4) Refer to Rule **293.B.1.a.** for the Private Passenger Types Liability Tort Limitation Elimination Factor.

(5) Refer to Paragraph **B.5.** for the Law Enforcement Coverage Factor.

c. No-fault

For higher limits, refer to company.

Premium = Loss Cost * Law Enforcement Coverage Factor

(1) Refer to the territory loss costs/rates for the Loss Cost. Use the Private Passenger Types Loss Cost.

(2) Refer to Paragraph **B.5.** for the Law Enforcement Coverage Factor.

275. LEASING OR RENTAL CONCERNS

Paragraph **B.1.a.(2)** does not apply.

The following is added to Paragraph **B.1.a.:**

B. Premium Computation

1. Specified Auto Basis

a. Long Term – Autos Leased For Six Months Or More

(4) Exclusion Of Certain Leased Autos

To provide Liability Coverage and any required No-fault Coverage for the leasing concern on an excess basis, use New Jersey Leasing Or Rental Concerns – Exclusion Of Certain Leased Autos Endorsement **CA 20 34.**

Paragraph **B.1.b.(2)(a)** is replaced by the following:

b. Short Term – Autos Rented By The Hour, Day Or Week

(2) Private Passenger Types (Class Code 7214)

(a) Liability

$$\text{Premium} = \text{Loss Cost} * (\text{Increased Limits Factor} - \text{Deductible Discount Factor}) * \text{Leasing Or Rental Concerns Coverage Factor} * \text{Private Passenger Types Liability Tort Limitation Elimination Factor}$$

(i) Refer to the territory loss costs/rates for the Loss Cost. Use the Private Passenger Types Loss Cost.

(ii) Refer to Rule **300.** for the Increased Limits Factor.

(iii) Refer to Rule **298.A.** for the Deductible Discount Factor.

(iv) Refer to Paragraph **B.1.b.(3)** for the Leasing Or Rental Concerns Coverage Factor.

(v) Refer to Rule **293.B.1.a.** for the Private Passenger Types Liability Tort Limitation Elimination Factor.

Paragraph **B.4.** does not apply.

276. MOBILE HOMES

Paragraphs **B.1.** and **B.3.** are replaced by the following:

B. Premium Computation – Trailers, Pickup Trucks And Motor Homes

1. Liability

$$\text{Premium} = \text{Loss Cost} * (\text{Increased Limits Factor} - \text{Deductible Discount Factor}) * \text{Mobile Homes Coverage Factor} * \text{All Other Types Tort Limitation Factor}$$

- a. Refer to the territory loss costs/rates for the Loss Cost. Use the Trucks, Tractors And Trailers Loss Cost.
- b. Refer to Rule **300.** for the Increased Limits Factor.
- c. Refer to Rule **298.A.** for the Deductible Discount Factor.
- d. Refer to Paragraph **B.9.** for the Mobile Homes Coverage Factor.
- e. Refer to Rule **293.B.1.c.** for the All Other Types Tort Limitation Factor.

3. No-fault

For higher limits, refer to company.

$$\text{Premium} = \text{Loss Cost} * \text{Mobile Homes Coverage Factor} * \text{Private Passenger Types Combined Options Factor} * \text{Medical Expense Benefits-as-secondary Factor} * \text{All Other Types Tort Limitation Factor}$$

- a. Refer to the territory loss costs/rates for the Loss Cost. Use the Trucks, Tractors And Trailers Loss Cost.
- b. Refer to Paragraph **B.9.** for the Mobile Homes Coverage Factor.
- c. Refer to Rule **293.C.1.c.** for the Private Passenger Types Combined Options Factor.
- d. Refer to Rule **293.C.4.b.** for the Medical Expense Benefits-as-secondary Factor.
- e. Refer to Rule **293.B.1.c.** for the All Other Types Tort Limitation Factor.

277. MOTORCYCLES

Paragraph **B.7.** is replaced by the following:

B. Premium Computation

7. Uninsured Motorists

Premium = Loss Cost * Uninsured Motorists Coverage Factor

a. Refer to Rule **297.B.** for the Loss Cost. Use the Private Passenger Types Loss Cost.

b. Uninsured Motorists Coverage Factor

<u>Factor</u>
2.00

Table 277.B.7.b. Uninsured Motorists Coverage Factor

278. REGISTRATION PLATES NOT ISSUED FOR A SPECIFIC AUTO

Paragraphs **B.1.** and **B.3.** are replaced by the following:

B. Premium Computation

1. Liability

$\frac{C}{-}$ Premium = Loss Cost * (Increased Limits Factor – Deductible Discount Factor) * Private Passenger Types Liability Tort Elimination Factor * Registration Plates Not Issued For A Specific Auto Factor

a. Refer to the territory loss costs/rates for the Loss Cost. Use the Private Passenger Types Loss Cost.

b. Refer to Rule **300.** for the Increased Limits Factor.

c. Refer to Rule **298.A.** for the Deductible Discount Factor.

d. Refer to Rule **293.B.1.a.** for the Private Passenger Types Liability Tort Elimination Factor.

e. Refer to Paragraph **B.5.** for the Registration Plates Not Issued For A Specific Auto Factor.

3. No-fault

For higher limits, refer to company.

$\frac{C}{-}$ Premium = Loss Cost * Private Passenger Types Combined Options Factor * Medical Expense Benefits-as-secondary Factor * Registration Plates Not Issued For A Specific Auto Factor

a. Refer to the territory loss costs/rates for the Loss Cost. Use the Private Passenger Types Loss Cost.

b. Refer to Rule **293.C.1.c.** for the Private Passenger Types Combined Options Factor.

c. Refer to Rule **293.C.4.b.** for the Medical Expense Benefits-as-secondary Factor.

d. Refer to Paragraph **B.5.** for the Registration Plates Not Issued For A Specific Auto Factor.

279. REPOSSESSED AUTOS

Paragraph **B.1.** is replaced by the following:

B. Premium Computation

1. Liability

For higher limits, refer to company.

Premium = Loss Cost * Number of Autos * (Increased Limits Factor – Deductible Discount Factor) * All Other Types Tort Limitation Factor

a. Refer to Table **279.B.1.a.(LC)** for the Loss Cost. Use the Liability Loss Cost.

b. Estimate the number of autos repossessed annually. Charge an advance premium per (estimated) repossessed auto. To determine the earned premium, recalculate the premium using the actual number of autos repossessed during the policy period instead of the estimate. Use the loss costs in force at the policy inception.

c. Refer to Rule **300.** for the Increased Limits Factor.

d. Refer to Rule **298.A.** for the Deductible Discount Factor.

e. Refer to Rule **293.B.1.c.** for the All Other Types Tort Limitation Factor.

The following is added to Paragraph **B.:**

3. No-fault

For higher limits, refer to company.

Premium = Loss Cost * Number Of Autos * All Other Types Tort Limitation Factor

a. Refer to Table **279.B.1.a.(LC)** for the Loss Cost. Use the Liability Loss Cost.

b. Estimate the number of autos repossessed annually. Charge an advance premium per (estimated) repossessed auto. To determine the earned premium, recalculate the premium using the actual number of autos repossessed during the policy period instead of the estimate. Use the loss costs in force at the policy inception.

c. Refer to Rule **293.B.1.c.** for the All Other Types Tort Limitation Factor.

281. MOBILE OR FARM EQUIPMENT

Paragraphs **C.2.a.** and **C.2.c.** are replaced by the following:

C. Specified Auto Basis

2. Premium Computation

a. Liability

$$\text{Premium} = \text{Loss Cost} * (\text{Increased Limits Factor} - \text{Deductible Discount Factor}) * \text{Mobile Or Farm Equipment Coverage Factor} * \text{All Other Types Tort Limitation Factor}$$

(1) Refer to the territory loss costs/rates for the Loss Cost. Use the Trucks, Tractors And Trailers Loss Cost.

(2) Refer to Rule **300.** for the Increased Limits Factor.

(3) Refer to Rule **298.A.** for the Deductible Discount Factor.

(4) Refer to Paragraph **C.2.h.** for the Mobile Or Farm Equipment Coverage Factor.

(5) Refer to Rule **293.B.1.c.** for the All Other Types Tort Limitation Factor.

c. No-fault

$$\text{Premium} = \text{Loss Cost} * \text{Mobile Or Farm Equipment Coverage Factor} * \text{Private Passenger Types Combined Options Factor} * \text{Medical Expense Benefits-as-secondary Factor} * \text{All Other Types Tort Limitation Factor}$$

(1) Refer to the territory loss costs/rates for the Loss Cost. Use the Trucks, Tractors And Trailers Loss Cost.

(2) Refer to Paragraph **C.2.h.** for the Mobile Or Farm Equipment Coverage Factor.

(3) Refer to Rule **293.C.1.c.** for the Private Passenger Types Combined Options Factor.

(4) Refer to Rule **293.C.4.b.** for the Medical Expense Benefits-as-secondary Factor.

(5) Refer to Rule **293.B.1.c.** for the All Other Types Tort Limitation Factor.

284. ALL-TERRAIN VEHICLES AND UTILITY TASK VEHICLES

Paragraphs **C.1.** and **C.3.** are replaced by the following:

C. Premium Computation

1. Liability

$\frac{C}{-}$ Premium = Loss Cost * (Increased Limits Factor – Deductible Discount Factor) * All-terrain Vehicles And Utility Vehicles Factor * All Other Types Tort Limitation Factor

a. Refer to the territory loss costs/rates for the Loss Cost. Use the Trucks, Tractors And Trailers Loss Cost.

b. Refer to Rule **300.** for the Increased Limits Factor.

c. Refer to Rule **298.A.** for the Deductible Discount Factor.

d. Refer to Paragraph **C.8.** for the All-terrain Vehicles And Utility Vehicles Factor.

e. Refer to Rule **293.B.1.c.** for the All Other Types Tort Limitation Factor.

3. No-fault

For higher limits, refer to company.

$\frac{C}{-}$ Premium = Loss Cost * All-terrain Vehicles And Utility Vehicles Factor * Private Passenger Types Combined Options Factor * Medical Expense Benefits-as-secondary Factor * All Other Types Tort Limitation Factor

a. Refer to the territory loss costs/rates for the Loss Cost. Use the Trucks, Tractors And Trailers Loss Cost.

b. Refer to Paragraph **C.8.** for the All-terrain Vehicles And Utility Vehicles Factor.

c. Refer to Rule **293.C.1.c.** for the Private Passenger Types Combined Options Factor.

d. Refer to Rule **293.C.4.b.** for the Medical Expense Benefits-as-secondary Factor.

e. Refer to Rule **293.B.1.c.** for the All Other Types Tort Limitation Factor.

288. DRIVE OTHER CAR COVERAGE

Paragraph **B.4.** is replaced by the following:

4. No-fault

An individual may be provided no-fault coverages by naming the individual in a broadened Personal Injury Protection Coverage endorsement applicable. Refer to Rule **293.** for information on the applicability and rating of this endorsement.

See Rule **293.G.** for Pedestrian Personal Injury Protection Rating.

292. MEDICAL PAYMENTS

Rule **292.** does not apply to autos subject to no-fault.

293. NO-FAULT COVERAGES

Rule 293. is replaced by the following:

A. Personal Injury Protection

1. Use New Jersey Personal Injury Protection Coverage Endorsement **CA 22 30**. This coverage must be provided on every auto listed as follows:
 - a. Private passenger type autos.
 - b. Vans, pickup and panel trucks not used for business purposes, other than farming or ranching.
 - c. Utility autos designed for personal use, such as campers or motor homes, not used for business purposes.
2. Coverage for pedestrians only must be provided on all autos (other than trailers); see State of New Jersey, Department of Banking and Insurance Order No. A15-106, dated June 30, 2015. See Paragraph **G**. for pricing.
3. Basic Personal Injury Protection is subject to a \$250 deductible for medical expense benefits which applies to each accident. Other coverage options are treated in Paragraph **C**.

B. Tort Limitations

1. The named insured must be provided the option to limit the named insured's statutory right to recover in tort for non-economic loss. Election of a tort option must be in writing and signed by the named insured. If the named insured fails to select an option, he or she will be deemed to have elected the option to limit the right to recover for non-economic loss. The tort option elected applies only to the named insured, resident spouse or party to a civil union recognized under New Jersey law, and any resident children of either the named insured, resident spouse or party to a civil union recognized under New Jersey law, and only for a private passenger auto, as defined by N.J.S.A. 39:6A-2.

a. Private Passenger Types Liability

The following factor applies to the Private Passenger Types Liability Premium Calculation:

<u>Tort Limitation</u>	<u>Factor</u>
Tort Limitation Applies	1.000
Tort Limitation Eliminated	1.333

Table 293.B.1.a. Private Passenger Types Liability Tort Limitation Elimination Factor

b. Auto Dealer Risks And Van Pools Liability

When Personal Injury Protection is provided for Auto Dealer Risks or Van Pools, the following factors are used in the Combined Liability and Personal Injury Protection Premium Calculation.

(1) Auto Dealer Risks And Van Pools Combined Options Factor

<u>Factor</u>
0.052

Table 293.B.1.b.(1) Auto Dealer Risks And Van Pools Combined Options Factor

(2) Auto Dealer Risks And Van Pools Tort Factors

<u>Limited Tort Liability</u>	<u>Subject To Tort Liability</u>
0.948	1.120

Table 293.B.1.b.(2) Auto Dealer Risks And Van Pools Tort Factors

(3) Van Pools Combined Liability And Personal Injury Protection Coverages Factor

<u>Factor</u>
0.93

Table 293.B.1.b.(3) Van Pools Combined Liability And Personal Injury Protection Coverages Factor

- c. For vehicles that do not use the Private Passenger Types, Auto Dealers, or Van Pools loss costs, multiply the Liability Coverage base loss cost by the following factors:

<u>Coverage</u>	<u>PIP Is Not Provided</u>	<u>With Tort Limitation</u>	<u>Without Tort Limitation</u>
<u>\$100,000 Liability</u>	<u>1.00</u>	<u>0.70</u>	<u>1.00</u>
<u>Personal Injury Protection</u>	<u>N/A</u>	<u>0.11</u>	<u>0.11</u>

Table 293.B.1.c. All Other Types Tort Limitation Factors

C. Personal Injury Protection Coverage Options

1. Individually Owned Autos

If the policy covers individually owned autos, the following options must be provided. These options apply only to the named insured, resident spouse or party to a civil union recognized under New Jersey law, and any resident children of either the named insured, resident spouse or party to a civil union recognized under New Jersey law. Refer to the combined options table in Paragraph C.4. for the appropriate Personal Injury Protection rating.

If the named insured selects an amount less than the \$250,000 limit provided by the Personal Injury Protection Coverage endorsement on any private passenger type vehicle not used in the insured's business, that vehicle must be covered under the Personal Auto Program and may not be insured under the Commercial Auto Program.

a. Deductibles

The named insured must be provided the option to purchase medical expense deductibles of \$500, \$1,000, \$2,000 and \$2,500 to replace the \$250 per accident deductible. However, if this option is purchased, persons other than the named insured and resident relatives will be subject to a separate deductible of \$250 per accident. Medical expense benefits payable in any amount between the selected option deductible and \$5,000 are subject to a co-payment of 20%.

b. Non-medical Expense Benefits Elimination

The named insured must be provided the option to eliminate all non-medical expense Personal Injury Protection benefits.

c. Private Passenger Types Combined Options Factors

<u>PIP Deductible</u>	<u>Factor</u>	
	<u>Basic PIP*</u>	<u>Medical Expenses Only</u>
<u>\$ 250</u>	<u>1.00</u>	<u>0.94</u>
<u>500</u>	<u>0.96</u>	<u>0.90</u>
<u>1,000</u>	<u>0.87</u>	<u>0.81</u>
<u>2,000</u>	<u>0.78</u>	<u>0.72</u>
<u>2,500</u>	<u>0.75</u>	<u>0.69</u>

* Basic PIP is subject to a \$250 deductible for medical expenses and a co-payment amount of 20% for amounts payable between the applicable deductible and \$5,000.

Table 293.C.1.c. Private Passenger Types Combined Options Factors

2. Optional Organized Delivery System Waiver

The insurer may provide Personal Injury Protection Coverage that waives the applicable 20% co-payment for medical expense benefits payable between \$250 and \$5,000 as well as the standard \$250 deductible, or any other deductible amount that the insured may have selected, for medical expense benefits in the event that the insured elects to receive medical treatment from a provider that is an organized delivery system (ODS) that has contracted with the insurer, or its Personal Injury Protection vendor. Use New Jersey Personal Injury Protection – Optional Waiver Of Scheduled Medical Expense Benefits Deductible And Co-payment Endorsement **CA 22 68**.

3. Extended Medical Expense Coverage At Higher Limits

Policies including Personal Injury Protection Coverage must provide Extended Medical Expense Benefits Coverage at a limit of \$1,000 for no additional charge. This coverage may also be provided at a limit of \$10,000. When coverage is provided at the \$10,000 limit, charge an additional premium for each auto or auto dealer rating unit. This additional premium is not subject to modification under the provisions of any rating plan or other manual rule.

 Additional Premium = Loss Cost

a. Loss Cost in state Table 293.C.3.(LC).

4. Medical Expense Benefits-as-secondary Option

a. If the named insured is an individual, the named insured must be offered the option to make medical expense benefits secondary to the health benefits plans under which the named insured and resident relatives are covered. If this option is elected, it applies only to the named insured and resident relatives who are not covered under another Personal Injury Protection policy.

b. The named insured must provide proof that the named insured and resident relatives are covered by health insurance coverage or benefits.

Medical Expense Benefits	Factor
Medical Expense Benefits Primary	1.00
Medical Expense Benefits Secondary	0.75

Table 293.C.4.b. Medical Expense Benefits-as-secondary Factor

D. Added Personal Injury Protection

1. This coverage must be offered to individual named insureds who are insured for basic Personal Injury Protection. This coverage should not be provided to insureds who have Personal Injury Protection Coverage only for pedestrians or insureds who have chosen to eliminate non-medical expense benefits. This coverage applies to the named insured including a spouse or party to a civil union recognized under New Jersey law. Use New Jersey Added Personal Injury Protection Coverage Endorsement CA 22 31. Charge an additional premium per auto or auto dealer rating unit:

 Additional Premium = Loss Cost

a. Loss Cost in state Table 293.D.1.(LC).

2. The option to extend added Personal Injury Protection to resident relatives must be offered to the named insured. Charge an additional premium per resident relative:

 Additional Premium = Loss Cost

a. Loss Cost in state Table 293.D.2.(LC).

E. Broadened Personal Injury Protection Coverage For Named Individuals

1. An individual who regularly uses the insured auto may be provided basic Personal Injury Protection by naming the individual as a named insured. Use Named Individuals – Broadened Personal Injury Protection Coverage Endorsement CA 22 01. Charge an additional premium per added named insured:

 Additional Premium = Loss Cost

a. Loss Cost in state Table 293.E.1.(LC).

2. When the added named insured are covered by Added Personal Injury Protection Coverage, further charge an additional premium per added named insured:

 Additional Premium = Loss Cost

a. Use the Loss Cost in state Table 293.D.1.(LC) applicable to the first auto or auto dealer rating unit.

3. When the added named insured are covered by Extended Medical Expense Benefits Coverage, further charge an additional premium per added named insured:

 Additional Premium = Loss Cost

a. Loss Cost in state Table 293.C.3.(LC).

F. Medical Expense Benefits Coverage – Motor Bus Passengers

1. Application

Every owner or operator of a motor bus, as defined in R.S. 17:28-1.5, must maintain Medical Expense Benefits Coverage – Motor Bus Passengers. Use New Jersey Medical Expense Benefits Coverage – Motor Bus Passengers Endorsement CA 22 59. The term motor bus includes, but is not limited to, the following classifications of public autos, that are otherwise not exempted under R.S. 17:28-1.5, except if owned and operated by the New Jersey Transit Corporation:

a. Urban buses;

- _____ **b.** Church buses;
- _____ **c.** Inter-city buses;
- _____ **d.** Airport buses;
- _____ **e.** Charter buses;
- _____ **f.** Sightseeing buses;
- _____ **g.** Buses used to transport Athletes or Entertainers;
- _____ **h.** Buses used to transport employees;
- _____ **i.** Buses owned by Social Services Agencies; and
- _____ **j.** Buses not otherwise classified.

2. Premium Development

To determine the Liability and Medical Expense Benefits Coverages base loss costs, multiply the Liability Coverage base loss cost by the appropriate factor in the following table:

Coverage	Factor
\$100,000 Liability with Medical Expense Benefits for Passengers	0.75
\$100,000 Liability without Medical Expense Benefits for Passengers	1.00
Medical Expense Benefits	0.21

Table 293.F.2. Liability And Medical Expense Benefits Coverages Factors

G. Pedestrian Personal Injury Protection

1. Coverage for pedestrians only must be provided on all autos (other than trailers); see State of New Jersey, Department of Banking and Insurance Order No. A15-106, dated June 30, 2015. Charge a premium for Pedestrian Personal Injury Protection for each auto and auto dealer rating unit. For vehicles provided Personal Injury Protection, this premium applies in addition to the premium for that coverage:



Premium = Loss Cost * Pedestrian Personal Injury Protection Coverage Factor

- a. Use the "Not Principally Operated By Employees" Private Passenger Type basic Personal Injury Protection loss cost shown in the state company rates/ISO loss costs.
- b. Pedestrian Personal Injury Protection Coverage Factor

Factor
0.10

Table 293.G.1.b. Pedestrian Personal Injury Protection Coverage Factor

297. UNINSURED MOTORISTS INSURANCE

The following is added to Rule **297.**:

A. Application

Uninsured and Underinsured Motorists Bodily Injury and Property Damage Coverage must be provided. Use New Jersey Uninsured And Underinsured Motorists Coverage Endorsement **CA 21 14**. For split limits, also use New Jersey Split Uninsured And Underinsured Motorists Coverage Limits Endorsement **CA 21 77**. This coverage must be provided as an option up to a combined single limit of \$500,000, or at split limits of \$250,000/500,000/100,000, but not at limits greater than the policy's liability limits. Property Damage Coverage is subject to a \$500 deductible.

B. Premium Computation

1. Identify the exposures in this jurisdiction for which coverage applies and for which a premium will be charged. Exposures include owned self-propelled vehicles and sets of registration plates not issued to a specific auto (including dealer and transporter plates).

Do not charge a premium for the following:

- a. Trailers;
- b. Hired and non-owned autos;
- c. Owned vehicles which have not been assigned registration plates (such as Auto Dealers' inventory); or
- d. Registration plates used to transport non-owned autos (such as drive-away contractors rated under Rule **269.**).

2. Determine the exposure type (Private Passenger Type or Other Than Private Passenger Type). For the purposes of this premium development, Private Passenger Types include exposures which are classified under Section III of Division One or are explicitly described as Private Passenger Types elsewhere in Division One. Unless instructed otherwise, all other exposures are considered to be Other Than Private Passenger Types, even when rating for other coverages is based on Private Passenger Types.

3. For some autos, the Uninsured And Underinsured Motorists Coverage Premium Formula is given in the section for that auto. For all other autos to which the coverage applies, the following premium formula applies for each auto. Note that the additional premium in Paragraph **B.4.** may apply in either case.

Premium = Loss Cost

- a. Select the appropriate loss costs table as follows:

- (1) For Single Limits Uninsured And Underinsured Motorists Bodily Injury And Property Damage Coverage, refer to state loss costs Table **297.B.3.a.(1)(LC)**.
- (2) For Split Limits Uninsured And Underinsured Motorists Bodily Injury Coverage, refer to state loss costs Table **297.B.3.a.(2)(LC)**. The initial limits provided are the minimum financial responsibility limits required in New Jersey.
- (3) For Split Limits Uninsured And Underinsured Property Damage Coverage, refer to state loss costs Table **297.B.3.a.(3)(LC)**. The initial limit provided is the minimum financial responsibility limit required in New Jersey.

4. For policies (other than Auto Dealers) issued to individual named insureds, charge an additional premium once for each exposure. If split limits are provided, do not charge the additional premium a second time for Uninsured Motorists Property Damage Coverage.

Additional Premium = Loss Cost

- a. Loss Cost in state loss costs Table **297.B.4.(LC)**.

298. DEDUCTIBLE INSURANCE

The following is added to Paragraph **A.2.**:

<u>Deductible Amount</u>	<u>Combined Single Limit</u>		<u>Property Damage Per Accident</u>	
	<u>Non-zone Rated</u>	<u>Zone-rated</u>	<u>Non-zone Rated</u>	<u>Zone-rated</u>
None	0.000	0.000	0.000	0.000
\$ 250	0.013	0.010	0.012	0.009
500	0.026	0.019	0.024	0.018
1,000	0.049	0.037	0.046	0.034
2,500	0.106	0.083	0.097	0.075
5,000	0.174	0.143	0.153	0.125
10,000	0.257	0.223	0.208	0.182
20,000	0.347	0.313	0.246	0.230
25,000	0.379	0.344	0.255	0.242
50,000	0.488	0.451	0.270	0.269
75,000	0.554	0.520	0.275	0.279
100,000	0.601	0.571	0.277	0.284

Table 298.A.2. Liability Deductible Discount Factors

Paragraph **B.** is replaced by the following:

B. Physical Damage Coverages

1. Special Provisions

- a. At the option of the insured, the Comprehensive deductible provisions may be made inapplicable to safety glass breakage. Use Full Safety Glass Coverage Endorsement **CA 04 21**.
- b. For Specified Causes of Loss deductibles that apply to Theft, Mischief And Vandalism, refer to company. For Limited Other Than Collision coverages without a deductible, the Deductible Discount Factor is 0.000.
- c. For the Physical Damage premium computations, when the Deductible Discount Factor is subtracted from the Vehicle Value Factor, the resulting value (Vehicle Value Factor – Deductible Discount Factor) is subject to a minimum value of 0.10. If the subtraction yields a value less than the minimum, substitute 0.10 in its place.

2. Non-zone-rated Vehicles

a. Private Passenger Types Deductible Discount Factors

<u>Deductible Amount</u>	<u>Collision</u>	<u>Comprehensive Deductible For Theft, Mischief And Vandalism</u>	<u>Comprehensive All Perils Deductible</u>	<u>Comprehensive Deductible For Theft, Mischief And Vandalism With Full Glass Coverage</u>	<u>Comprehensive All Perils Deductible With Full Glass Coverage</u>	<u>Specified Causes Of Loss All Perils Deductible</u>
\$ 0	N/A	-0.172	-0.172	-0.172	-0.172	0.000
50	-0.16	-0.171	-0.159	-0.171	-0.163	0.004
100	-0.15	-0.170	-0.146	-0.170	-0.156	0.009
200	-0.10	-0.169	-0.102	-0.169	-0.133	0.018
250	-0.08	-0.168	-0.081	-0.168	-0.122	0.023
500	0.00	-0.167	0.004	-0.167	-0.078	0.044
750	0.07	-0.166	0.063	-0.166	-0.040	0.067
1,000	0.14	-0.166	0.122	-0.166	-0.002	0.090
2,000	0.39	-0.165	0.285	-0.165	0.131	0.177
3,000	0.61	-0.164	0.441	-0.164	0.265	0.275
5,000	1.05	-0.163	0.645	-0.163	0.463	0.419
10,000	N/A	-0.156	0.901	-0.162	0.722	0.630
15,000	N/A	-0.141	1.012	-0.161	0.835	0.752
20,000	N/A	-0.132	1.069	-0.160	0.894	0.839

Table 298.B.2.a. Private Passenger Types Deductible Discount Factors

b. Trucks, Tractors And Trailers And All Autos Except Zone-rated Risks Deductible Discount Factors

<u>Deductible Amount</u>	<u>Trucks And Truck-tractors Collision</u>	<u>Trailer Types Collision</u>	<u>Comprehensive Deductible For Theft, Mischief And Vandalism</u>	<u>Comprehensive All Perils Deductible</u>	<u>Comprehensive Deductible For Theft, Mischief And Vandalism With Full Glass Coverage</u>	<u>Comprehensive All Perils Deductible With Full Glass Coverage</u>	<u>Specified Causes Of Loss All Perils Deductible</u>
\$ 0	N/A	N/A	-0.143	-0.143	-0.143	-0.143	0.000
50	-0.09	-0.06	-0.134	-0.122	-0.142	-0.125	0.004
100	-0.08	-0.05	-0.133	-0.106	-0.141	-0.115	0.007
200	-0.07	-0.04	-0.132	-0.073	-0.140	-0.098	0.015
250	-0.06	-0.04	-0.131	-0.056	-0.139	-0.089	0.018
500	0.00	0.00	-0.130	0.004	-0.138	-0.057	0.036
750	0.05	0.05	-0.129	0.045	-0.137	-0.028	0.058
1,000	0.10	0.09	-0.129	0.086	-0.137	0.001	0.079
2,000	0.26	0.24	-0.128	0.218	-0.136	0.113	0.171
3,000	0.36	0.31	-0.127	0.335	-0.135	0.223	0.261
5,000	0.46	0.41	-0.109	0.497	-0.134	0.385	0.392
10,000	N/A	N/A	-0.063	0.715	-0.133	0.609	0.589
15,000	N/A	N/A	-0.035	0.824	-0.132	0.722	0.703
20,000	N/A	N/A	-0.016	0.890	-0.131	0.791	0.784

Table 298.B.2.b. Trucks, Tractors And Trailers And All Autos Except Zone-rated Risks Deductible Discount Factors

3. Zone-rated Vehicles Deductible Discount Factors

<u>Deductible Amount</u>	<u>Trucks And Truck-tractors Collision</u>	<u>Trailer Types Collision</u>	<u>Comprehensive Deductible For Theft, Mischief And Vandalism</u>	<u>Comprehensive All Perils Deductible</u>	<u>Comprehensive Deductible For Theft, Mischief And Vandalism With Full Glass Coverage</u>	<u>Comprehensive All Perils Deductible With Full Glass Coverage</u>	<u>Specified Causes Of Loss All Perils Deductible</u>
\$ 0	N/A	N/A	-0.143	-0.143	-0.143	-0.143	0.000
50	-0.09	-0.06	-0.134	-0.122	-0.142	-0.125	0.004
100	-0.08	-0.05	-0.133	-0.106	-0.141	-0.115	0.007
200	-0.07	-0.04	-0.132	-0.073	-0.140	-0.098	0.015
250	-0.06	-0.04	-0.131	-0.056	-0.139	-0.089	0.018
500	0.00	0.00	-0.130	0.004	-0.138	-0.057	0.036
750	0.05	0.05	-0.129	0.045	-0.137	-0.028	0.058
1,000	0.10	0.09	-0.129	0.086	-0.137	0.001	0.079
2,000	0.26	0.24	-0.128	0.218	-0.136	0.113	0.171
3,000	0.36	0.31	-0.127	0.335	-0.135	0.223	0.261
5,000	0.46	0.41	-0.109	0.497	-0.134	0.385	0.392
10,000	N/A	N/A	-0.063	0.715	-0.133	0.609	0.589
15,000	N/A	N/A	-0.035	0.824	-0.132	0.722	0.703
20,000	N/A	N/A	-0.016	0.890	-0.131	0.791	0.784

Table 298.B.3. Zone-rated Vehicles Deductible Discount Factors

4. Auto Dealers And Garagekeepers

a. Auto Dealers Blanket Collision Deductible Factors

<u>Deductible Amount</u>	<u>Factor</u>
\$ 250	1.00
500	0.65

1,000

0.35

Table 298.B.4.a. Auto Dealers Blanket Collision Deductible Factors

b. Auto Dealers And Garagekeepers Other Than Collision Deductible Factors

Coverage	Per Auto And Per Occurrence Deductible – Applicable To Theft, Mischief And Vandalism			Per Auto And Per Occurrence Deductible – Applicable To All Perils		
	\$100/500	\$250/1,000	\$500/2,500	\$100/500	\$250/1,000	\$500/2,500
Fire Only	1.000	1.000	1.000	1.000	1.000	1.000
Fire And Theft Only	1.000	0.900	0.750	0.950	0.855	0.713
Limited Specified Causes Of Loss	1.000	0.900	0.750	0.950	0.855	0.713
Specified Causes Of Loss	1.000	0.900	0.750	0.950	0.855	0.713
Comprehensive	1.000	0.900	0.750	0.950	0.855	0.713

Table 298.B.4.b. Auto Dealers And Garagekeepers Other Than Collision Deductible Factors

1. Trucks, Tractors And Trailers Physical Damage

Deductible Amount	Trucks And Truck-tractors Collision	Trailer Types Collision	Comprehensive Deductible For Theft, Mischief And Vandalism	Comprehensive All Perils Deductible	Comprehensive Deductible For Theft, Mischief And Vandalism With Full Glass Coverage	Comprehensive All Perils Deductible With Full Glass Coverage	Specified Causes Of Loss All Perils Deductible
\$ 0	N/A	N/A	-0.143	-0.143	-0.143	-0.143	0.000
50	-0.09	-0.06	-0.134	-0.122	-0.142	-0.125	0.004
100	-0.08	-0.05	-0.133	-0.106	-0.141	-0.115	0.007
200	-0.07	-0.04	-0.132	-0.073	-0.140	-0.098	0.015
250	-0.06	-0.04	-0.131	-0.056	-0.139	-0.089	0.018
500	0.00	0.00	-0.130	0.004	-0.138	-0.057	0.036
750	0.05	0.05	-0.130	0.045	-0.138	-0.028	0.058
1,000	0.10	0.09	-0.129	0.086	-0.137	0.001	0.079
2,000	0.26	0.24	-0.128	0.218	-0.136	0.113	0.171
3,000	0.36	0.31	-0.127	0.335	-0.135	0.223	0.261
5,000	0.46	0.41	-0.109	0.497	-0.134	0.385	0.392

Table 298.B.1. Trucks, Tractors And Trailers Physical Damage Deductible Factors

2. Private Passenger Types Physical Damage

Deductible Amount	Collision	Comprehensive Deductible For Theft, Mischief And Vandalism	Comprehensive All Perils Deductible	Comprehensive Deductible For Theft, Mischief And Vandalism With Full Glass Coverage	Comprehensive All Perils Deductible With Full Glass Coverage	Specified Causes Of Loss All Perils Deductible
\$ 0	N/A	-0.172	-0.172	-0.172	-0.172	0.000
50	-0.16	-0.171	-0.159	-0.171	-0.163	0.004
100	-0.15	-0.170	-0.146	-0.170	-0.156	0.009
200	-0.10	-0.169	-0.102	-0.169	-0.133	0.018
250	-0.08	-0.168	-0.081	-0.168	-0.122	0.023
500	0.00	-0.167	0.004	-0.167	-0.078	0.044
750	0.07	-0.167	0.063	-0.167	-0.040	0.067

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1,000	0.14	-0.166	0.122	-0.166	-0.002	0.090
2,000	0.39	-0.165	0.285	-0.165	0.131	0.177
3,000	0.61	-0.164	0.441	-0.164	0.265	0.275
5,000	1.05	-0.163	0.645	-0.163	0.463	0.419

Table 298.B.2. Private Passenger Types Physical Damage Deductible Factors

300. INCREASED LIABILITY LIMITS

The following is added to Paragraph B:

<u>Combined Single Limit Of Liability (000s)</u>	<u>1. Light And Medium Trucks</u>	<u>2. Heavy Trucks And Truck- tractors</u>	<u>3. Extra- heavy Trucks And Truck- tractors</u>	<u>4. Trucks, Tractors And Trailers Zone-rated</u>	<u>5. All Other Risks</u>
25	0.63	0.64	0.62	0.65	0.66
75	0.92	0.91	0.91	0.92	0.92
100	1.00	1.00	1.00	1.00	1.00
125	1.07	1.07	1.08	1.07	1.06
150	1.13	1.14	1.14	1.13	1.12
200	1.22	1.24	1.25	1.23	1.21
250	1.30	1.33	1.34	1.31	1.28
300	1.37	1.41	1.43	1.39	1.34
350	1.43	1.48	1.50	1.45	1.40
400	1.49	1.55	1.57	1.51	1.45
500	1.58	1.66	1.70	1.62	1.54
600	1.66	1.76	1.80	1.72	1.62
750	1.77	1.89	1.94	1.84	1.72
1,000	1.90	2.06	2.12	2.00	1.85
1,500	2.10	2.31	2.39	2.24	2.04
2,000	2.25	2.50	2.60	2.42	2.18
2,500	2.37	2.65	2.77	2.56	2.30
3,000	2.47	2.79	2.92	2.68	2.40
5,000	2.78	3.22	3.40	3.04	2.73
7,500	3.07	3.63	3.88	3.38	3.05
10,000	3.31	3.99	4.30	3.66	3.33

Table 300.B. Increased Liability Limits

301. VEHICLE AGE AND PRICE BRACKET

Paragraph C.1. is replaced by the following:

1. Vehicle Value Factors For Use With The Stated Amount Insurance Endorsement

a. Collision

(1) Zone-rated Trailers Vehicle Value Factors – Collision With Stated Amount Rating

<u>Price Bracket</u>	<u>Vehicle Value Factor</u>
\$ 0 to 999	0.04
1,000 to 1,999	0.06
2,000 to 2,999	0.09
3,000 to 3,999	0.12
4,000 to 4,999	0.14
5,000 to 5,999	0.16
6,000 to 7,999	0.18
8,000 to 9,999	0.21
10,000 to 11,999	0.26
12,000 to 13,999	0.31
14,000 to 15,999	0.37
16,000 to 17,999	0.42
18,000 to 19,999	0.48
20,000 to 24,999	0.56
25,000 to 29,999	0.70
30,000 to 34,999	0.84
35,000 to 39,999	0.98
40,000 to 44,999	1.09
45,000 to 49,999	1.14
50,000 to 54,999	1.18
55,000 to 64,999	1.25
65,000 to 74,999	1.32
75,000 to 84,999	1.40
85,000 to 99,999	1.47
100,000 to 114,999	1.56
115,000 to 129,999	1.64
130,000 to 149,999	1.73
150,000 to 174,999	1.83
175,000 to 199,999	1.94
200,000 to 229,999	2.04
230,000 to 259,999	2.14
260,000 to 299,999	2.25
300,000 to 349,999	2.38
350,000 to 399,999	2.52
400,000 to 449,999	2.65
450,000 to 499,999	2.77
500,000 to 599,999	2.90
600,000 to 699,999	3.11
700,000 to 799,999	3.29
800,000 to 899,999	3.46
900,000 or greater	3.61

Table 301.C.1.a.(1) Zone-rated Trailers Vehicle Value Factors – Collision With Stated Amount Rating

(2) Zone-rated Non-trailers Vehicle Value Factors – Collision With Stated Amount Rating

<u>Price Bracket</u>	<u>Vehicle Value Factor</u>
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\$	0 to 999	0.67
	1,000 to 1,999	0.67
	2,000 to 2,999	0.67
	3,000 to 3,999	0.67
	4,000 to 4,999	0.67
	5,000 to 5,999	0.67
	6,000 to 7,999	0.67
	8,000 to 9,999	0.67
	10,000 to 11,999	0.67
	12,000 to 13,999	0.67
	14,000 to 15,999	0.65
	16,000 to 17,999	0.64
	18,000 to 19,999	0.63
	20,000 to 24,999	0.63
	25,000 to 29,999	0.70
	30,000 to 34,999	0.77
	35,000 to 39,999	0.81
	40,000 to 44,999	0.83
	45,000 to 49,999	0.86
	50,000 to 54,999	0.88
	55,000 to 64,999	0.91
	65,000 to 74,999	0.95
	75,000 to 84,999	0.99
	85,000 to 99,999	1.03
	100,000 to 114,999	1.07
	115,000 to 129,999	1.11
	130,000 to 149,999	1.15
	150,000 to 174,999	1.19
	175,000 to 199,999	1.24
	200,000 to 229,999	1.29
	230,000 to 259,999	1.34
	260,000 to 299,999	1.39
	300,000 to 349,999	1.44
	350,000 to 399,999	1.50
	400,000 to 449,999	1.55
	450,000 to 499,999	1.60
	500,000 to 599,999	1.66
	600,000 to 699,999	1.74
	700,000 to 799,999	1.81
	800,000 to 899,999	1.87
	900,000 or greater	1.93

Table 301.C.1.a.(2) Zone-rated Non-trailers Vehicle Value Factors – Collision With Stated Amount Rating

(3) Private Passenger Types Vehicle Value Factors – Collision With Stated Amount Rating

<u>Price Bracket</u>	<u>Vehicle Value Factor</u>	
\$	0 to 999	0.72
	1,000 to 1,999	0.74
	2,000 to 2,999	0.75
	3,000 to 3,999	0.75
	4,000 to 4,999	0.76
	5,000 to 5,999	0.76
	6,000 to 7,999	0.77
	8,000 to 9,999	0.77

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<u>10,000 to 11,999</u>	<u>0.77</u>
<u>12,000 to 13,999</u>	<u>0.78</u>
<u>14,000 to 15,999</u>	<u>0.78</u>
<u>16,000 to 17,999</u>	<u>0.77</u>
<u>18,000 to 19,999</u>	<u>0.75</u>
<u>20,000 to 24,999</u>	<u>0.71</u>
<u>25,000 to 29,999</u>	<u>0.70</u>
<u>30,000 to 34,999</u>	<u>0.75</u>
<u>35,000 to 39,999</u>	<u>0.80</u>
<u>40,000 to 44,999</u>	<u>0.85</u>
<u>45,000 to 49,999</u>	<u>0.89</u>
<u>50,000 to 54,999</u>	<u>0.94</u>
<u>55,000 to 64,999</u>	<u>1.03</u>
<u>65,000 to 74,999</u>	<u>1.15</u>
<u>75,000 to 84,999</u>	<u>1.26</u>
<u>85,000 to 99,999</u>	<u>1.40</u>
<u>100,000 to 114,999</u>	<u>1.55</u>
<u>115,000 to 129,999</u>	<u>1.70</u>
<u>130,000 to 149,999</u>	<u>1.86</u>
<u>150,000 to 174,999</u>	<u>2.06</u>
<u>175,000 to 199,999</u>	<u>2.28</u>
<u>200,000 to 229,999</u>	<u>2.50</u>
<u>230,000 to 259,999</u>	<u>2.74</u>
<u>260,000 to 299,999</u>	<u>3.00</u>
<u>300,000 to 349,999</u>	<u>3.31</u>
<u>350,000 to 399,999</u>	<u>3.66</u>
<u>400,000 to 449,999</u>	<u>3.99</u>
<u>450,000 to 499,999</u>	<u>4.31</u>
<u>500,000 to 599,999</u>	<u>4.71</u>
<u>600,000 to 699,999</u>	<u>5.32</u>
<u>700,000 to 799,999</u>	<u>5.90</u>
<u>800,000 to 899,999</u>	<u>6.60</u>
<u>900,000 or greater</u>	<u>7.35</u>

Table 301.C.1.a.(3) Private Passenger Types Vehicle Value Factors – Collision With Stated Amount Rating

(4) Non-zone-rated Trailers Vehicle Value Factors – Collision With Stated Amount Rating

<u>Price Bracket</u>	<u>Vehicle Value Factor</u>
\$ 0 to 999	0.04
1,000 to 1,999	0.06
2,000 to 2,999	0.09
3,000 to 3,999	0.12
4,000 to 4,999	0.14
5,000 to 5,999	0.16
6,000 to 7,999	0.18
8,000 to 9,999	0.21
10,000 to 11,999	0.26
12,000 to 13,999	0.31
14,000 to 15,999	0.37
16,000 to 17,999	0.42
18,000 to 19,999	0.48
20,000 to 24,999	0.56
25,000 to 29,999	0.70
30,000 to 34,999	0.84

<u>35,000 to 39,999</u>	<u>0.98</u>
<u>40,000 to 44,999</u>	<u>1.09</u>
<u>45,000 to 49,999</u>	<u>1.14</u>
<u>50,000 to 54,999</u>	<u>1.18</u>
<u>55,000 to 64,999</u>	<u>1.25</u>
<u>65,000 to 74,999</u>	<u>1.32</u>
<u>75,000 to 84,999</u>	<u>1.40</u>
<u>85,000 to 99,999</u>	<u>1.47</u>
<u>100,000 to 114,999</u>	<u>1.56</u>
<u>115,000 to 129,999</u>	<u>1.64</u>
<u>130,000 to 149,999</u>	<u>1.73</u>
<u>150,000 to 174,999</u>	<u>1.83</u>
<u>175,000 to 199,999</u>	<u>1.94</u>
<u>200,000 to 229,999</u>	<u>2.04</u>
<u>230,000 to 259,999</u>	<u>2.14</u>
<u>260,000 to 299,999</u>	<u>2.25</u>
<u>300,000 to 349,999</u>	<u>2.38</u>
<u>350,000 to 399,999</u>	<u>2.52</u>
<u>400,000 to 449,999</u>	<u>2.65</u>
<u>450,000 to 499,999</u>	<u>2.77</u>
<u>500,000 to 599,999</u>	<u>2.90</u>
<u>600,000 to 699,999</u>	<u>3.11</u>
<u>700,000 to 799,999</u>	<u>3.29</u>
<u>800,000 to 899,999</u>	<u>3.46</u>
<u>900,000 or greater</u>	<u>3.61</u>

Table 301.C.1.a.(4) Non-zone-rated Trailers Vehicle Value Factors – Collision With Stated Amount Rating

(5) All Other Vehicles Vehicle Value Factors – Collision With Stated Amount Rating

Price Bracket	Vehicle Value Factor
\$ 0 to 999	<u>0.67</u>
<u>1,000 to 1,999</u>	<u>0.67</u>
<u>2,000 to 2,999</u>	<u>0.67</u>
<u>3,000 to 3,999</u>	<u>0.67</u>
<u>4,000 to 4,999</u>	<u>0.67</u>
<u>5,000 to 5,999</u>	<u>0.67</u>
<u>6,000 to 7,999</u>	<u>0.67</u>
<u>8,000 to 9,999</u>	<u>0.67</u>
<u>10,000 to 11,999</u>	<u>0.67</u>
<u>12,000 to 13,999</u>	<u>0.67</u>
<u>14,000 to 15,999</u>	<u>0.65</u>
<u>16,000 to 17,999</u>	<u>0.64</u>
<u>18,000 to 19,999</u>	<u>0.63</u>
<u>20,000 to 24,999</u>	<u>0.63</u>
<u>25,000 to 29,999</u>	<u>0.70</u>
<u>30,000 to 34,999</u>	<u>0.77</u>
<u>35,000 to 39,999</u>	<u>0.81</u>
<u>40,000 to 44,999</u>	<u>0.83</u>
<u>45,000 to 49,999</u>	<u>0.86</u>
<u>50,000 to 54,999</u>	<u>0.88</u>
<u>55,000 to 64,999</u>	<u>0.91</u>
<u>65,000 to 74,999</u>	<u>0.95</u>
<u>75,000 to 84,999</u>	<u>0.99</u>
<u>85,000 to 99,999</u>	<u>1.03</u>

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<u>100,000 to 114,999</u>	<u>1.07</u>
<u>115,000 to 129,999</u>	<u>1.11</u>
<u>130,000 to 149,999</u>	<u>1.15</u>
<u>150,000 to 174,999</u>	<u>1.19</u>
<u>175,000 to 199,999</u>	<u>1.24</u>
<u>200,000 to 229,999</u>	<u>1.29</u>
<u>230,000 to 259,999</u>	<u>1.34</u>
<u>260,000 to 299,999</u>	<u>1.39</u>
<u>300,000 to 349,999</u>	<u>1.44</u>
<u>350,000 to 399,999</u>	<u>1.50</u>
<u>400,000 to 449,999</u>	<u>1.55</u>
<u>450,000 to 499,999</u>	<u>1.60</u>
<u>500,000 to 599,999</u>	<u>1.66</u>
<u>600,000 to 699,999</u>	<u>1.74</u>
<u>700,000 to 799,999</u>	<u>1.81</u>
<u>800,000 to 899,999</u>	<u>1.87</u>
<u>900,000 or greater</u>	<u>1.93</u>

Table 301.C.1.a.(5) All Other Vehicles Vehicle Value Factors – Collision With Stated Amount Rating

b. Other Than Collision

(1) Zone-rated Vehicles Vehicle Value Factors – Other Than Collision With Stated Amount Rating

<u>Price Bracket</u>	<u>Vehicle Value Factor</u>
\$ <u>0 to 999</u>	<u>0.17</u>
<u>1,000 to 1,999</u>	<u>0.20</u>
<u>2,000 to 2,999</u>	<u>0.25</u>
<u>3,000 to 3,999</u>	<u>0.27</u>
<u>4,000 to 4,999</u>	<u>0.30</u>
<u>5,000 to 5,999</u>	<u>0.32</u>
<u>6,000 to 7,999</u>	<u>0.34</u>
<u>8,000 to 9,999</u>	<u>0.37</u>
<u>10,000 to 11,999</u>	<u>0.41</u>
<u>12,000 to 13,999</u>	<u>0.45</u>
<u>14,000 to 15,999</u>	<u>0.49</u>
<u>16,000 to 17,999</u>	<u>0.53</u>
<u>18,000 to 19,999</u>	<u>0.56</u>
<u>20,000 to 24,999</u>	<u>0.62</u>
<u>25,000 to 29,999</u>	<u>0.70</u>
<u>30,000 to 34,999</u>	<u>0.77</u>
<u>35,000 to 39,999</u>	<u>0.84</u>
<u>40,000 to 44,999</u>	<u>0.89</u>
<u>45,000 to 49,999</u>	<u>0.93</u>
<u>50,000 to 54,999</u>	<u>0.97</u>
<u>55,000 to 64,999</u>	<u>1.02</u>
<u>65,000 to 74,999</u>	<u>1.09</u>
<u>75,000 to 84,999</u>	<u>1.15</u>
<u>85,000 to 99,999</u>	<u>1.21</u>
<u>100,000 to 114,999</u>	<u>1.29</u>
<u>115,000 to 129,999</u>	<u>1.36</u>
<u>130,000 to 149,999</u>	<u>1.43</u>
<u>150,000 to 174,999</u>	<u>1.52</u>
<u>175,000 to 199,999</u>	<u>1.60</u>
<u>200,000 to 229,999</u>	<u>1.69</u>
<u>230,000 to 259,999</u>	<u>1.78</u>

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<u>260,000 to 299,999</u>	<u>1.88</u>
<u>300,000 to 349,999</u>	<u>1.99</u>
<u>350,000 to 399,999</u>	<u>2.10</u>
<u>400,000 to 449,999</u>	<u>2.21</u>
<u>450,000 to 499,999</u>	<u>2.31</u>
<u>500,000 to 599,999</u>	<u>2.43</u>
<u>600,000 to 699,999</u>	<u>2.60</u>
<u>700,000 to 799,999</u>	<u>2.76</u>
<u>800,000 to 899,999</u>	<u>2.90</u>
<u>900,000 or greater</u>	<u>3.04</u>

Table 301.C.1.b.(1) Zone-rated Vehicles Vehicle Value Factors – Other Than Collision With Stated Amount Rating

(2) Private Passenger Types Vehicle Value Factors – Other Than Collision With Stated Amount Rating

<u>Price Bracket</u>	<u>Vehicle Value Factor</u>
\$ 0 to 999	0.22
<u>1,000 to 1,999</u>	<u>0.27</u>
<u>2,000 to 2,999</u>	<u>0.33</u>
<u>3,000 to 3,999</u>	<u>0.37</u>
<u>4,000 to 4,999</u>	<u>0.40</u>
<u>5,000 to 5,999</u>	<u>0.43</u>
<u>6,000 to 7,999</u>	<u>0.47</u>
<u>8,000 to 9,999</u>	<u>0.50</u>
<u>10,000 to 11,999</u>	<u>0.53</u>
<u>12,000 to 13,999</u>	<u>0.56</u>
<u>14,000 to 15,999</u>	<u>0.59</u>
<u>16,000 to 17,999</u>	<u>0.61</u>
<u>18,000 to 19,999</u>	<u>0.63</u>
<u>20,000 to 24,999</u>	<u>0.66</u>
<u>25,000 to 29,999</u>	<u>0.70</u>
<u>30,000 to 34,999</u>	<u>0.76</u>
<u>35,000 to 39,999</u>	<u>0.85</u>
<u>40,000 to 44,999</u>	<u>0.94</u>
<u>45,000 to 49,999</u>	<u>1.03</u>
<u>50,000 to 54,999</u>	<u>1.12</u>
<u>55,000 to 64,999</u>	<u>1.25</u>
<u>65,000 to 74,999</u>	<u>1.41</u>
<u>75,000 to 84,999</u>	<u>1.58</u>
<u>85,000 to 99,999</u>	<u>1.77</u>
<u>100,000 to 114,999</u>	<u>2.00</u>
<u>115,000 to 129,999</u>	<u>2.22</u>
<u>130,000 to 149,999</u>	<u>2.47</u>
<u>150,000 to 174,999</u>	<u>2.78</u>
<u>175,000 to 199,999</u>	<u>3.12</u>
<u>200,000 to 229,999</u>	<u>3.48</u>
<u>230,000 to 259,999</u>	<u>3.87</u>
<u>260,000 to 299,999</u>	<u>4.29</u>
<u>300,000 to 349,999</u>	<u>4.82</u>
<u>350,000 to 399,999</u>	<u>5.41</u>
<u>400,000 to 449,999</u>	<u>5.99</u>
<u>450,000 to 499,999</u>	<u>6.55</u>
<u>500,000 to 599,999</u>	<u>7.25</u>
<u>600,000 to 699,999</u>	<u>8.35</u>
<u>700,000 to 799,999</u>	<u>9.41</u>

<u>800,000 to 899,999</u>	<u>10.44</u>
<u>900,000 or greater</u>	<u>11.45</u>

Table 301.C.1.b.(2) Private Passenger Types Vehicle Value Factors – Other Than Collision With Stated Amount Rating

(3) All Other Vehicles Vehicle Value Factors – Other Than Collision With Stated Amount Rating

<u>Price Bracket</u>	<u>Vehicle Value Factor</u>
\$ <u>0 to 999</u>	<u>0.17</u>
<u>1,000 to 1,999</u>	<u>0.20</u>
<u>2,000 to 2,999</u>	<u>0.25</u>
<u>3,000 to 3,999</u>	<u>0.27</u>
<u>4,000 to 4,999</u>	<u>0.30</u>
<u>5,000 to 5,999</u>	<u>0.32</u>
<u>6,000 to 7,999</u>	<u>0.34</u>
<u>8,000 to 9,999</u>	<u>0.37</u>
<u>10,000 to 11,999</u>	<u>0.41</u>
<u>12,000 to 13,999</u>	<u>0.45</u>
<u>14,000 to 15,999</u>	<u>0.49</u>
<u>16,000 to 17,999</u>	<u>0.53</u>
<u>18,000 to 19,999</u>	<u>0.56</u>
<u>20,000 to 24,999</u>	<u>0.62</u>
<u>25,000 to 29,999</u>	<u>0.70</u>
<u>30,000 to 34,999</u>	<u>0.77</u>
<u>35,000 to 39,999</u>	<u>0.84</u>
<u>40,000 to 44,999</u>	<u>0.89</u>
<u>45,000 to 49,999</u>	<u>0.93</u>
<u>50,000 to 54,999</u>	<u>0.97</u>
<u>55,000 to 64,999</u>	<u>1.02</u>
<u>65,000 to 74,999</u>	<u>1.09</u>
<u>75,000 to 84,999</u>	<u>1.15</u>
<u>85,000 to 99,999</u>	<u>1.21</u>
<u>100,000 to 114,999</u>	<u>1.29</u>
<u>115,000 to 129,999</u>	<u>1.36</u>
<u>130,000 to 149,999</u>	<u>1.43</u>
<u>150,000 to 174,999</u>	<u>1.52</u>
<u>175,000 to 199,999</u>	<u>1.60</u>
<u>200,000 to 229,999</u>	<u>1.69</u>
<u>230,000 to 259,999</u>	<u>1.78</u>
<u>260,000 to 299,999</u>	<u>1.88</u>
<u>300,000 to 349,999</u>	<u>1.99</u>
<u>350,000 to 399,999</u>	<u>2.10</u>
<u>400,000 to 449,999</u>	<u>2.21</u>
<u>450,000 to 499,999</u>	<u>2.31</u>
<u>500,000 to 599,999</u>	<u>2.43</u>
<u>600,000 to 699,999</u>	<u>2.60</u>
<u>700,000 to 799,999</u>	<u>2.76</u>
<u>800,000 to 899,999</u>	<u>2.90</u>
<u>900,000 or greater</u>	<u>3.04</u>

Table 301.C.1.b.(3) All Other Vehicles Vehicle Value Factors – Other Than Collision With Stated Amount Rating

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Paragraph C.2. is replaced by the following:

2. Vehicle Value Factors For Actual Cash Value Rating

a. Collision

(1) Zone-rated Trailers Vehicle Value Factors – Collision With Actual Cash Value Rating

OCN Price Bracket	Current Model Year	First Preceding Model Year	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th	15th	16th	17th	18th	19th	20th	21st	22nd	23rd	24th	25th	26th	27th and older
\$ 0 to 999	0.06	0.05	0.05	0.05	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04
1,000 to 1,999	0.09	0.07	0.07	0.07	0.07	0.06	0.06	0.06	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05
2,000 to 2,999	0.13	0.10	0.10	0.10	0.10	0.09	0.09	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08
3,000 to 3,999	0.17	0.13	0.13	0.13	0.12	0.12	0.11	0.11	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10
4,000 to 4,999	0.20	0.15	0.15	0.15	0.14	0.14	0.13	0.13	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12
5,000 to 5,999	0.23	0.17	0.17	0.17	0.16	0.16	0.15	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14
6,000 to 7,999	0.26	0.20	0.20	0.20	0.19	0.18	0.17	0.17	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16
8,000 to 9,999	0.31	0.23	0.23	0.23	0.22	0.21	0.20	0.19	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18
10,000 to 11,999	0.37	0.28	0.28	0.28	0.27	0.26	0.25	0.23	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22
12,000 to 13,999	0.45	0.34	0.34	0.34	0.32	0.31	0.30	0.28	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27
14,000 to 15,999	0.53	0.39	0.39	0.39	0.38	0.36	0.35	0.33	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32
16,000 to 17,999	0.60	0.45	0.45	0.45	0.43	0.42	0.40	0.38	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36
18,000 to 19,999	0.68	0.51	0.51	0.51	0.49	0.47	0.45	0.43	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41
20,000 to 24,999	0.80	0.60	0.60	0.60	0.58	0.55	0.53	0.50	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48
25,000 to 29,999	1.00	0.75	0.75	0.75	0.72	0.69	0.66	0.63	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60
30,000 to 34,999	1.20	0.90	0.90	0.90	0.87	0.83	0.79	0.76	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72
35,000 to 39,999	1.41	1.05	1.05	1.05	1.01	0.97	0.93	0.89	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84
40,000 to 44,999	1.55	1.17	1.17	1.17	1.12	1.07	1.03	0.98	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
45,000 to 49,999	1.62	1.22	1.22	1.22	1.17	1.12	1.07	1.02	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
50,000 to 54,999	1.69	1.27	1.27	1.27	1.22	1.17	1.12	1.06	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01
55,000 to 64,999	1.78	1.34	1.34	1.34	1.28	1.23	1.18	1.12	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07
65,000 to 74,999	1.89	1.42	1.42	1.42	1.36	1.31	1.25	1.19	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14
75,000 to 84,999	1.99	1.50	1.50	1.50	1.44	1.38	1.32	1.26	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20
85,000 to 99,999	2.11	1.58	1.58	1.58	1.52	1.45	1.39	1.33	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26
100,000 to 114,999	2.23	1.67	1.67	1.67	1.61	1.54	1.47	1.41	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34
115,000 to 129,999	2.35	1.76	1.76	1.76	1.69	1.62	1.55	1.48	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41
130,000 to 149,999	2.47	1.85	1.85	1.85	1.78	1.70	1.63	1.56	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48
150,000 to 174,999	2.61	1.96	1.96	1.96	1.88	1.80	1.73	1.65	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57

NEW JERSEY – COMMERCIAL AUTO
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35,000 to 39,999	1.15	1.15	1.06	0.99	0.91	0.77	0.71	0.62	0.56	0.51	0.47	0.44	0.42	0.40	0.38	0.36	0.34	0.32	0.31	0.29	0.28	0.26	0.25	0.24	0.23	0.22	0.20	0.19
40,000 to 44,999	1.19	1.19	1.09	1.03	0.95	0.80	0.74	0.66	0.60	0.55	0.50	0.47	0.45	0.43	0.40	0.38	0.36	0.35	0.33	0.31	0.30	0.28	0.27	0.25	0.24	0.23	0.22	0.21
45,000 to 49,999	1.23	1.23	1.13	1.06	0.97	0.83	0.77	0.69	0.63	0.58	0.53	0.50	0.47	0.45	0.43	0.41	0.39	0.37	0.35	0.33	0.31	0.30	0.28	0.27	0.26	0.24	0.23	0.22
50,000 to 54,999	1.26	1.26	1.16	1.09	1.00	0.85	0.80	0.72	0.66	0.61	0.55	0.53	0.51	0.49	0.47	0.45	0.43	0.42	0.40	0.38	0.37	0.35	0.34	0.33	0.31	0.30	0.29	0.28
55,000 to 64,999	1.31	1.31	1.20	1.13	1.04	0.89	0.84	0.76	0.70	0.66	0.60	0.57	0.55	0.53	0.51	0.49	0.47	0.45	0.43	0.41	0.40	0.38	0.36	0.35	0.34	0.32	0.31	0.30
65,000 to 74,999	1.36	1.36	1.25	1.18	1.08	0.94	0.89	0.81	0.76	0.71	0.65	0.63	0.61	0.59	0.57	0.55	0.54	0.52	0.51	0.49	0.48	0.46	0.45	0.43	0.42	0.41	0.40	0.38
75,000 to 84,999	1.41	1.41	1.30	1.22	1.12	0.98	0.94	0.86	0.81	0.76	0.69	0.67	0.65	0.63	0.61	0.59	0.58	0.56	0.54	0.53	0.51	0.50	0.48	0.47	0.45	0.44	0.43	0.41
85,000 to 99,999	1.47	1.47	1.35	1.27	1.17	1.02	0.99	0.91	0.86	0.82	0.75	0.72	0.70	0.68	0.66	0.64	0.62	0.60	0.58	0.57	0.55	0.53	0.52	0.50	0.49	0.47	0.46	0.44
100,000 to 114,999	1.53	1.53	1.40	1.32	1.21	1.07	1.04	0.97	0.92	0.89	0.81	0.78	0.76	0.74	0.71	0.69	0.67	0.65	0.63	0.61	0.59	0.58	0.56	0.54	0.53	0.51	0.50	0.48
115,000 to 129,999	1.58	1.58	1.45	1.37	1.26	1.12	1.09	1.03	0.98	0.95	0.86	0.85	0.83	0.81	0.80	0.78	0.76	0.75	0.73	0.72	0.71	0.69	0.68	0.66	0.65	0.64	0.62	0.61
130,000 to 149,999	1.64	1.64	1.51	1.42	1.30	1.17	1.15	1.09	1.04	1.02	0.92	0.91	0.89	0.87	0.85	0.83	0.82	0.80	0.79	0.77	0.75	0.74	0.72	0.71	0.70	0.68	0.67	0.66
150,000 to 174,999	1.71	1.71	1.57	1.47	1.36	1.22	1.21	1.15	1.12	1.10	1.00	0.98	0.96	0.94	0.92	0.90	0.88	0.87	0.85	0.83	0.81	0.80	0.78	0.77	0.75	0.74	0.72	0.71
175,000 to 199,999	1.77	1.77	1.64	1.55	1.43	1.30	1.29	1.23	1.20	1.18	1.08	1.06	1.04	1.02	1.00	0.98	0.96	0.94	0.92	0.90	0.88	0.86	0.85	0.83	0.81	0.80	0.78	0.77
200,000 to 229,999	1.84	1.84	1.71	1.62	1.51	1.38	1.37	1.31	1.28	1.26	1.16	1.15	1.14	1.13	1.12	1.11	1.10	1.08	1.07	1.06	1.05	1.04	1.03	1.02	1.01	1.00	0.99	0.98
230,000 to 259,999	1.91	1.91	1.78	1.69	1.58	1.46	1.45	1.40	1.37	1.35	1.25	1.24	1.23	1.21	1.20	1.19	1.18	1.17	1.16	1.14	1.13	1.12	1.11	1.10	1.09	1.08	1.07	1.06
260,000 to 299,999	1.98	1.98	1.85	1.77	1.67	1.55	1.54	1.49	1.46	1.44	1.35	1.33	1.32	1.31	1.29	1.28	1.27	1.25	1.24	1.23	1.22	1.20	1.19	1.18	1.17	1.16	1.15	1.13
300,000 to 349,999	2.06	2.06	1.94	1.86	1.76	1.65	1.64	1.59	1.56	1.55	1.46	1.45	1.43	1.42	1.40	1.39	1.37	1.36	1.35	1.33	1.32	1.31	1.29	1.28	1.27	1.26	1.24	1.23
350,000 to 399,999	2.14	2.14	2.03	1.96	1.87	1.76	1.75	1.71	1.68	1.66	1.58	1.57	1.55	1.54	1.52	1.51	1.49	1.48	1.46	1.45	1.43	1.42	1.40	1.39	1.38	1.36	1.35	1.33
400,000 to 449,999	2.22	2.22	2.12	2.05	1.96	1.86	1.85	1.81	1.79	1.77	1.70	1.68	1.66	1.65	1.63	1.61	1.60	1.58	1.57	1.55	1.53	1.52	1.50	1.49	1.47	1.46	1.44	1.43
450,000 to 499,999	2.29	2.29	2.19	2.12	2.04	1.94	1.93	1.89	1.87	1.85	1.78	1.76	1.74	1.72	1.71	1.69	1.67	1.66	1.64	1.62	1.61	1.59	1.58	1.56	1.54	1.53	1.51	1.50
500,000 to 599,999	2.37	2.37	2.27	2.20	2.11	2.01	2.01	1.96	1.94	1.92	1.85	1.83	1.81	1.79	1.78	1.76	1.74	1.72	1.71	1.69	1.67	1.66	1.64	1.62	1.61	1.59	1.57	1.56
600,000 to 699,999	2.48	2.48	2.38	2.31	2.22	2.12	2.11	2.07	2.04	2.03	1.95	1.93	1.91	1.89	1.87	1.86	1.84	1.82	1.80	1.78	1.77	1.75	1.73	1.71	1.70	1.68	1.66	1.65
700,000 to 799,999	2.58	2.58	2.48	2.41	2.32	2.22	2.21	2.16	2.14	2.12	2.04	2.02	2.00	1.98	1.96	1.94	1.92	1.91	1.89	1.87	1.85	1.83	1.81	1.79	1.78	1.76	1.74	1.72
800,000 to 899,999	2.67	2.67	2.57	2.50	2.40	2.30	2.29	2.25	2.22	2.21	2.13	2.11	2.09	2.06	2.04	2.02	2.00	1.98	1.96	1.94	1.92	1.91	1.89	1.87	1.85	1.83	1.81	1.79
900,000 or greater	2.76	2.76	2.65	2.58	2.48	2.38	2.37	2.33	2.30	2.28	2.20	2.18	2.16	2.14	2.12	2.10	2.08	2.06	2.03	2.01	1.99	1.97	1.95	1.93	1.92	1.90	1.88	1.86

Table 301.C.2.a.(2) Zone-rated Non-trailers Vehicle Value Factors – Collision With Actual Cash Value Rating

(3) Private Passenger Types Vehicle Value Factors – Collision With Actual Cash Value Rating

OCN Price Bracket	Current Model Year	First Preceding Model Year	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th	15th	16th	17th	18th	19th	20th	21st	22nd	23rd	24th	25th	26th	27th and older
\$ 0 to 999	1.03	0.95	0.92	0.83	0.78	0.56	0.40	0.31	0.23	0.17	0.15	0.12	0.10	0.08	0.07	0.05	0.04	0.04	0.03	0.02	0.02	0.02	0.01	0.01	0.01	0.01	0.01	0.01
1,000 to 1,999	1.05	0.97	0.93	0.85	0.79	0.59	0.44	0.35	0.26	0.20	0.18	0.15	0.12	0.10	0.09	0.07	0.06	0.05	0.04	0.04	0.03	0.03	0.02	0.02	0.02	0.01	0.01	0.01
2,000 to 2,999	1.07	0.98	0.94	0.86	0.80	0.62	0.47	0.39	0.31	0.24	0.21	0.18	0.16	0.14	0.12	0.10	0.09	0.07	0.06	0.05	0.05	0.04	0.03	0.03	0.03	0.02	0.02	0.02
3,000 to 3,999	1.08	0.99	0.95	0.87	0.81	0.64	0.50	0.42	0.34	0.27	0.24	0.21	0.18	0.16	0.14	0.12	0.10	0.09	0.08	0.07	0.06	0.05	0.04	0.04	0.03	0.03	0.03	0.02

NEW JERSEY – COMMERCIAL AUTO
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4,000 to 4,999	1.08	1.00	0.96	0.87	0.81	0.65	0.52	0.44	0.36	0.29	0.26	0.23	0.20	0.18	0.15	0.14	0.12	0.11	0.09	0.08	0.07	0.06	0.06	0.05	0.04	0.04	0.03	0.03
5,000 to 5,999	1.09	1.00	0.96	0.88	0.82	0.66	0.53	0.46	0.38	0.31	0.27	0.24	0.22	0.19	0.17	0.15	0.14	0.12	0.11	0.10	0.09	0.08	0.07	0.06	0.05	0.05	0.04	0.04
6,000 to 7,999	1.09	1.01	0.97	0.88	0.82	0.68	0.55	0.48	0.40	0.33	0.29	0.26	0.24	0.21	0.19	0.17	0.16	0.14	0.13	0.11	0.10	0.09	0.08	0.07	0.07	0.06	0.05	0.05
8,000 to 9,999	1.10	1.01	0.98	0.89	0.83	0.69	0.57	0.51	0.43	0.36	0.32	0.29	0.26	0.24	0.22	0.20	0.18	0.16	0.15	0.14	0.12	0.11	0.10	0.09	0.08	0.08	0.07	0.06
10,000 to 11,999	1.11	1.02	0.98	0.89	0.83	0.70	0.58	0.52	0.45	0.38	0.33	0.30	0.28	0.25	0.23	0.21	0.19	0.17	0.16	0.14	0.13	0.12	0.11	0.10	0.09	0.08	0.07	0.07
12,000 to 13,999	1.11	1.02	0.98	0.90	0.83	0.71	0.59	0.54	0.46	0.40	0.35	0.32	0.30	0.27	0.25	0.23	0.21	0.20	0.18	0.17	0.15	0.14	0.13	0.12	0.11	0.10	0.09	0.09
14,000 to 15,999	1.11	1.03	0.99	0.90	0.84	0.72	0.60	0.55	0.48	0.42	0.37	0.34	0.31	0.28	0.26	0.24	0.22	0.20	0.19	0.17	0.16	0.15	0.13	0.12	0.11	0.10	0.10	0.09
16,000 to 17,999	1.11	1.02	0.98	0.89	0.83	0.72	0.61	0.56	0.49	0.43	0.37	0.34	0.32	0.29	0.27	0.25	0.23	0.21	0.19	0.18	0.16	0.15	0.14	0.13	0.12	0.11	0.10	0.09
18,000 to 19,999	1.07	0.98	0.95	0.86	0.80	0.69	0.59	0.55	0.48	0.42	0.37	0.35	0.32	0.30	0.28	0.26	0.24	0.22	0.21	0.19	0.18	0.17	0.16	0.14	0.13	0.13	0.12	0.11
20,000 to 24,999	1.01	0.93	0.90	0.82	0.76	0.66	0.57	0.54	0.47	0.42	0.37	0.34	0.32	0.30	0.28	0.26	0.24	0.22	0.21	0.19	0.18	0.17	0.15	0.14	0.13	0.12	0.12	0.11
25,000 to 29,999	1.00	0.92	0.89	0.81	0.75	0.66	0.58	0.55	0.49	0.43	0.38	0.36	0.33	0.31	0.29	0.27	0.25	0.23	0.21	0.20	0.19	0.17	0.16	0.15	0.14	0.13	0.12	0.11
30,000 to 34,999	1.08	0.99	0.95	0.87	0.81	0.72	0.63	0.60	0.54	0.49	0.43	0.40	0.38	0.36	0.34	0.31	0.30	0.28	0.26	0.25	0.23	0.22	0.20	0.19	0.18	0.17	0.16	0.15
35,000 to 39,999	1.14	1.05	1.01	0.92	0.86	0.77	0.68	0.65	0.59	0.54	0.47	0.44	0.42	0.39	0.37	0.35	0.33	0.31	0.29	0.27	0.25	0.24	0.23	0.21	0.20	0.19	0.18	0.17
40,000 to 44,999	1.21	1.11	1.07	0.97	0.91	0.82	0.73	0.70	0.64	0.59	0.52	0.49	0.47	0.44	0.42	0.40	0.38	0.36	0.34	0.33	0.31	0.29	0.28	0.26	0.25	0.24	0.23	0.22
45,000 to 49,999	1.27	1.17	1.12	1.02	0.95	0.86	0.77	0.75	0.69	0.63	0.56	0.53	0.50	0.48	0.45	0.43	0.41	0.39	0.37	0.35	0.33	0.32	0.30	0.29	0.27	0.26	0.24	0.23
50,000 to 54,999	1.34	1.23	1.19	1.08	1.01	0.92	0.82	0.81	0.74	0.69	0.60	0.57	0.54	0.52	0.49	0.47	0.44	0.42	0.40	0.38	0.36	0.34	0.33	0.31	0.29	0.28	0.27	0.25
55,000 to 64,999	1.48	1.36	1.31	1.19	1.11	1.02	0.92	0.91	0.84	0.78	0.69	0.66	0.63	0.61	0.58	0.56	0.54	0.52	0.50	0.48	0.46	0.44	0.42	0.40	0.39	0.37	0.36	0.34
65,000 to 74,999	1.65	1.52	1.46	1.33	1.23	1.14	1.04	1.04	0.97	0.91	0.80	0.77	0.74	0.71	0.68	0.65	0.62	0.60	0.58	0.55	0.53	0.51	0.49	0.47	0.45	0.43	0.42	0.40
75,000 to 84,999	1.81	1.66	1.60	1.46	1.36	1.26	1.16	1.16	1.09	1.03	0.91	0.87	0.83	0.80	0.77	0.74	0.71	0.68	0.65	0.63	0.60	0.58	0.55	0.53	0.51	0.49	0.47	0.45
85,000 to 99,999	1.99	1.84	1.78	1.62	1.52	1.42	1.31	1.31	1.23	1.17	1.04	1.01	0.98	0.95	0.92	0.89	0.87	0.84	0.81	0.79	0.77	0.74	0.72	0.70	0.68	0.66	0.64	0.62
100,000 to 114,999	2.22	2.06	1.98	1.82	1.71	1.61	1.49	1.49	1.41	1.34	1.20	1.17	1.13	1.10	1.07	1.03	1.00	0.97	0.94	0.92	0.89	0.86	0.84	0.81	0.79	0.76	0.74	0.72
115,000 to 129,999	2.43	2.26	2.19	2.02	1.90	1.79	1.67	1.67	1.58	1.51	1.37	1.33	1.29	1.25	1.21	1.17	1.14	1.11	1.07	1.04	1.01	0.98	0.95	0.92	0.89	0.87	0.84	0.82
130,000 to 149,999	2.66	2.48	2.41	2.23	2.11	1.99	1.87	1.87	1.78	1.71	1.55	1.52	1.49	1.46	1.43	1.41	1.38	1.35	1.32	1.30	1.27	1.25	1.22	1.20	1.17	1.15	1.13	1.10
150,000 to 174,999	2.95	2.76	2.68	2.50	2.37	2.25	2.12	2.12	2.03	1.95	1.80	1.76	1.72	1.69	1.66	1.62	1.59	1.56	1.53	1.50	1.47	1.44	1.41	1.38	1.35	1.33	1.30	1.27
175,000 to 199,999	3.26	3.07	2.98	2.79	2.66	2.54	2.40	2.40	2.31	2.23	2.07	2.03	1.98	1.95	1.91	1.87	1.83	1.79	1.76	1.72	1.69	1.65	1.62	1.59	1.56	1.53	1.50	1.47
200,000 to 229,999	3.57	3.38	3.30	3.10	2.97	2.84	2.70	2.70	2.61	2.52	2.36	2.31	2.27	2.22	2.18	2.13	2.09	2.05	2.01	1.97	1.93	1.89	1.85	1.81	1.78	1.74	1.71	1.67
230,000 to 259,999	3.92	3.72	3.63	3.44	3.30	3.17	3.03	3.03	2.94	2.85	2.68	2.63	2.58	2.53	2.48	2.43	2.38	2.33	2.28	2.24	2.19	2.15	2.11	2.06	2.02	1.98	1.94	1.90
260,000 to 299,999	4.28	4.09	4.00	3.80	3.66	3.54	3.40	3.40	3.30	3.22	3.05	3.02	2.99	2.96	2.93	2.90	2.87	2.84	2.81	2.78	2.76	2.73	2.70	2.67	2.65	2.62	2.60	2.57
300,000 to 349,999	4.73	4.54	4.45	4.26	4.12	4.00	3.86	3.86	3.76	3.68	3.51	3.48	3.44	3.41	3.38	3.34	3.31	3.28	3.24	3.21	3.18	3.15	3.12	3.08	3.05	3.02	2.99	2.96
350,000 to 399,999	5.23	5.03	4.95	4.75	4.62	4.49	4.35	4.35	4.25	4.17	4.00	3.96	3.92	3.88	3.85	3.81	3.77	3.73	3.69	3.66	3.62	3.58	3.55	3.51	3.48	3.44	3.41	3.37
400,000 to 449,999	5.70	5.51	5.42	5.22	5.08	4.95	4.80	4.80	4.70	4.62	4.45	4.40	4.36	4.31	4.27	4.23	4.19	4.14	4.10	4.06	4.02	3.98	3.94	3.90	3.86	3.82	3.79	3.75
450,000 to 499,999	6.16	5.95	5.85	5.63	5.48	5.34	5.19	5.19	5.08	4.99	4.80	4.76	4.71	4.66	4.61	4.57	4.52	4.48	4.43	4.39	4.34	4.30	4.26	4.22	4.17	4.13	4.09	4.05
500,000 to 599,999	6.73	6.49	6.39	6.15	5.99	5.83	5.67	5.66	5.55	5.45	5.24	5.19	5.14	5.09	5.04	4.99	4.94	4.89	4.84	4.79	4.74	4.70	4.65	4.60	4.56	4.51	4.47	4.42
600,000 to 699,999	7.60	7.33	7.21	6.94	6.76	6.59	6.40	6.39	6.26	6.15	5.92	5.86	5.80	5.74	5.69	5.63	5.57	5.52	5.46	5.41	5.35	5.30	5.25	5.20	5.14	5.09	5.04	4.99
700,000 to 799,999	8.42	8.13	8.00	7.70	7.49	7.30	7.09	7.09	6.94	6.82	6.56	6.50	6.43	6.37	6.30	6.24	6.18	6.12	6.06	6.00	5.94	5.88	5.82	5.76	5.70	5.64	5.59	5.53
800,000 to 899,999	9.43	9.08	8.92	8.56	8.32	8.09	7.84	7.83	7.66	7.51	7.20	7.13	7.06	6.99	6.92	6.85	6.78	6.71	6.65	6.58	6.52	6.45	6.39	6.32	6.26	6.20	6.13	6.07

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900,000 or greater	10.51	10.08	9.89	9.47	9.17	8.90	8.59	8.59	8.38	8.20	7.83	7.76	7.68	7.60	7.53	7.45	7.38	7.30	7.23	7.16	7.09	7.01	6.94	6.87	6.81	6.74	6.67	6.60
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Table 301.C.2.a.(3) Private Passenger Types Vehicle Value Factors – Collision With Actual Cash Value Rating

(4) Non-zone-rated Trailers Vehicle Value Factors – Collision With Actual Cash Value Rating

OCN Price Bracket	Current Model Year	First Preceding Model Year	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th	15th	16th	17th	18th	19th	20th	21st	22nd	23rd	24th	25th	26th	27th and older
\$ 0 to 999	0.06	0.05	0.05	0.05	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04
1,000 to 1,999	0.09	0.07	0.07	0.07	0.07	0.06	0.06	0.06	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05
2,000 to 2,999	0.13	0.10	0.10	0.10	0.10	0.09	0.09	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08
3,000 to 3,999	0.17	0.13	0.13	0.13	0.12	0.12	0.11	0.11	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10
4,000 to 4,999	0.20	0.15	0.15	0.15	0.14	0.14	0.13	0.13	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12
5,000 to 5,999	0.23	0.17	0.17	0.17	0.16	0.16	0.15	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14
6,000 to 7,999	0.26	0.20	0.20	0.20	0.19	0.18	0.17	0.17	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16
8,000 to 9,999	0.31	0.23	0.23	0.23	0.22	0.21	0.20	0.19	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18
10,000 to 11,999	0.37	0.28	0.28	0.28	0.27	0.26	0.25	0.23	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22	0.22
12,000 to 13,999	0.45	0.34	0.34	0.34	0.32	0.31	0.30	0.28	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27
14,000 to 15,999	0.53	0.39	0.39	0.39	0.38	0.36	0.35	0.33	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32
16,000 to 17,999	0.60	0.45	0.45	0.45	0.43	0.42	0.40	0.38	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36
18,000 to 19,999	0.68	0.51	0.51	0.51	0.49	0.47	0.45	0.43	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41
20,000 to 24,999	0.80	0.60	0.60	0.60	0.58	0.55	0.53	0.50	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48
25,000 to 29,999	1.00	0.75	0.75	0.75	0.72	0.69	0.66	0.63	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60
30,000 to 34,999	1.20	0.90	0.90	0.90	0.87	0.83	0.79	0.76	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72
35,000 to 39,999	1.41	1.05	1.05	1.05	1.01	0.97	0.93	0.89	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84
40,000 to 44,999	1.55	1.17	1.17	1.17	1.12	1.07	1.03	0.98	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
45,000 to 49,999	1.62	1.22	1.22	1.22	1.17	1.12	1.07	1.02	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
50,000 to 54,999	1.69	1.27	1.27	1.27	1.22	1.17	1.12	1.06	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01
55,000 to 64,999	1.78	1.34	1.34	1.34	1.28	1.23	1.18	1.12	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07
65,000 to 74,999	1.89	1.42	1.42	1.42	1.36	1.31	1.25	1.19	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14
75,000 to 84,999	1.99	1.50	1.50	1.50	1.44	1.38	1.32	1.26	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20
85,000 to 99,999	2.11	1.58	1.58	1.58	1.52	1.45	1.39	1.33	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26
100,000 to 114,999	2.23	1.67	1.67	1.67	1.61	1.54	1.47	1.41	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34
115,000 to 129,999	2.35	1.76	1.76	1.76	1.69	1.62	1.55	1.48	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41
130,000 to 149,999	2.47	1.85	1.85	1.85	1.78	1.70	1.63	1.56	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48
150,000 to 174,999	2.61	1.96	1.96	1.96	1.88	1.80	1.73	1.65	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57

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35,000 to 39,999	1.15	1.15	1.06	0.99	0.91	0.77	0.71	0.62	0.56	0.51	0.47	0.44	0.42	0.40	0.38	0.36	0.34	0.32	0.31	0.29	0.28	0.26	0.25	0.24	0.23	0.22	0.20	0.19
40,000 to 44,999	1.19	1.19	1.09	1.03	0.95	0.80	0.74	0.66	0.60	0.55	0.50	0.47	0.45	0.43	0.40	0.38	0.36	0.35	0.33	0.31	0.30	0.28	0.27	0.25	0.24	0.23	0.22	0.21
45,000 to 49,999	1.23	1.23	1.13	1.06	0.97	0.83	0.77	0.69	0.63	0.58	0.53	0.50	0.47	0.45	0.43	0.41	0.39	0.37	0.35	0.33	0.31	0.30	0.28	0.27	0.26	0.24	0.23	0.22
50,000 to 54,999	1.26	1.26	1.16	1.09	1.00	0.85	0.80	0.72	0.66	0.61	0.55	0.53	0.51	0.49	0.47	0.45	0.43	0.42	0.40	0.38	0.37	0.35	0.34	0.33	0.31	0.30	0.29	0.28
55,000 to 64,999	1.31	1.31	1.20	1.13	1.04	0.89	0.84	0.76	0.70	0.66	0.60	0.57	0.55	0.53	0.51	0.49	0.47	0.45	0.43	0.41	0.40	0.38	0.36	0.35	0.34	0.32	0.31	0.30
65,000 to 74,999	1.36	1.36	1.25	1.18	1.08	0.94	0.89	0.81	0.76	0.71	0.65	0.63	0.61	0.59	0.57	0.55	0.54	0.52	0.51	0.49	0.48	0.46	0.45	0.43	0.42	0.41	0.40	0.38
75,000 to 84,999	1.41	1.41	1.30	1.22	1.12	0.98	0.94	0.86	0.81	0.76	0.69	0.67	0.65	0.63	0.61	0.59	0.58	0.56	0.54	0.53	0.51	0.50	0.48	0.47	0.45	0.44	0.43	0.41
85,000 to 99,999	1.47	1.47	1.35	1.27	1.17	1.02	0.99	0.91	0.86	0.82	0.75	0.72	0.70	0.68	0.66	0.64	0.62	0.60	0.58	0.57	0.55	0.53	0.52	0.50	0.49	0.47	0.46	0.44
100,000 to 114,999	1.53	1.53	1.40	1.32	1.21	1.07	1.04	0.97	0.92	0.89	0.81	0.78	0.76	0.74	0.71	0.69	0.67	0.65	0.63	0.61	0.59	0.58	0.56	0.54	0.53	0.51	0.50	0.48
115,000 to 129,999	1.58	1.58	1.45	1.37	1.26	1.12	1.09	1.03	0.98	0.95	0.86	0.85	0.83	0.81	0.80	0.78	0.76	0.75	0.73	0.72	0.71	0.69	0.68	0.66	0.65	0.64	0.62	0.61
130,000 to 149,999	1.64	1.64	1.51	1.42	1.30	1.17	1.15	1.09	1.04	1.02	0.92	0.91	0.89	0.87	0.85	0.83	0.82	0.80	0.79	0.77	0.75	0.74	0.72	0.71	0.70	0.68	0.67	0.66
150,000 to 174,999	1.71	1.71	1.57	1.47	1.36	1.22	1.21	1.15	1.12	1.10	1.00	0.98	0.96	0.94	0.92	0.90	0.88	0.87	0.85	0.83	0.81	0.80	0.78	0.77	0.75	0.74	0.72	0.71
175,000 to 199,999	1.77	1.77	1.64	1.55	1.43	1.30	1.29	1.23	1.20	1.18	1.08	1.06	1.04	1.02	1.00	0.98	0.96	0.94	0.92	0.90	0.88	0.86	0.85	0.83	0.81	0.80	0.78	0.77
200,000 to 229,999	1.84	1.84	1.71	1.62	1.51	1.38	1.37	1.31	1.28	1.26	1.16	1.15	1.14	1.13	1.12	1.11	1.10	1.08	1.07	1.06	1.05	1.04	1.03	1.02	1.01	1.00	0.99	0.98
230,000 to 259,999	1.91	1.91	1.78	1.69	1.58	1.46	1.45	1.40	1.37	1.35	1.25	1.24	1.23	1.21	1.20	1.19	1.18	1.17	1.16	1.14	1.13	1.12	1.11	1.10	1.09	1.08	1.07	1.06
260,000 to 299,999	1.98	1.98	1.85	1.77	1.67	1.55	1.54	1.49	1.46	1.44	1.35	1.33	1.32	1.31	1.29	1.28	1.27	1.25	1.24	1.23	1.22	1.20	1.19	1.18	1.17	1.16	1.15	1.13
300,000 to 349,999	2.06	2.06	1.94	1.86	1.76	1.65	1.64	1.59	1.56	1.55	1.46	1.45	1.43	1.42	1.40	1.39	1.37	1.36	1.35	1.33	1.32	1.31	1.29	1.28	1.27	1.26	1.24	1.23
350,000 to 399,999	2.14	2.14	2.03	1.96	1.87	1.76	1.75	1.71	1.68	1.66	1.58	1.57	1.55	1.54	1.52	1.51	1.49	1.48	1.46	1.45	1.43	1.42	1.40	1.39	1.38	1.36	1.35	1.33
400,000 to 449,999	2.22	2.22	2.12	2.05	1.96	1.86	1.85	1.81	1.79	1.77	1.70	1.68	1.66	1.65	1.63	1.61	1.60	1.58	1.57	1.55	1.53	1.52	1.50	1.49	1.47	1.46	1.44	1.43
450,000 to 499,999	2.29	2.29	2.19	2.12	2.04	1.94	1.93	1.89	1.87	1.85	1.78	1.76	1.74	1.72	1.71	1.69	1.67	1.66	1.64	1.62	1.61	1.59	1.58	1.56	1.54	1.53	1.51	1.50
500,000 to 599,999	2.37	2.37	2.27	2.20	2.11	2.01	2.01	1.96	1.94	1.92	1.85	1.83	1.81	1.79	1.78	1.76	1.74	1.72	1.71	1.69	1.67	1.66	1.64	1.62	1.61	1.59	1.57	1.56
600,000 to 699,999	2.48	2.48	2.38	2.31	2.22	2.12	2.11	2.07	2.04	2.03	1.95	1.93	1.91	1.89	1.87	1.86	1.84	1.82	1.80	1.78	1.77	1.75	1.73	1.71	1.70	1.68	1.66	1.65
700,000 to 799,999	2.58	2.58	2.48	2.41	2.32	2.22	2.21	2.16	2.14	2.12	2.04	2.02	2.00	1.98	1.96	1.94	1.92	1.91	1.89	1.87	1.85	1.83	1.81	1.79	1.78	1.76	1.74	1.72
800,000 to 899,999	2.67	2.67	2.57	2.50	2.40	2.30	2.29	2.25	2.22	2.21	2.13	2.11	2.09	2.06	2.04	2.02	2.00	1.98	1.96	1.94	1.92	1.91	1.89	1.87	1.85	1.83	1.81	1.79
900,000 or greater	2.76	2.76	2.65	2.58	2.48	2.38	2.37	2.33	2.30	2.28	2.20	2.18	2.16	2.14	2.12	2.10	2.08	2.06	2.03	2.01	1.99	1.97	1.95	1.93	1.92	1.90	1.88	1.86

Table 301.C.2.a.(5) All Other Vehicles Vehicle Value Factors – Collision With Actual Cash Value Rating

b. Other Than Collision

(1) Zone-rated Vehicles Vehicle Value Factors – Other Than Collision With Actual Cash Value Rating

OCN Price Bracket	Current Model Year	First Preceding Model Year																									27th and older	
			2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th	15th	16th	17th	18th	19th	20th	21st	22nd	23rd	24th	25th		26th
\$ 0 to 999	0.24	0.24	0.24	0.23	0.22	0.20	0.19	0.18	0.17	0.16	0.15	0.14	0.14	0.13	0.13	0.12	0.12	0.11	0.11	0.10	0.10	0.10	0.09	0.09	0.09	0.08	0.08	0.08
1,000 to 1,999	0.29	0.29	0.29	0.28	0.26	0.24	0.23	0.22	0.20	0.19	0.18	0.18	0.17	0.16	0.16	0.15	0.14	0.14	0.13	0.13	0.12	0.12	0.11	0.11	0.10	0.10	0.10	0.09
2,000 to 2,999	0.35	0.35	0.35	0.33	0.32	0.29	0.27	0.26	0.25	0.23	0.22	0.21	0.20	0.20	0.19	0.18	0.17	0.17	0.16	0.15	0.15	0.14	0.14	0.13	0.12	0.12	0.11	0.11

NEW JERSEY – COMMERCIAL AUTO
 RULES FILING CA-2022-RCP1 (SUPPLEMENT)

3,000 to 3,999	0.39	0.39	0.39	0.37	0.36	0.32	0.31	0.29	0.28	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.19	0.19	0.18	0.17	0.16	0.16	0.15	0.15	0.14	0.13	0.13	0.12
4,000 to 4,999	0.42	0.42	0.42	0.41	0.39	0.35	0.33	0.32	0.30	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.19	0.19	0.18	0.17	0.16	0.16	0.15	0.14	0.14	0.13
5,000 to 5,999	0.45	0.45	0.45	0.43	0.41	0.37	0.35	0.34	0.32	0.30	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.20	0.19	0.18	0.17	0.17	0.16	0.15	0.15	0.14
6,000 to 7,999	0.48	0.48	0.48	0.46	0.44	0.40	0.38	0.36	0.34	0.32	0.31	0.29	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.19	0.19	0.18	0.17	0.17	0.16	0.15
8,000 to 9,999	0.52	0.52	0.52	0.50	0.47	0.43	0.41	0.39	0.37	0.35	0.33	0.32	0.30	0.29	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.19	0.19	0.18	0.17	0.16
10,000 to 11,999	0.58	0.58	0.58	0.55	0.53	0.48	0.45	0.43	0.41	0.39	0.37	0.35	0.34	0.32	0.31	0.30	0.29	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.21	0.20	0.19	0.18
12,000 to 13,999	0.64	0.64	0.64	0.61	0.58	0.53	0.50	0.48	0.45	0.43	0.40	0.39	0.37	0.36	0.34	0.33	0.32	0.30	0.29	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20
14,000 to 15,999	0.70	0.70	0.70	0.67	0.64	0.57	0.55	0.52	0.49	0.47	0.44	0.42	0.41	0.39	0.37	0.36	0.35	0.33	0.32	0.31	0.29	0.28	0.27	0.26	0.25	0.24	0.23	0.22
16,000 to 17,999	0.75	0.75	0.75	0.72	0.69	0.62	0.59	0.56	0.53	0.50	0.48	0.46	0.44	0.42	0.40	0.39	0.37	0.36	0.34	0.33	0.32	0.30	0.29	0.28	0.27	0.26	0.25	0.24
18,000 to 19,999	0.81	0.81	0.81	0.77	0.73	0.66	0.63	0.60	0.57	0.54	0.51	0.49	0.47	0.45	0.43	0.41	0.40	0.38	0.37	0.35	0.34	0.32	0.31	0.30	0.29	0.28	0.26	0.25
20,000 to 24,999	0.89	0.89	0.89	0.85	0.81	0.73	0.70	0.66	0.63	0.59	0.56	0.54	0.52	0.50	0.48	0.46	0.44	0.42	0.40	0.39	0.37	0.36	0.34	0.33	0.32	0.30	0.29	0.28
25,000 to 29,999	1.00	1.00	1.00	0.96	0.91	0.82	0.78	0.74	0.71	0.67	0.63	0.60	0.58	0.56	0.54	0.51	0.49	0.47	0.45	0.44	0.42	0.40	0.39	0.37	0.36	0.34	0.33	0.31
30,000 to 34,999	1.10	1.10	1.10	1.05	1.00	0.90	0.86	0.82	0.78	0.74	0.69	0.67	0.64	0.61	0.59	0.57	0.54	0.52	0.50	0.48	0.46	0.44	0.43	0.41	0.39	0.38	0.36	0.35
35,000 to 39,999	1.20	1.20	1.20	1.15	1.09	0.98	0.94	0.89	0.85	0.80	0.76	0.73	0.70	0.67	0.64	0.62	0.59	0.57	0.55	0.52	0.50	0.48	0.46	0.44	0.43	0.41	0.39	0.38
40,000 to 44,999	1.27	1.27	1.27	1.21	1.16	1.04	0.99	0.94	0.90	0.85	0.80	0.77	0.74	0.71	0.68	0.65	0.63	0.60	0.58	0.55	0.53	0.51	0.49	0.47	0.45	0.43	0.42	0.40
45,000 to 49,999	1.33	1.33	1.33	1.27	1.21	1.09	1.04	0.99	0.94	0.89	0.84	0.80	0.77	0.74	0.71	0.68	0.65	0.63	0.60	0.58	0.56	0.53	0.51	0.49	0.47	0.45	0.44	0.42
50,000 to 54,999	1.38	1.38	1.38	1.32	1.26	1.13	1.08	1.03	0.97	0.92	0.87	0.84	0.80	0.77	0.74	0.71	0.68	0.65	0.63	0.60	0.58	0.56	0.53	0.51	0.49	0.47	0.45	0.43
55,000 to 64,999	1.46	1.46	1.46	1.39	1.33	1.20	1.14	1.09	1.03	0.97	0.92	0.88	0.85	0.81	0.78	0.75	0.72	0.69	0.66	0.64	0.61	0.59	0.56	0.54	0.52	0.50	0.48	0.46
65,000 to 74,999	1.55	1.55	1.55	1.48	1.41	1.27	1.21	1.15	1.10	1.04	0.98	0.94	0.90	0.87	0.83	0.80	0.77	0.73	0.71	0.68	0.65	0.62	0.60	0.58	0.55	0.53	0.51	0.49
75,000 to 84,999	1.64	1.64	1.64	1.56	1.49	1.34	1.28	1.22	1.16	1.09	1.03	0.99	0.95	0.91	0.88	0.84	0.81	0.78	0.74	0.71	0.69	0.66	0.63	0.61	0.58	0.56	0.54	0.52
85,000 to 99,999	1.73	1.73	1.73	1.65	1.58	1.42	1.36	1.29	1.22	1.16	1.09	1.05	1.01	0.97	0.93	0.89	0.85	0.82	0.79	0.76	0.73	0.70	0.67	0.64	0.62	0.59	0.57	0.55
100,000 to 114,999	1.84	1.84	1.84	1.76	1.67	1.51	1.44	1.37	1.30	1.23	1.16	1.11	1.07	1.03	0.98	0.95	0.91	0.87	0.84	0.80	0.77	0.74	0.71	0.68	0.65	0.63	0.60	0.58
115,000 to 129,999	1.94	1.94	1.94	1.85	1.76	1.59	1.52	1.44	1.37	1.29	1.22	1.17	1.13	1.08	1.04	1.00	0.96	0.92	0.88	0.85	0.81	0.78	0.75	0.72	0.69	0.66	0.64	0.61
130,000 to 149,999	2.04	2.04	2.04	1.95	1.86	1.67	1.60	1.52	1.44	1.36	1.29	1.24	1.19	1.14	1.09	1.05	1.01	0.97	0.93	0.89	0.86	0.82	0.79	0.76	0.73	0.70	0.67	0.64
150,000 to 174,999	2.16	2.16	2.16	2.07	1.97	1.77	1.69	1.61	1.53	1.45	1.36	1.31	1.26	1.21	1.16	1.11	1.07	1.02	0.98	0.94	0.91	0.87	0.84	0.80	0.77	0.74	0.71	0.68
175,000 to 199,999	2.29	2.29	2.29	2.19	2.09	1.88	1.79	1.70	1.62	1.53	1.44	1.39	1.33	1.28	1.23	1.18	1.13	1.08	1.04	1.00	0.96	0.92	0.88	0.85	0.82	0.78	0.75	0.72
200,000 to 229,999	2.42	2.42	2.42	2.31	2.20	1.98	1.89	1.80	1.71	1.61	1.52	1.46	1.40	1.35	1.29	1.24	1.19	1.14	1.10	1.05	1.01	0.97	0.93	0.90	0.86	0.83	0.79	0.76
230,000 to 259,999	2.55	2.55	2.55	2.43	2.32	2.09	1.99	1.89	1.80	1.70	1.60	1.54	1.48	1.42	1.36	1.31	1.26	1.21	1.16	1.11	1.07	1.02	0.98	0.94	0.91	0.87	0.83	0.80
260,000 to 299,999	2.68	2.68	2.68	2.56	2.44	2.20	2.10	1.99	1.89	1.79	1.69	1.62	1.56	1.49	1.43	1.38	1.32	1.27	1.22	1.17	1.12	1.08	1.03	0.99	0.95	0.92	0.88	0.84
300,000 to 349,999	2.84	2.84	2.84	2.71	2.58	2.33	2.22	2.11	2.00	1.90	1.79	1.72	1.65	1.58	1.52	1.46	1.40	1.34	1.29	1.24	1.19	1.14	1.10	1.05	1.01	0.97	0.93	0.89
350,000 to 399,999	3.00	3.00	3.00	2.87	2.73	2.46	2.35	2.23	2.12	2.01	1.89	1.82	1.74	1.67	1.61	1.54	1.48	1.42	1.36	1.31	1.26	1.21	1.16	1.11	1.07	1.03	0.98	0.95
400,000 to 449,999	3.16	3.16	3.16	3.01	2.87	2.59	2.47	2.35	2.23	2.11	1.99	1.91	1.83	1.76	1.69	1.62	1.56	1.49	1.43	1.38	1.32	1.27	1.22	1.17	1.12	1.08	1.03	0.99
450,000 to 499,999	3.30	3.30	3.30	3.15	3.00	2.71	2.58	2.45	2.33	2.20	2.08	2.00	1.92	1.84	1.77	1.69	1.63	1.56	1.50	1.44	1.38	1.33	1.27	1.22	1.17	1.13	1.08	1.04
500,000 to 599,999	3.47	3.47	3.47	3.31	3.16	2.84	2.71	2.58	2.45	2.32	2.19	2.10	2.01	1.93	1.86	1.78	1.71	1.64	1.58	1.51	1.45	1.39	1.34	1.29	1.23	1.18	1.14	1.09
600,000 to 699,999	3.72	3.72	3.72	3.55	3.38	3.05	2.91	2.77	2.62	2.48	2.34	2.25	2.16	2.07	1.99	1.91	1.83	1.76	1.69	1.62	1.56	1.49	1.43	1.38	1.32	1.27	1.22	1.17
700,000 to 799,999	3.94	3.94	3.94	3.76	3.59	3.23	3.08	2.93	2.78	2.63	2.48	2.38	2.29	2.20	2.11	2.03	1.94	1.87	1.79	1.72	1.65	1.59	1.52	1.46	1.40	1.35	1.29	1.24

NEW JERSEY – COMMERCIAL AUTO
 RULES FILING CA-2022-RCP1 (SUPPLEMENT)

800,000 to 899,999	4.15	4.15	4.15	3.96	3.78	3.40	3.24	3.09	2.93	2.77	2.61	2.51	2.41	2.31	2.22	2.13	2.05	1.96	1.89	1.81	1.74	1.67	1.60	1.54	1.48	1.42	1.36	1.31
900,000 or greater	4.34	4.34	4.34	4.15	3.95	3.56	3.40	3.23	3.07	2.90	2.74	2.63	2.52	2.42	2.32	2.23	2.14	2.06	1.97	1.89	1.82	1.75	1.68	1.61	1.54	1.48	1.42	1.37

Table 301.C.2.b.(1) Zone-rated Vehicles Vehicle Value Factors – Other Than Collision With Actual Cash Value Rating

(2) Private Passenger Types Vehicle Value Factors – Other Than Collision With Actual Cash Value Rating

OCN Price Bracket	Current Model Year	First Preceding Model Year	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th	15th	16th	17th	18th	19th	20th	21st	22nd	23rd	24th	25th	26th	27th and older
\$ 0 to 999	0.32	0.31	0.30	0.28	0.26	0.24	0.22	0.20	0.18	0.17	0.15	0.14	0.14	0.13	0.13	0.13	0.12	0.12	0.11	0.11	0.11	0.10	0.10	0.10	0.10	0.09	0.09	0.09
1,000 to 1,999	0.39	0.38	0.36	0.34	0.32	0.29	0.27	0.25	0.22	0.20	0.18	0.17	0.17	0.16	0.16	0.15	0.15	0.14	0.14	0.14	0.13	0.13	0.12	0.12	0.12	0.11	0.11	0.11
2,000 to 2,999	0.47	0.46	0.45	0.42	0.39	0.36	0.33	0.30	0.27	0.25	0.22	0.21	0.20	0.20	0.19	0.19	0.18	0.18	0.17	0.17	0.16	0.16	0.15	0.15	0.14	0.14	0.13	0.13
3,000 to 3,999	0.53	0.52	0.50	0.47	0.44	0.40	0.37	0.34	0.31	0.28	0.24	0.24	0.23	0.22	0.22	0.21	0.20	0.20	0.19	0.19	0.18	0.18	0.17	0.16	0.16	0.16	0.15	0.15
4,000 to 4,999	0.58	0.56	0.54	0.51	0.47	0.44	0.40	0.37	0.34	0.30	0.27	0.26	0.25	0.24	0.24	0.23	0.22	0.21	0.21	0.20	0.20	0.19	0.18	0.18	0.17	0.17	0.16	0.16
5,000 to 5,999	0.62	0.60	0.58	0.54	0.51	0.47	0.43	0.39	0.36	0.32	0.28	0.28	0.27	0.26	0.25	0.24	0.24	0.23	0.22	0.22	0.21	0.20	0.20	0.19	0.19	0.18	0.17	0.17
6,000 to 7,999	0.66	0.65	0.63	0.59	0.55	0.51	0.47	0.43	0.39	0.35	0.31	0.30	0.29	0.28	0.27	0.26	0.25	0.25	0.24	0.23	0.23	0.22	0.21	0.21	0.20	0.19	0.19	0.18
8,000 to 9,999	0.72	0.70	0.68	0.63	0.59	0.55	0.50	0.46	0.42	0.37	0.33	0.32	0.31	0.30	0.29	0.28	0.28	0.27	0.26	0.25	0.24	0.24	0.23	0.22	0.22	0.21	0.20	0.20
10,000 to 11,999	0.76	0.74	0.72	0.67	0.63	0.58	0.53	0.49	0.44	0.40	0.35	0.34	0.33	0.32	0.31	0.30	0.29	0.28	0.28	0.27	0.26	0.25	0.24	0.24	0.23	0.22	0.22	0.21
12,000 to 13,999	0.80	0.78	0.75	0.71	0.66	0.61	0.56	0.51	0.47	0.42	0.37	0.36	0.35	0.34	0.33	0.32	0.31	0.30	0.29	0.28	0.27	0.26	0.26	0.25	0.24	0.23	0.23	0.22
14,000 to 15,999	0.84	0.81	0.79	0.74	0.69	0.64	0.59	0.54	0.49	0.44	0.39	0.37	0.36	0.35	0.34	0.33	0.32	0.31	0.30	0.29	0.28	0.28	0.27	0.26	0.25	0.24	0.24	0.23
16,000 to 17,999	0.87	0.84	0.82	0.77	0.71	0.66	0.61	0.56	0.50	0.45	0.40	0.39	0.38	0.37	0.35	0.34	0.33	0.32	0.31	0.30	0.30	0.29	0.28	0.27	0.26	0.25	0.25	0.24
18,000 to 19,999	0.90	0.87	0.84	0.79	0.74	0.68	0.63	0.58	0.52	0.47	0.41	0.40	0.39	0.38	0.37	0.36	0.34	0.33	0.32	0.31	0.30	0.30	0.29	0.28	0.27	0.26	0.25	0.25
20,000 to 24,999	0.94	0.92	0.89	0.83	0.77	0.72	0.66	0.60	0.55	0.49	0.43	0.42	0.41	0.40	0.38	0.37	0.36	0.35	0.34	0.33	0.32	0.31	0.30	0.29	0.28	0.27	0.27	0.26
25,000 to 29,999	1.00	0.97	0.94	0.88	0.82	0.76	0.70	0.64	0.58	0.52	0.46	0.45	0.43	0.42	0.41	0.40	0.38	0.37	0.36	0.35	0.34	0.33	0.32	0.31	0.30	0.29	0.28	0.27
30,000 to 34,999	1.08	1.05	1.02	0.95	0.89	0.82	0.76	0.69	0.63	0.56	0.50	0.48	0.47	0.45	0.44	0.43	0.41	0.40	0.39	0.38	0.37	0.36	0.34	0.33	0.32	0.31	0.31	0.30
35,000 to 39,999	1.21	1.18	1.14	1.07	0.99	0.92	0.85	0.78	0.70	0.63	0.56	0.54	0.53	0.51	0.49	0.48	0.46	0.45	0.44	0.42	0.41	0.40	0.39	0.38	0.36	0.35	0.34	0.33
40,000 to 44,999	1.34	1.30	1.26	1.18	1.10	1.02	0.94	0.86	0.78	0.70	0.62	0.60	0.58	0.56	0.55	0.53	0.51	0.50	0.48	0.47	0.46	0.44	0.43	0.42	0.40	0.39	0.38	0.37
45,000 to 49,999	1.47	1.42	1.38	1.29	1.20	1.12	1.03	0.94	0.85	0.76	0.68	0.66	0.64	0.62	0.60	0.58	0.56	0.55	0.53	0.51	0.50	0.48	0.47	0.45	0.44	0.43	0.42	0.40
50,000 to 54,999	1.59	1.55	1.50	1.40	1.31	1.21	1.12	1.02	0.92	0.83	0.73	0.71	0.69	0.67	0.65	0.63	0.61	0.59	0.57	0.56	0.54	0.52	0.51	0.49	0.48	0.46	0.45	0.44
55,000 to 64,999	1.78	1.73	1.68	1.57	1.46	1.35	1.25	1.14	1.03	0.93	0.82	0.80	0.77	0.75	0.73	0.70	0.68	0.66	0.64	0.62	0.60	0.59	0.57	0.55	0.54	0.52	0.50	0.49
65,000 to 74,999	2.02	1.96	1.90	1.78	1.66	1.54	1.41	1.29	1.17	1.05	0.93	0.90	0.87	0.85	0.82	0.80	0.77	0.75	0.73	0.71	0.69	0.67	0.65	0.63	0.61	0.59	0.57	0.55
75,000 to 84,999	2.25	2.19	2.12	1.98	1.85	1.71	1.58	1.44	1.31	1.17	1.04	1.01	0.98	0.95	0.92	0.89	0.86	0.84	0.81	0.79	0.76	0.74	0.72	0.70	0.68	0.66	0.64	0.62
85,000 to 99,999	2.53	2.45	2.38	2.22	2.07	1.92	1.77	1.62	1.47	1.31	1.16	1.13	1.09	1.06	1.03	1.00	0.97	0.94	0.91	0.88	0.86	0.83	0.81	0.78	0.76	0.74	0.71	0.69
100,000 to 114,999	2.86	2.77	2.68	2.51	2.34	2.17	2.00	1.83	1.66	1.48	1.31	1.27	1.24	1.20	1.16	1.13	1.09	1.06	1.03	1.00	0.97	0.94	0.91	0.88	0.86	0.83	0.81	0.78

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115,000 to 129,999	3.17	3.08	2.98	2.79	2.60	2.41	2.22	2.03	1.84	1.65	1.46	1.42	1.37	1.33	1.29	1.25	1.22	1.18	1.14	1.11	1.08	1.04	1.01	0.98	0.95	0.92	0.90	0.87
130,000 to 149,999	3.53	3.42	3.32	3.11	2.89	2.68	2.47	2.26	2.05	1.84	1.62	1.57	1.53	1.48	1.44	1.39	1.35	1.31	1.27	1.23	1.20	1.16	1.13	1.09	1.06	1.03	1.00	0.97
150,000 to 174,999	3.97	3.85	3.73	3.50	3.26	3.02	2.78	2.54	2.30	2.07	1.83	1.77	1.72	1.67	1.62	1.57	1.52	1.48	1.43	1.39	1.35	1.31	1.27	1.23	1.19	1.16	1.12	1.09
175,000 to 199,999	4.46	4.33	4.19	3.93	3.66	3.39	3.12	2.85	2.59	2.32	2.05	1.99	1.93	1.87	1.82	1.76	1.71	1.66	1.61	1.56	1.51	1.47	1.42	1.38	1.34	1.30	1.26	1.22
200,000 to 229,999	4.97	4.82	4.67	4.38	4.08	3.78	3.48	3.18	2.88	2.59	2.29	2.22	2.15	2.09	2.02	1.96	1.91	1.85	1.79	1.74	1.69	1.64	1.59	1.54	1.49	1.45	1.40	1.36
230,000 to 259,999	5.53	5.36	5.19	4.86	4.53	4.20	3.87	3.54	3.21	2.87	2.54	2.47	2.39	2.32	2.25	2.18	2.12	2.05	1.99	1.93	1.87	1.82	1.76	1.71	1.66	1.61	1.56	1.51
260,000 to 299,999	6.13	5.95	5.76	5.39	5.03	4.66	4.29	3.92	3.56	3.19	2.82	2.74	2.65	2.57	2.50	2.42	2.35	2.28	2.21	2.14	2.08	2.02	1.96	1.90	1.84	1.79	1.73	1.68
300,000 to 349,999	6.89	6.68	6.47	6.06	5.65	5.23	4.82	4.41	3.99	3.58	3.17	3.07	2.98	2.89	2.80	2.72	2.64	2.56	2.48	2.41	2.34	2.27	2.20	2.13	2.07	2.01	1.95	1.89
350,000 to 399,999	7.73	7.50	7.27	6.80	6.34	5.88	5.41	4.95	4.48	4.02	3.56	3.45	3.35	3.25	3.15	3.05	2.96	2.87	2.79	2.70	2.62	2.54	2.47	2.39	2.32	2.25	2.18	2.12
400,000 to 449,999	8.55	8.30	8.04	7.53	7.01	6.50	5.99	5.47	4.96	4.45	3.93	3.82	3.70	3.59	3.48	3.38	3.28	3.18	3.08	2.99	2.90	2.81	2.73	2.65	2.57	2.49	2.42	2.34
450,000 to 499,999	9.36	9.08	8.79	8.23	7.67	7.11	6.55	5.99	5.43	4.87	4.30	4.17	4.05	3.93	3.81	3.70	3.58	3.48	3.37	3.27	3.17	3.08	2.99	2.90	2.81	2.73	2.64	2.56
500,000 to 599,999	10.36	10.05	9.74	9.12	8.50	7.87	7.25	6.63	6.01	5.39	4.77	4.62	4.48	4.35	4.22	4.09	3.97	3.85	3.74	3.62	3.51	3.41	3.31	3.21	3.11	3.02	2.93	2.84
600,000 to 699,999	11.92	11.57	11.21	10.49	9.78	9.06	8.35	7.63	6.92	6.20	5.48	5.32	5.16	5.01	4.86	4.71	4.57	4.43	4.30	4.17	4.04	3.92	3.81	3.69	3.58	3.47	3.37	3.27
700,000 to 799,999	13.44	13.04	12.63	11.83	11.02	10.21	9.41	8.60	7.79	6.99	6.18	6.00	5.82	5.64	5.47	5.31	5.15	4.99	4.84	4.70	4.56	4.42	4.29	4.16	4.04	3.91	3.80	3.68
800,000 to 899,999	14.91	14.47	14.02	13.12	12.23	11.33	10.44	9.54	8.65	7.75	6.86	6.65	6.45	6.26	6.07	5.89	5.71	5.54	5.38	5.22	5.06	4.91	4.76	4.62	4.48	4.34	4.21	4.09
900,000 or greater	16.35	15.86	15.37	14.39	13.41	12.43	11.45	10.47	9.49	8.50	7.52	7.30	7.08	6.87	6.66	6.46	6.27	6.08	5.90	5.72	5.55	5.38	5.22	5.06	4.91	4.76	4.62	4.48

Table 301.C.2.b.(2) Private Passenger Types Vehicle Value Factors – Other Than Collision With Actual Cash Value Rating

(3) All Other Vehicles Vehicle Value Factors – Other Than Collision With Actual Cash Value Rating

OCN Price Bracket	Current	First																								27th and older		
	Model Year	Preceding Model Year	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th	15th	16th	17th	18th	19th	20th	21st	22nd	23rd	24th		25th	26th
\$ 0 to 999	0.24	0.24	0.24	0.23	0.22	0.20	0.19	0.18	0.17	0.16	0.15	0.14	0.14	0.13	0.13	0.12	0.12	0.11	0.11	0.10	0.10	0.10	0.09	0.09	0.09	0.08	0.08	0.08
1,000 to 1,999	0.29	0.29	0.29	0.28	0.26	0.24	0.23	0.22	0.20	0.19	0.18	0.18	0.17	0.16	0.16	0.15	0.14	0.14	0.13	0.13	0.12	0.12	0.11	0.11	0.10	0.10	0.10	0.09
2,000 to 2,999	0.35	0.35	0.35	0.33	0.32	0.29	0.27	0.26	0.25	0.23	0.22	0.21	0.20	0.20	0.19	0.18	0.17	0.17	0.16	0.15	0.15	0.14	0.14	0.13	0.12	0.12	0.11	0.11
3,000 to 3,999	0.39	0.39	0.39	0.37	0.36	0.32	0.31	0.29	0.28	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.19	0.19	0.18	0.17	0.16	0.16	0.15	0.15	0.14	0.13	0.13	0.12
4,000 to 4,999	0.42	0.42	0.42	0.41	0.39	0.35	0.33	0.32	0.30	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.19	0.19	0.18	0.17	0.16	0.16	0.15	0.14	0.14	0.13
5,000 to 5,999	0.45	0.45	0.45	0.43	0.41	0.37	0.35	0.34	0.32	0.30	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.20	0.19	0.18	0.17	0.17	0.16	0.15	0.15	0.14
6,000 to 7,999	0.48	0.48	0.48	0.46	0.44	0.40	0.38	0.36	0.34	0.32	0.31	0.29	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.19	0.19	0.18	0.17	0.17	0.16	0.15
8,000 to 9,999	0.52	0.52	0.52	0.50	0.47	0.43	0.41	0.39	0.37	0.35	0.33	0.32	0.30	0.29	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20	0.19	0.19	0.18	0.17	0.16
10,000 to 11,999	0.58	0.58	0.58	0.55	0.53	0.48	0.45	0.43	0.41	0.39	0.37	0.35	0.34	0.32	0.31	0.30	0.29	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.21	0.20	0.19	0.18
12,000 to 13,999	0.64	0.64	0.64	0.61	0.58	0.53	0.50	0.48	0.45	0.43	0.40	0.39	0.37	0.36	0.34	0.33	0.32	0.30	0.29	0.28	0.27	0.26	0.25	0.24	0.23	0.22	0.21	0.20
14,000 to 15,999	0.70	0.70	0.70	0.67	0.64	0.57	0.55	0.52	0.49	0.47	0.44	0.42	0.41	0.39	0.37	0.36	0.35	0.33	0.32	0.31	0.29	0.28	0.27	0.26	0.25	0.24	0.23	0.22
16,000 to 17,999	0.75	0.75	0.75	0.72	0.69	0.62	0.59	0.56	0.53	0.50	0.48	0.46	0.44	0.42	0.40	0.39	0.37	0.36	0.34	0.33	0.32	0.30	0.29	0.28	0.27	0.26	0.25	0.24
18,000 to 19,999	0.81	0.81	0.81	0.77	0.73	0.66	0.63	0.60	0.57	0.54	0.51	0.49	0.47	0.45	0.43	0.41	0.40	0.38	0.37	0.35	0.34	0.32	0.31	0.30	0.29	0.28	0.26	0.25

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20,000 to 24,999	0.89	0.89	0.89	0.85	0.81	0.73	0.70	0.66	0.63	0.59	0.56	0.54	0.52	0.50	0.48	0.46	0.44	0.42	0.40	0.39	0.37	0.36	0.34	0.33	0.32	0.30	0.29	0.28
25,000 to 29,999	1.00	1.00	1.00	0.96	0.91	0.82	0.78	0.74	0.71	0.67	0.63	0.60	0.58	0.56	0.54	0.51	0.49	0.47	0.45	0.44	0.42	0.40	0.39	0.37	0.36	0.34	0.33	0.31
30,000 to 34,999	1.10	1.10	1.10	1.05	1.00	0.90	0.86	0.82	0.78	0.74	0.69	0.67	0.64	0.61	0.59	0.57	0.54	0.52	0.50	0.48	0.46	0.44	0.43	0.41	0.39	0.38	0.36	0.35
35,000 to 39,999	1.20	1.20	1.20	1.15	1.09	0.98	0.94	0.89	0.85	0.80	0.76	0.73	0.70	0.67	0.64	0.62	0.59	0.57	0.55	0.52	0.50	0.48	0.46	0.44	0.43	0.41	0.39	0.38
40,000 to 44,999	1.27	1.27	1.27	1.21	1.16	1.04	0.99	0.94	0.90	0.85	0.80	0.77	0.74	0.71	0.68	0.65	0.63	0.60	0.58	0.55	0.53	0.51	0.49	0.47	0.45	0.43	0.42	0.40
45,000 to 49,999	1.33	1.33	1.33	1.27	1.21	1.09	1.04	0.99	0.94	0.89	0.84	0.80	0.77	0.74	0.71	0.68	0.65	0.63	0.60	0.58	0.56	0.53	0.51	0.49	0.47	0.45	0.44	0.42
50,000 to 54,999	1.38	1.38	1.38	1.32	1.26	1.13	1.08	1.03	0.97	0.92	0.87	0.84	0.80	0.77	0.74	0.71	0.68	0.65	0.63	0.60	0.58	0.56	0.53	0.51	0.49	0.47	0.45	0.43
55,000 to 64,999	1.46	1.46	1.46	1.39	1.33	1.20	1.14	1.09	1.03	0.97	0.92	0.88	0.85	0.81	0.78	0.75	0.72	0.69	0.66	0.64	0.61	0.59	0.56	0.54	0.52	0.50	0.48	0.46
65,000 to 74,999	1.55	1.55	1.55	1.48	1.41	1.27	1.21	1.15	1.10	1.04	0.98	0.94	0.90	0.87	0.83	0.80	0.77	0.73	0.71	0.68	0.65	0.62	0.60	0.58	0.55	0.53	0.51	0.49
75,000 to 84,999	1.64	1.64	1.64	1.56	1.49	1.34	1.28	1.22	1.16	1.09	1.03	0.99	0.95	0.91	0.88	0.84	0.81	0.78	0.74	0.71	0.69	0.66	0.63	0.61	0.58	0.56	0.54	0.52
85,000 to 99,999	1.73	1.73	1.73	1.65	1.58	1.42	1.36	1.29	1.22	1.16	1.09	1.05	1.01	0.97	0.93	0.89	0.85	0.82	0.79	0.76	0.73	0.70	0.67	0.64	0.62	0.59	0.57	0.55
100,000 to 114,999	1.84	1.84	1.84	1.76	1.67	1.51	1.44	1.37	1.30	1.23	1.16	1.11	1.07	1.03	0.98	0.95	0.91	0.87	0.84	0.80	0.77	0.74	0.71	0.68	0.65	0.63	0.60	0.58
115,000 to 129,999	1.94	1.94	1.94	1.85	1.76	1.59	1.52	1.44	1.37	1.29	1.22	1.17	1.13	1.08	1.04	1.00	0.96	0.92	0.88	0.85	0.81	0.78	0.75	0.72	0.69	0.66	0.64	0.61
130,000 to 149,999	2.04	2.04	2.04	1.95	1.86	1.67	1.60	1.52	1.44	1.36	1.29	1.24	1.19	1.14	1.09	1.05	1.01	0.97	0.93	0.89	0.86	0.82	0.79	0.76	0.73	0.70	0.67	0.64
150,000 to 174,999	2.16	2.16	2.16	2.07	1.97	1.77	1.69	1.61	1.53	1.45	1.36	1.31	1.26	1.21	1.16	1.11	1.07	1.02	0.98	0.94	0.91	0.87	0.84	0.80	0.77	0.74	0.71	0.68
175,000 to 199,999	2.29	2.29	2.29	2.19	2.09	1.88	1.79	1.70	1.62	1.53	1.44	1.39	1.33	1.28	1.23	1.18	1.13	1.08	1.04	1.00	0.96	0.92	0.88	0.85	0.82	0.78	0.75	0.72
200,000 to 229,999	2.42	2.42	2.42	2.31	2.20	1.98	1.89	1.80	1.71	1.61	1.52	1.46	1.40	1.35	1.29	1.24	1.19	1.14	1.10	1.05	1.01	0.97	0.93	0.90	0.86	0.83	0.79	0.76
230,000 to 259,999	2.55	2.55	2.55	2.43	2.32	2.09	1.99	1.89	1.80	1.70	1.60	1.54	1.48	1.42	1.36	1.31	1.26	1.21	1.16	1.11	1.07	1.02	0.98	0.94	0.91	0.87	0.83	0.80
260,000 to 299,999	2.68	2.68	2.68	2.56	2.44	2.20	2.10	1.99	1.89	1.79	1.69	1.62	1.56	1.49	1.43	1.38	1.32	1.27	1.22	1.17	1.12	1.08	1.03	0.99	0.95	0.92	0.88	0.84
300,000 to 349,999	2.84	2.84	2.84	2.71	2.58	2.33	2.22	2.11	2.00	1.90	1.79	1.72	1.65	1.58	1.52	1.46	1.40	1.34	1.29	1.24	1.19	1.14	1.10	1.05	1.01	0.97	0.93	0.89
350,000 to 399,999	3.00	3.00	3.00	2.87	2.73	2.46	2.35	2.23	2.12	2.01	1.89	1.82	1.74	1.67	1.61	1.54	1.48	1.42	1.36	1.31	1.26	1.21	1.16	1.11	1.07	1.03	0.98	0.95
400,000 to 449,999	3.16	3.16	3.16	3.01	2.87	2.59	2.47	2.35	2.23	2.11	1.99	1.91	1.83	1.76	1.69	1.62	1.56	1.49	1.43	1.38	1.32	1.27	1.22	1.17	1.12	1.08	1.03	0.99
450,000 to 499,999	3.30	3.30	3.30	3.15	3.00	2.71	2.58	2.45	2.33	2.20	2.08	2.00	1.92	1.84	1.77	1.69	1.63	1.56	1.50	1.44	1.38	1.33	1.27	1.22	1.17	1.13	1.08	1.04
500,000 to 599,999	3.47	3.47	3.47	3.31	3.16	2.84	2.71	2.58	2.45	2.32	2.19	2.10	2.01	1.93	1.86	1.78	1.71	1.64	1.58	1.51	1.45	1.39	1.34	1.29	1.23	1.18	1.14	1.09
600,000 to 699,999	3.72	3.72	3.72	3.55	3.38	3.05	2.91	2.77	2.62	2.48	2.34	2.25	2.16	2.07	1.99	1.91	1.83	1.76	1.69	1.62	1.56	1.49	1.43	1.38	1.32	1.27	1.22	1.17
700,000 to 799,999	3.94	3.94	3.94	3.76	3.59	3.23	3.08	2.93	2.78	2.63	2.48	2.38	2.29	2.20	2.11	2.03	1.94	1.87	1.79	1.72	1.65	1.59	1.52	1.46	1.40	1.35	1.29	1.24
800,000 to 899,999	4.15	4.15	4.15	3.96	3.78	3.40	3.24	3.09	2.93	2.77	2.61	2.51	2.41	2.31	2.22	2.13	2.05	1.96	1.89	1.81	1.74	1.67	1.60	1.54	1.48	1.42	1.36	1.31
900,000 or greater	4.34	4.34	4.34	4.15	3.95	3.56	3.40	3.23	3.07	2.90	2.74	2.63	2.52	2.42	2.32	2.23	2.14	2.06	1.97	1.89	1.82	1.75	1.68	1.61	1.54	1.48	1.42	1.37

Table 301.C.2.b.(3) All Other Vehicles Vehicle Value Factors – Other Than Collision With Actual Cash Value Rating

Paragraph D.1.b. is replaced by the following:

D. Liability Factors

1. Liability Original Cost New Factors

b. Original Cost New Factors

Price Bracket (OCN Or Stated Amount)	Light Trucks	Medium Trucks	Heavy Trucks	Extra- heavy Trucks	Heavy Truck- tractors	Extra- heavy Truck- tractors	Semi- trailers	Trailers	Service Or Utility Trailers	Private Passenger Types
\$ 0 to 999	0.57	0.55	0.52	0.78	0.51	0.79	0.32	0.42	0.54	1.26
1,000 to 1,999	0.63	0.61	0.58	0.81	0.56	0.81	0.40	0.53	0.67	1.21
2,000 to 2,999	0.70	0.67	0.64	0.84	0.62	0.84	0.49	0.66	0.83	1.17
3,000 to 3,999	0.74	0.71	0.68	0.85	0.66	0.86	0.56	0.75	0.95	1.14
4,000 to 4,999	0.77	0.74	0.71	0.87	0.69	0.87	0.62	0.82	1.04	1.12
5,000 to 5,999	0.80	0.77	0.73	0.88	0.71	0.88	0.66	0.88	1.11	1.11
6,000 to 7,999	0.83	0.80	0.76	0.89	0.74	0.89	0.72	0.95	1.21	1.09
8,000 to 9,999	0.86	0.83	0.79	0.90	0.77	0.90	0.78	1.04	1.32	1.07
10,000 to 11,999	0.88	0.86	0.81	0.91	0.79	0.91	0.84	1.11	1.41	1.06
12,000 to 13,999	0.91	0.88	0.83	0.92	0.81	0.92	0.88	1.17	1.49	1.05
14,000 to 15,999	0.93	0.90	0.85	0.92	0.83	0.93	0.92	1.23	1.56	1.04
16,000 to 17,999	0.94	0.91	0.87	0.93	0.85	0.93	0.96	1.28	1.62	1.03
18,000 to 19,999	0.96	0.93	0.88	0.93	0.86	0.94	1.00	1.33	1.68	1.03
20,000 to 24,999	0.98	0.95	0.90	0.94	0.88	0.95	1.05	1.40	1.77	1.02
25,000 to 29,999	1.01	0.98	0.93	0.95	0.91	0.96	1.12	1.49	1.89	1.01
30,000 to 34,999	1.04	1.00	0.95	0.96	0.93	0.96	1.18	1.57	1.99	1.00
35,000 to 39,999	1.06	1.02	0.97	0.97	0.95	0.97	1.24	1.64	2.09	0.99
40,000 to 44,999	1.08	1.04	0.99	0.97	0.97	0.98	1.29	1.71	2.17	0.98
45,000 to 49,999	1.10	1.06	1.01	0.98	0.98	0.98	1.34	1.77	2.25	0.97
50,000 to 54,999	1.11	1.08	1.02	0.98	1.00	0.99	1.38	1.83	2.32	0.97
55,000 to 64,999	1.13	1.10	1.04	0.99	1.02	0.99	1.44	1.91	2.43	0.96
65,000 to 74,999	1.16	1.12	1.07	1.00	1.04	1.00	1.51	2.01	2.55	0.95
75,000 to 84,999	1.18	1.15	1.09	1.00	1.06	1.01	1.58	2.10	2.66	0.95
85,000 to 99,999	1.21	1.17	1.11	1.01	1.08	1.01	1.65	2.19	2.78	0.94
100,000 to 114,999	1.23	1.19	1.14	1.02	1.11	1.02	1.73	2.30	2.92	0.93
115,000 to 129,999	1.26	1.22	1.16	1.02	1.13	1.03	1.81	2.40	3.04	0.92
130,000 to 149,999	1.28	1.24	1.18	1.03	1.15	1.03	1.88	2.50	3.17	0.92
150,000 to 174,999	1.31	1.27	1.20	1.04	1.17	1.04	1.97	2.62	3.32	0.91
175,000 to 199,999	1.34	1.29	1.23	1.05	1.20	1.05	2.06	2.74	3.48	0.90
200,000 to 229,999	1.36	1.32	1.25	1.05	1.22	1.06	2.15	2.86	3.63	0.89
230,000 to 259,999	1.39	1.34	1.28	1.06	1.24	1.06	2.24	2.98	3.78	0.89
260,000 to 299,999	1.42	1.37	1.30	1.07	1.27	1.07	2.34	3.10	3.94	0.88
300,000 to 349,999	1.45	1.40	1.33	1.07	1.29	1.08	2.45	3.25	4.12	0.87
350,000 to 399,999	1.48	1.43	1.36	1.08	1.32	1.09	2.56	3.40	4.31	0.87
400,000 to 449,999	1.50	1.45	1.38	1.09	1.35	1.09	2.66	3.54	4.49	0.86
450,000 to 499,999	1.53	1.48	1.40	1.09	1.37	1.10	2.76	3.66	4.65	0.85
500,000 to 599,999	1.55	1.50	1.43	1.10	1.39	1.11	2.87	3.81	4.84	0.85
600,000 to 699,999	1.59	1.54	1.47	1.11	1.43	1.11	3.03	4.03	5.11	0.84
700,000 to 799,999	1.63	1.58	1.50	1.12	1.46	1.12	3.18	4.22	5.36	0.83
800,000 to 899,999	1.66	1.61	1.53	1.13	1.49	1.13	3.31	4.40	5.58	0.83
900,000 or greater	1.69	1.63	1.55	1.13	1.51	1.14	3.43	4.56	5.79	0.82

Table 301.D.1.b. Liability Original Cost New Factors

Paragraphs D.2.a. and D.2.b. are replaced by the following:

a. Liability Vehicle Age Factors – Stated Amount Vehicles

<u>Stated Amount Vehicles</u>	<u>Trucks, Tractors And Trailers</u>	<u>Private Passenger Types</u>
All ages	1.00	1.00

Table 301.D.2.a. Liability Vehicle Age Factors – Stated Amount Vehicles

b. Liability Vehicle Age Factors – All Other Vehicles

<u>Original Cost New Vehicles</u>	<u>Trucks, Tractors And Trailers</u>	<u>Private Passenger Types</u>
Current model year	1.04	0.92
First preceding model year	1.08	0.99
2nd	1.10	1.03
3rd	1.12	1.07
4th	1.13	1.09
5th	1.09	1.06
6th	1.05	1.03
7th	1.02	1.00
8th	0.99	0.98
9th	0.97	0.96
10th	0.95	0.94
11th	0.93	0.93
12th	0.91	0.92
13th	0.90	0.90
14th	0.88	0.89
15th	0.87	0.88
16th	0.85	0.86
17th	0.84	0.85
18th	0.82	0.84
19th	0.81	0.82
20th	0.80	0.81
21st	0.78	0.80
22nd	0.77	0.79
23rd	0.76	0.78
24th	0.74	0.76
25th	0.73	0.75
26th	0.72	0.74
27th and older	0.71	0.73

Table 301.D.2.b. Liability Vehicle Age Factors – All Other Vehicles

302. SUSPENSION

Paragraph **D.** is replaced by the following:

D. Liability and No-fault Coverages may be suspended at the request of the insured, if the insured submits a copy of the receipt for the return of his or her registration certificate and license plates.

303. POLLUTION LIABILITY (Class Code 7971)

The following is added to Paragraph **D.**:

The New Jersey Insurance Department has indicated that optional Auto Dealers Coverage Form – General Liability Coverages – Total Pollution Exclusion Endorsement **CA 25 16** should only be attached when an Underground Storage Tank Policy and/or a Pollution Liability Policy is in effect.

308. PHYSICAL DAMAGE COVERAGES

Paragraph A. is replaced by the following:

A. Limited Other Than Collision Coverage Factors

Coverage	Non-zone-rated Vehicles	Zone-rated Vehicles
Fire Only	0.350	0.328
Fire And Theft Only	0.700	0.656
Fire, Theft And Windstorm Only	0.800	0.750
Limited Specified Causes Of Loss	0.900	0.843
Specified Causes Of Loss	1.000	0.937
For Stated Amount rating, refer to company.		

Table 308.A. Limited Other Than Collision Coverage Factors

316. TRANSPORTATION NETWORK SERVICES AUTOS AND ON-DEMAND DELIVERY SERVICES AUTOS

Paragraph **B.** is replaced by the following:

B. Exclusionary Endorsements

1. Coverage for accidents or losses arising out of the use of an auto as a public or livery conveyance for passengers, including transportation network services autos as described in Paragraph **A.1.**, may be excluded by attaching New Jersey Public Or Livery Passenger Conveyance And Transportation Network Services Exclusion Endorsement **CA 05 09.**
2. Coverage for accidents or losses arising out of the use of an auto as a public or livery conveyance for passengers, including transportation network services autos and autos used to provide delivery services, as described in Paragraphs **A.1.** and **A.2.**, may be excluded by attaching New Jersey Public Or Livery Passenger Conveyance, Transportation Network And On-demand Delivery Services Exclusion Endorsement **CA 05 10.**

The introductory text in Paragraph **C.** is replaced by the following:

C. Premium Computation – Transportation Network Services Autos

For vehicles that would otherwise be rated as a private passenger type described in Rule **231.** or as light trucks described in Rule **223.** when neither Endorsement **CA 05 09** nor Endorsement **CA 05 10** has been attached to the policy, use the following rating procedures. For public autos that also operate as transportation network services autos, refer to Rule **238.** For all other vehicles, refer to company.

12. FORMS PORTFOLIO REFERENCE

The following is added to Paragraph **B**::

~~The following endorsements are mandatory and must be attached to all Commercial Auto Coverage Parts, except as otherwise indicated:~~

~~**IL 01 41**— New Jersey Changes— Civil Union~~

~~**IL 02 08**— New Jersey Changes— Cancellation And Nonrenewal~~

~~**CA 01 08**— New Jersey Changes— Auto Dealers Coverage Form (For use with the Auto Dealers Coverage Form)~~

~~**CA 01 87**— New Jersey Changes— Loss Information (For use with the Auto Dealers Coverage Form)~~

~~**CA 01 88**— New Jersey Changes (For use with the Business Auto and Motor Carrier Coverage Forms)~~

~~The following endorsement is mandatory and must be attached to all Commercial Auto Coverage Parts when there is a covered auto of the private passenger type:~~

~~**CA 01 84**— New Jersey Changes~~

~~The following endorsement is mandatory and must be attached to all Commercial Auto Coverage Parts when there is a covered auto that exceeds statutory weight limits and permit requirements:~~

~~**CA 02 04**— New Jersey Changes— Cancellation For Oversized Vehicles~~

15. INDIVIDUAL RISK SITUATIONS

Paragraph C. is replaced by the following:

C. Filing Obligations

~~When a particular risk is modified in accordance with Paragraph B., companies should maintain a complete file, including all details of the factors used in determining the modification. Each company is responsible for complying with regulatory requirements.~~

Note

~~Rates shall not be inadequate, excessive or unfairly discriminatory.~~

18. RATING TERRITORIES

Paragraph **A.3.** is replaced by the following:

A. Territory Determination

- ~~3. If the manual refers to this paragraph to determine rating territory, use Territory 114 when the address of the named insured is located in this jurisdiction.~~

22. PREMIUM DEVELOPMENT – OTHER THAN ZONE-RATED AUTOS

Paragraph **C.2.b.** is replaced by the following:

C. Premium Computation

2. Liability

b. For fleets, multiply the base premium by the following factor:

Factor
1.10

Table 22.C.2.b. Liability Coverage Factor

Paragraph **C.3.d.** is replaced by the following:

3. Physical Damage Coverages

d. For fleets, multiply the base premiums by the following factors:

Other Than Collision	Collision
.75	.95

Table 22.C.3.d. Physical Damage Coverages Factors

23. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS

Table 23.B.5.c. is replaced by the following:

Size Class	Business-Use Class	Codes		Radius-Class	
				Long-Distance (Over 200 Miles)	
				Liability Factor	Phys.-Dam. Factor
Light Trucks (0—10,000 lbs. GVWR)	Service	Non-fleet Fleet	013— 016—	1.30	1.20
	Retail	Non-fleet Fleet	023— 026—	1.80	1.25
	Commercial	Non-fleet Fleet	033— 036—	1.65	1.30
ZONE-RATED					
Medium Trucks (10,001—20,000 lbs. GVWR)	Service	Non-fleet Fleet	213— 216—	0.82	1.00
	Retail	Non-fleet Fleet	223— 226—	0.82	1.00
	Commercial	Non-fleet Fleet	233— 236—	0.82	1.00
Heavy Trucks (20,001—45,000 lbs. GVWR)	Service	Non-fleet Fleet	313— 316—	1.00	1.00
	Retail	Non-fleet Fleet	323— 326—	1.00	1.00
	Commercial	Non-fleet Fleet	333— 336—	1.00	1.00
Extra-heavy Trucks (Over 45,000 lbs. GVWR)		Non-fleet Fleet	403— 406—	1.50	1.16
Heavy Truck-tractors (0—45,000 lbs. GCW)	Service	Non-fleet Fleet	343— 346—	1.00	1.00
	Retail	Non-fleet Fleet	353— 356—	1.00	1.00
	Commercial	Non-fleet Fleet	363— 366—	1.00	1.00
Extra-heavy Truck-tractors (Over 45,000 lbs. GCW)		Non-fleet Fleet	503— 506—	1.50	1.16
Trailer Types					
Semitrailers		Non-fleet Fleet	673— 676—	0.14	0.69
Trailers		Non-fleet Fleet	683— 686—	0.14	0.69
Service Or Utility Trailer (Registered GVWR of 3,000 lbs. or less)		Non-fleet Fleet	693— 696—	0.00	0.69

Table 23.B.5.c. Long-Distance Radius

Paragraph C. is replaced by the following:

C. Secondary Classification – Special Industry Class

1. Application

According to classification, combine the secondary factor in this section with the primary factor. Insert the code provided, in the 4th and 5th digit of the classification code.

2. Autos Having More Than One Use

Where more than one secondary rating factor applies, use the highest rated classification unless 80% of the use is in a lower rated activity. In that case, use the lower rated classification.

3. Trailer Types And Zone-rated Autos

a. Codes

Use the classifications and codes provided in the tables of this section.

b. Factors

All secondary factors for Trailer Types and Zone-rated Autos are zero (0.00). Do not use the factors provided in this section.

4. Truckers

Autos used to haul or transport goods, materials or commodities for another, other than autos used in moving operations.

Truckers Secondary Factor For Autos (Except Trailer Types And Zone-rated Autos)		
Classification	Secondary Factor	Code
a. Common Carriers	+0.75	— — — 21
b. Contract Carriers (Other than Chemical or Iron and Steel Haulers)	+0.75	— — — 22
c. Contract Carriers Hauling Chemicals	+0.75	— — — 23
d. Contract Carriers Hauling Iron and Steel	+0.75	— — — 24
e. Exempt Carriers (Other than Livestock Haulers)	+0.75	— — — 25
f. Exempt Carriers Hauling Livestock	+0.75	— — — 26
g. Carriers Engaged in both Private Carriage and Transporting Goods, Materials or Commodities for Others	+0.75	— — — 02
h. Tow Trucks For Hire	+0.75	— — — 03
i. All Other	+0.75	— — — 29

Table 23.C.4. Truckers

5. Food Delivery

Autos used by food manufacturers to transport raw and finished products or used in wholesale distribution of food.

Food Delivery Secondary Factor For Other Autos (Except Trailer Types And Zone-rated Autos)		
Classification	Secondary Factor	Code
a. Canneries and Packing Plants	+0.45	— — — 31
b. Fish and Seafood	+0.45	— — — 32
c. Frozen Food	+0.45	— — — 33

d. Fruit and Vegetable	+0.45	--- 34
e. Meat or Poultry	+0.45	--- 35
f. All Other	+0.45	--- 39

Table 23.C.5. Food Delivery

6. Specialized Delivery

Autos used in deliveries subject to time and similar constraints.

Specialized Delivery Secondary Factor For Other Autos (Except Trailer Types And Zone-rated Autos)		
Classification	Secondary Factor	Code
a. Armored Cars	+0.65	--- 41
b. Film Delivery	+0.65	--- 42
c. Magazines or Newspapers	+0.65	--- 43
d. Mail and Parcel Post	+0.65	--- 44
e. All Other	+0.65	--- 49

Table 23.C.6. Specialized Delivery

7. Waste Disposal

Autos transporting salvage and waste material for disposal or resale.

Waste Disposal Secondary Factor For Other Autos (Except Trailer Types And Zone-rated Autos)		
Classification	Secondary Factor	Code
a. Auto Dismantlers	+0.30	--- 51
b. Building Wrecking Operators	+0.30	--- 52
c. Garbage	+0.30	--- 53
d. Junk Dealers	+0.30	--- 54
e. All Other	+0.30	--- 59

Table 23.C.7. Waste Disposal

8. Farmers

a. Autos owned by a farmer, used in connection with the operation of his own farm and occasionally used to haul commodities for other farmers.

Farmers Secondary Factor For Other Autos (Except Trailer Types And Zone-rated Autos)		
Classification	Secondary Factor	Code
a. Individually Owned or Family Corp. (Other than Livestock Hauling)	-0.50	--- 61
b. Livestock Hauling	-0.50	--- 62

c. All Other	-0.50	---69
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Table 23.C.8.a. Farmers

~~b. A truck or tractor owned by a farmer, used solely on the named insured's premises and on a public highway connecting any farms or portions of a farm owned or managed by the registered owner of the truck or tractor is written at the following secondary rating factor for Liability Coverage (Class Code 7953), provided:~~

Factor
-0.60

Table 23.C.8.b. Farmer Owned Trucks And Tractors – Liability Coverage Factor

~~(1) Limited registration plates which apply to such truck or tractor are displayed in accordance with New Jersey Statutes, and~~

~~(2) The Farm Machinery and Implement Registration Certificate issued by the Division of Motor Vehicles of the State of New Jersey describes, and is in effect, with respect to such truck and tractor.~~

9. Dump And Transit Mix

(Use these factors and codes only when no other secondary classification applies.)

Dump And Transit Mix Secondary Factor For Other Autos (Except Trailer Types And Zone-rated Autos)		
Classification	Secondary Factor	Code
a. Excavating	-0.10	---71
b. Sand and Gravel (Other than Quarrying)	-0.10	---72
c. Mining	-0.10	---73
d. Quarrying	-0.10	---74
e. All Other	-0.10	---79

Table 23.C.9. Dump And Transit Mix

10. Contractors

(Other than dump trucks)

Contractors Secondary Factor For Other Autos (Except Trailer Types And Zone-rated Autos)		
Classification	Secondary Factor	Code
a. Building Commercial	-0.05	---81
b. Building Private Dwellings	-0.05	---82
c. Electrical, Plumbing, Masonry, Plastering and Other Repair or Service	-0.05	---83
d. Excavating	-0.05	---84
e. Street and Road	-0.05	---85
f. All Other	-0.05	---89

Table 23.C.10. Contractors

11. Not Otherwise Specified

Not Otherwise Specified Secondary Factors For All Autos		
Classification	Secondary Factor	Code
a. Logging and Lumbering	0.35	---91
b. All Other	0.00	---99

Table 23.C.11. Not Otherwise Specified

Paragraph **D.3.** is replaced by the following:

D. Special Provisions For Certain Risks

3. Amusement Devices (Class Code 7905)

A coverage form that covers an auto with an amusement device mounted on it must cover the operation of the amusement device. Develop the additional premium by multiplying the trucks, tractors and trailers liability base premium by the following factor. The premium is for the period of coverage and not subject to any return.

Factor
1.60

Table 23.D.3. Amusement Devices Liability Coverage Factor

The following is added to Paragraph **D.8.**:

To provide additional coverages for all territories, multiply the Specified Causes of Loss premium by the following factors:

Coverage	Factor
Fire Only	0.35
Fire and Theft Only	0.70
Fire, Theft and Windstorm Only	0.80
Limited Specified Causes of Loss	0.90
For Stated Amount rating, refer to company.	

Table 23.D.8. Additional Coverages Factors

Paragraph **D.9.b.(2)** is replaced by the following:

9. Seasonal Agricultural Produce Trailers

b. Premium Computation

(2) If the policy is canceled:

- (a)** Prior to the period of operation shown in the endorsement, the entire premium for this endorsement must be returned.
- (b)** After the period of operation shown in the endorsement, the entire premium for this endorsement is fully earned.

24. TRUCKERS/MOTOR CARRIERS

Paragraph **B.2.b.(2)(e)** is replaced by the following:

(e) Multiply the daily per trailer loss cost for the desired coverage by the appropriate physical damage factors in the following tables. For local and intermediate risks, assume that the zone of principal garaging is the same as the zone of terminal. If zone of principal garaging and zone of terminal are both in Metropolitan zones, use Table **24.B.2.b.(2)(e)(i)**. If no Metropolitan zones are involved in the rating, then use Table **24.B.2.b.(2)(e)(ii)**. If zone of garaging and zone of terminal differ, use Table **24.B.2.b.(2)(e)(iii)**. Refer to Rule **25.B.** for development of zone combinations and Rule **25.D.** for definitions of all Metropolitan and Regional zones.

(i) Metropolitan to Metropolitan Table:

Zone 48 (Eastern) Combinations			
Zone Of Terminal	Specified Causes Of Loss	Comp.	Coll.
Pacific	0.684	1.053	1.859
Mountain	0.656	1.010	1.422
Midwest	0.532	0.819	1.260
Southwest	0.514	0.791	1.938
North Central	0.478	0.735	1.338
Mideast	0.742	1.141	1.323
Gulf	0.555	0.853	1.598
Southeast	0.608	0.935	1.461
Eastern	0.551	0.848	1.408
New England	0.512	0.788	1.282

Table 24.B.2.b.(2)(e)(i) Metropolitan To Metropolitan Table – Zone 48 (Eastern) Combinations Factors

(ii) Regional to Regional Table:

Zone 48 (Eastern) Combinations			
Zone Of Terminal	Specified Causes Of Loss	Comp.	Coll.
Pacific	0.720	1.108	2.113
Mountain	0.691	1.063	1.616
Midwest	0.560	0.862	1.432
Southwest	0.541	0.833	2.202
North Central	0.503	0.774	1.520
Mideast	0.781	1.201	1.503
Gulf	0.584	0.898	1.816
Southeast	0.640	0.984	1.660
Eastern	0.580	0.893	1.600
New England	0.539	0.829	1.457

Table 24.B.2.b.(2)(e)(ii) Regional To Regional Table – Zone 48 (Eastern) Combinations Factors

(iii) Metropolitan to/from Regional Table:

Zone 48 (Eastern) Combinations			
Zone Of Terminal	Specified Causes Of Loss	Comp.	Coll.
Pacific	0.707	1.087	1.859
Mountain	0.678	1.043	1.422

Midwest	0.550	0.846	1.260
Southwest	0.531	0.817	1.938
North Central	0.494	0.759	1.338
Mideast	0.766	1.178	1.323
Gulf	0.573	0.881	1.598
Southeast	0.627	0.965	1.461
Eastern	0.569	0.876	1.408
New England	0.529	0.813	1.282

Table 24.B.2.b.(2)(e)(iii) Metropolitan To/From Regional Table – Zone 48 (Eastern) Combinations Factors

Paragraph C.3. is replaced by the following:

C. Premium Determination

3. Gross Receipts Basis (Class Code 7480) Or Mileage Basis (Class Code 7490) – Liability Coverage

a. Eligibility

(1) Local truckers may be written on the gross receipts rating basis if:

(a) The risk has been in business for at least 15 months immediately preceding the effective date of the policy, and

(b) The risk is comprised of 10 or more trucks, tractors or trailers used for local trucking.

(2) Risks comprised of intermediate and/or long distance truckers only, or risks comprised of local and intermediate and/or long distance truckers, may be written on the gross receipts or mileage rating basis if:

(a) The risk has been in business for at least 15 months immediately preceding the effective date of the policy, and

(b) The risk is comprised of five or more trucks or tractors used for intermediate or long distance trucking or 10 or more trucks, tractors or trailers.

(3) A risk which principally operates trip-leased equipment must be submitted to the company for rating.

(4) A risk which otherwise qualifies but which has been in business less than 15 months may be submitted to the company to determine its eligibility.

(5) The policy must cover the insured for all the owned and hired trucks, tractors and trailers used in the insured's trucking operations. The policy may also cover either private passenger autos or non-ownership liability or both.

b. Definition

(1) Gross receipts means the total amount earned by the insured for shipping or transporting property.

(2) Mileage means the total live (laden) and dead (unladen) mileage of all autos during the policy period.

(3) Gross receipts include:

(a) The total amount received from the rental of equipment from the insured, with or without drivers, to any person or organization not engaged in the business of transporting property for hire by auto, and

(b) .15 of the total amount received from the rental of equipment from the insured, with or without drivers, to any person or organization engaged in the business of transporting property for hire by auto.

(4) Mileage includes:

(a) The total mileage developed from the rental of equipment from the insured, with or without drivers, to any person or organization not engaged in the business of transporting property for hire by auto, and

(b) .15 of the mileage developed from the rental of equipment from the insured, with or without drivers, to any person or organization engaged in the business of transporting property for hire by auto.

(5) Gross receipts do not include:

(a) Amounts paid to air, sea or land carriers operating under their own permits.

(b) Taxes collected as a separate item and paid directly to the government.

(c) C.O.D. collections for cost of merchandise including collection fees.

(d) Warehouse storage charges.

(e) Advertising revenue.

(6) These definitions apply whether shipment originates with the insured or some other carrier.

c. Premium Development

- (1) The rating rules that apply in the headquarters location of the risk shall govern the rating of all operations regardless of location. Headquarters means the address given to the Federal Motor Carrier Safety Administration or any state administrative authority as the principal business address of the risk.
- (2) Using the current manual loss costs, develop an average total policy specified car premium for all equipment owned and term-leased as of both 12 months and as of three months prior to the effective date of the policy. Also, include the total premium for other coverages such as nonownership liability and hired auto if the policy provides such coverages.

Also include in the average total policy premium, the premium generated by trucks, tractors and trailers that are rented to any person or organization engaged in the business of transporting property for hire under long-term contracts. Compute this additional premium by multiplying the loss costs that otherwise apply during the period of rental, provided the autos are identified and so designated, by the following factor:

Factor
.15

Table 24.C.3.c.(2) Long-term Hire Factor

- (3) Divide the average total policy specified car premium from Paragraph (2) by the gross receipts or mileage developed during the 12-month period ending three months prior to the effective date of the policy.
- (4) Convert this amount into a rate per \$100 of gross receipts or per mile of operation.
- (5) Compute the advance premium by multiplying the rate per \$100 of gross receipts or per mileage of operation by the estimated total gross receipts (in hundreds) or mileage for the policy period for all autos including those trip-leased.
- (6) Compute the earned premium by multiplying the rate per \$100 of gross receipts or per mileage of operation by the audited total gross receipts (in hundreds), whether or not collected, or the audited total mileage, live (laden) or dead (unladen), developed during the policy period.
- (7) The following example uses hypothetical specified car premiums for illustrative purposes only:

Gross Receipts Basis:

- (a) Total policy specified car premium 12 months prior to the effective date: \$1,500,000
- (b) Total policy specified car premium three months prior to the effective date: \$1,400,000
- (c) Average total policy specified car premium: \$1,450,000
- (d) Total annual gross receipts three months prior to effective date: \$10,000,000
- (e) $\$1,450,000 / 10,000,000 = \$.145$
- (f) $\$.145 \times 100 = \14.50 (rate per \$100 of gross receipts)
- (g) Total audited gross receipts: \$15,000,000
- (h) $\$14.50 \times 150,000 = \$2,175,000$ (earned premium)

- (8) The following example uses hypothetical specified car premiums for illustrative purposes only:

Mileage Basis:

- (a) Total policy specified car premium 12 months prior to the effective date: \$1,500,000
- (b) Total policy specified car premium three months prior to the effective date: \$1,400,000
- (c) Average total policy specified car premium: \$1,450,000
- (d) Total annual mileage three months prior to effective date: 5,000,000
- (e) $1,450,000 / 5,000,000 = \$.29$ (rate per mile)
- (f) Total audited mileage: 6,500,000
- (g) $\$.29 \times 6,500,000 = \$1,885,000$ (earned premium)

d. Medical Payments

If the policy provides medical payments, compute the premium by multiplying the \$100,000 limit liability premium and minimum premium by the following factors:

Limits	\$500	\$1000	\$2000	\$5000
	.037	.044	.050	.059

Table 24.C.3.d. Medical Payments Coverage Factors

25. PREMIUM DEVELOPMENT – ZONE-RATED AUTOS

Paragraph **C.2.b.** is replaced by the following:

— **C. Premium Development**

— **2. Liability And Basic No-fault Coverages**

— **b.** For fleets, multiply the result by the following factor:

Factor
.74

Table 25.C.2.b. Liability And Basic No-fault Coverages Factor

Paragraph **C.3.b.** is replaced by the following:

— **3. Physical Damage Coverages**

— **b.** For fleets, multiply the base premium by the appropriate factor found in the following table:

Other Than Collision	Collision
.59	.63

Table 25.C.3.b. Fleets Physical Damage Coverages Factors

31. ELIGIBILITY

Rule ~~31~~ is replaced by the following:

Code	Class
7398	Fleet (Liability and Physical Damage). Companies may also use 1998 (Liability and Physical Damage) or 1010 (Physical Damage Only).
7391	Non-fleet (Liability and Physical Damage)

Table 31. Class Codes

- ~~— A. A private passenger auto is a four-wheel auto of the private passenger or station wagon type. A pickup, panel truck or van not used for business is rated as a private passenger auto.~~
- ~~— B. Except for those autos listed in Paragraphs C. and D., this section applies to all private passenger autos which are owned by corporations, partnerships or unincorporated associations or rated as part of a fleet.~~
- ~~— C. Refer to the insurer's Personal Auto Manual for private passenger autos which are:
 - ~~1. Furnished to individuals by corporations, partnerships and unincorporated associations owning less than five autos and not used for business purposes.~~
 - ~~2. Owned by family partnerships or family corporations and which are:
 - ~~a. Garaged on a farm or ranch; and~~
 - ~~b. Not rated as part of a fleet; and~~
 - ~~c. Not used in any occupation other than farming or ranching.~~~~~~
- ~~— D. This section does not apply to:
 - ~~1. Transportation network services autos used to provide prearranged transportation services for compensation exclusively through an online-enabled application or digital network which connects passengers with drivers; or~~
 - ~~2. Autos used to provide delivery services, including courier services, for compensation through an online-enabled application or digital network which connects customers with drivers using their vehicles to provide such prearranged services, but not including transportation network services autos.~~~~

For such autos, refer to Rule ~~116~~.

39. PREMIUM DEVELOPMENT – OTHER THAN ZONE-RATED AUTOS

Paragraphs **B.2.** and **B.3.** are replaced by the following:

B. Determination Of Classification Rating Factor And Class Code

- 2. Determine the primary classification code and rating factor from Rule **40.** based on use class and radius class. For van pools and limousines, the rating factor is based on seating capacity.
- 3. Except for taxicabs, paratransits, car service, van pools and limousines (other than airport limousines), determine the secondary classification code and rating factor from Rule **40.** based on the seating capacity.

Paragraph **C.2.b.** is replaced by the following:

C. Premium Computation

2. Liability, Basic No-fault And Medical Payments Coverages

- b. For fleets, multiply the result by the following factors:

Vehicle Type	Factor
Taxis And Limousines	1.10
School And Church Buses	1.20

Table 39.C.2.b. Liability, Basic No-fault And Medical Payments Coverages Factors

The following is added to Paragraph **C.2.:**

- d. For public autos that are equipped with a mechanical lift and that have Liability Coverage, Medical Payments Coverage or Personal Injury Protection Coverage, multiply the result by the following factor:

Factor
1.10

Table 39.C.2.d. Mechanical Lift Factor

Paragraph **C.3.d.** is replaced by the following:

3. Physical Damage Coverages

- d. For other than collision coverage on fleets, multiply the result by the following factors:

Vehicle Type	Other Than Collision Factor
Limousines	0.85
School And Church Buses	0.85
All Other Buses	0.85

Table 39.C.3.d. Physical Damage Coverages Factors

40. PUBLIC AUTO CLASSIFICATIONS

Paragraphs **D.2.** and **D.3.** are replaced by the following:

D. Primary Classifications

2. Use Class

a. Taxicab

A metered or unmetered auto, other than a Car Service or Limousine, with a seating capacity of eight or less that is operated for hire by the named insured or an employee, but does not pick up, transport or discharge passengers along a route. The auto must be licensed by the appropriate licensing authority, as required by law, based on the territory of operation. A Taxicab — Owner-driver means an individual owner of a single taxicab operated by the individual owner or spouse.

b. Car Service

An unmetered auto, other than a Taxicab or Limousine, with a seating capacity of eight or less that is operated for hire by the named insured or an employee, and operates from a central base station. The auto must be licensed by the appropriate licensing authority, as required by law, based on the territory of operation.

c. Limousine

An unmarked luxury auto, other than a Taxicab or a Car Service, that is operated for hire by the named insured or an employee, and is used on a pre-arranged basis for special or business functions, weddings, funerals or similar purposes. The auto and driver must be in attendance at the beginning and end of the function, and the auto must be licensed by the appropriate licensing authority, as required by law, based on the territory of operation.

d. School Bus

An auto that carries students or other persons to and from school or any school activity including games, outings and similar school trips.

(1) Separate codes and rating factors apply to:

(a) School buses owned by political subdivisions or school districts.

(b) All others, including independent contractors, private schools and church-owned buses.

(2) A policy covering a school bus may be written on an annual term for liability and collision coverages with premium prorated to reflect the actual school term. However, do not give credit for Saturdays, Sundays or holidays or for any other periods of lay-up during the school term.

(3) If a publicly owned school bus is used for special trips unrelated to school activities, refer to company for additional charge.

e. Church Bus

An auto used by a church to transport persons to or from services and other church-related activities. This classification does not apply to public autos used primarily for daily school activities.

f. Inter-city Bus

An auto that picks up and transports passengers on a published schedule of stops between stations located in two or more towns or cities.

g. Urban Bus

An auto that picks up, transports and discharges passengers at frequent local stops along a prescribed route. This classification applies only to vehicles operated principally within the limits of a city or town and communities contiguous to such city or town, and includes scheduled express service between points on that route.

h. Airport Bus Or Airport Limousine

An auto for hire that transports passengers between airports and other passenger stations or motels.

i. Charter Bus

An auto chartered for special trips, touring, picnics, outings, games and similar uses.

j. Sightseeing Bus

An auto accepting individual passengers for a fare for sightseeing or guided tours, making occasional stops at certain points of interest and returning the passengers to the point of origin.

k. Transportation Of Athletes And Entertainers

An auto owned by a group, firm or organization that transports its own professional athletes, musicians or other entertainers.

(1) If it is used to transport other professional athletes or entertainers, rate as a charter bus.

(2) An auto owned by a group, firm or organization to transport its own non-professional athletes, musicians or entertainers, rate as a public auto not otherwise classified.

I. Van Pools

An auto of the station wagon, van, truck or bus type used to provide prearranged commuter transportation for employees to and from work and is not otherwise used to transport passengers for a charge.

(1) Employer Furnished Transportation

Transportation is held out by the employer as an inducement to employment, a condition of employment or is incident to employment.

(a) Employer Owned Autos

Autos owned, or leased for one year or more, by an employer and used to provide transportation only for his employees.

(b) Employee Owned Autos

Autos owned, or leased for one year or more, by an individual employee and used to provide transportation only for fellow employees.

(2) All Other

Autos which do not meet the eligibility requirements of Paragraph (1).

m. Transportation Of Employees – Other Than Van Pools

Autos of any type used to transport employees other than in van pools.

(1) Autos owned, or leased for one year or more, by an employer and used to transport only his own employees.

(a) For private passenger autos, charge rates shown in the state company rates/ISO loss costs for private passenger types (Class Code 5851).

(b) For all other autos, rate as a van pool – all other (Class Code 5851).

(2) Autos owned, or leased for one year or more, by a person or organization who is in the business of transporting employees of one or more employers. Rate as public auto not otherwise classified.

n. Paratransit

A non-emergency auto specially equipped to transport sick, elderly or handicapped individuals and that does not follow fixed routes or fixed schedules. The auto must be licensed by the appropriate licensing authority, as required by law, based on the territory of operation. This classification includes, but is not limited to, autos that may be otherwise known as Ambulettes and Medicars.

o. Social Service Agency Auto

An auto used by a government entity, civic, charitable or social service organization to provide transportation to clients incident to the social services sponsored by the organization, including special trips and outings.

(1) This classification includes, for example, autos used to transport:

(a) Senior citizens or other clients to meal centers, medical facilities, social functions and shopping centers;

(b) Handicapped persons to work or rehabilitative programs;

(c) Children to day care centers and Head Start programs; and

(d) Boy Scout or Girl Scout groups to planned activities.

(2) The following autos are eligible for this classification:

(a) Autos owned, or leased for one year or more, by the social service agency.

(b) Autos donated to the social service agency without a driver.

(c) Autos hired under contract by the social service agency.

(3) This classification does not include Paratransits.

(4) If an auto has more than one use, use the highest rated classification unless 80% of the use is in a lower rated activity. In that case, use the lower rated classification.

(5) Separate codes and rating factors apply to:

(a) Employee operated autos operated by employees of the social service agency. If a social service auto is also operated by volunteer drivers or other non-agency employees, use the All Other classification unless 80% of the use is by agency employees.

(b) All other autos which do not meet the requirements of Paragraph (a).

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(6) Excess liability coverage may be provided to cover autos not owned or licensed by the agency while being used in its social service transportation activities. This coverage may be extended to cover the agency's liability only or the liability of both the agency and, on a blanket basis, the individual liability of agency employees or volunteer donors or owners of the autos. For autos hired, loaned, leased or furnished, refer to Rule 90. For all other non-owned autos, refer to Rule 89.

p. Public Auto Not Otherwise Classified

This classification includes, but is not limited to, autos such as country club buses, cemetery buses, real estate development buses and courtesy buses run by hotels.

3. Non-fleet And Fleet Primary Classifications – Rating Factors And Statistical Codes For Local, Intermediate And Long-Distance Radius

a. Public Auto Use Classes (Except Van Pools)

Rate the following classifications using the base loss cost for the corresponding category. For example, multiply the Car Service factors by the Taxicabs and Limousines base loss costs.

Categories	Classifications	Local (Up To 50 Miles)				Intermediate (51 To 200 Miles)				Long-Distance (Over 200 Miles)			
		Code		Factor		Code		Factor		Code		Factor	
		Non-fleet	Fleet	Liab.	Phys. Dam.	Non-fleet	Fleet	Liab.	Phys. Dam.	Non-fleet	Fleet	Liab.	Phys. Dam.
Taxicabs And Limousines	Taxicab— Owner-driver	5718	5748	0.75	2.30	5728	5758	0.85	2.65	5738	5768	0.95	2.75
	Taxicab—All Other	5719	5749	1.00	2.70	5729	5759	1.15	3.10	5739	5769	1.25	3.25
	Limousine— Seating 8 or Fewer	4118	4218	0.40	1.35	4128	4228	0.45	1.55	4138	4238	0.50	1.65
	Limousine— Seating More Than 8	4119	4219	0.45	1.40	4129	4229	0.50	1.65	4139	4239	0.55	1.75
	Car Service	5178	5478	0.90	2.55	5278	5578	1.05	2.95	5378	5678	1.15	3.10
School And Church Buses	School Bus Owned By Political Subdivision Or School District	615—	618—	1.20	0.50	616—	619—	1.40	0.55	617—	610—	1.50	0.60
	Other School Bus	625—	628—	1.50	0.50	626—	629—	1.75	0.55	627—	620—	1.90	0.60
	Church Bus	635—	638—	1.00	1.00	636—	639—	1.15	1.15	637—	630—	1.25	1.20
Other Buses	Urban Bus	515—	518—	0.80	1.45	516—	519—	0.90	1.65	Zone-rated			
	Airport Bus Or Airport Limousine	525—	528—	0.70	1.55	526—	529—	0.80	1.80	5279	5209	1.10	1.00
	Inter-city Bus	535—	538—	1.05	0.95	536—	539—	1.20	1.10	5379	5309	1.85	1.00
	Charter Bus	545—	548—	1.00	1.55	546—	549—	1.15	1.80	5479	5409	1.85	1.00
	Sightseeing Bus	555—	558—	0.75	0.90	556—	559—	0.85	1.05	5579	5509	1.65	1.00
	Transportation Of Athletes And Entertainers	565—	568—	0.45	1.40	566—	569—	0.50	1.60	5679	5609	1.00	1.00
	Social Service Agency Auto Employee- operated	645—	648—	0.55	1.20	646—	649—	0.65	1.40	6479	6409	0.95	1.00
	Social Service Agency Auto All Other	655—	658—	0.50	1.20	656—	659—	0.60	1.40	6579	6509	0.95	1.00

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Paratransit	4398	4338	0.55	1.20	4498	4438	0.65	1.40				
Public Auto Not Otherwise Classified	585—	588—	0.55	1.25	586—	589—	0.65	1.45	5879	5809	0.95	1.00

Table 40.D.3.a. Public Auto Use Classes (Except Van Pools)

b. Van Pools

Categories	Factor Code	Liability				Physical Damage			
		Seating Capacity				Seating Capacity			
		1–8	9–20	21–60	Over 60	1–8	9–20	21–60	Over 60
Employer Furnished	Factor Code	1.00 4111	1.05 4112	1.10 4113	1.50 4114	0.50 4111	0.45 4112	0.40 4113	0.35 4114
All Other	Factor Code	1.10 4124	1.15 4122	1.35 4123	1.75 4124	0.65 4121	0.55 4122	0.50 4123	0.45 4124

Table 40.D.3.b. Van Pools

Paragraph E. is replaced by the following:

E. Secondary Classifications

These classifications do not apply to taxicabs, limousines (except airport limousines), car service, paratransits, van pools and zone-rated autos. According to classification, combine the secondary factor in this section with the primary factor. Insert the code provided in the fourth digit of the classification code.

Categories	Factor Code	Liability				Physical Damage Factor			
		Seating Capacity				Seating Capacity			
		1–8	9–20	21–60	Over 60	1–8	9–20	21–60	Over 60
School And Church Buses	Factor Code	0.00 —1	+0.10 —2	+0.25 —3	+0.50 —4	0.00 —1	0.00 —2	0.00 —3	0.00 —4
Other Buses	Factor Code	-0.20 —1	-0.15 —2	+0.15 —3	+0.40 —4	0.00 —1	0.00 —2	0.00 —3	0.00 —4

For All Other not secondary rated use Code — 9.

Table 40.E. Secondary Classifications

The following is added to Paragraph F.:

To provide additional coverages for all territories, multiply the Specified Causes of Loss premium by the following factors:

Coverage	Factor
Fire Only	0.35
Fire and Theft Only	0.70
Fire, Theft and Windstorm Only	0.80
Limited Specified Causes of Loss	0.90
For Stated Amount rating, refer to company.	

Table 40.F. Additional Coverages

41. PREMIUM DEVELOPMENT – ZONE-RATED AUTOS

The following is added to Paragraph **C.2.**:

~~C. Premium Development~~

~~2. Liability And Basic No-fault Coverages~~

~~d. For public autos that are equipped with a mechanical lift and that have Liability Coverage, Medical Payments Coverage or Personal Injury Protection Coverage, multiply the result by the following factor:~~

Factor
1.10

Table 41.C.2.d. Mechanical Lift Factor

48. AUTO DEALERS – ELIGIBILITY

Paragraph **B.1.** is replaced by the following:

B. Classifications And Codes

1. Covered Autos Liability, General Liability And Physical Damage

Only one classification and code applies to a risk for covered autos liability, general liability and physical damage coverages.

Classification	Full Covered Autos Liability Limit For Customers Coverage
Franchised private passenger auto dealer (with or without any other type of franchise)	7304
Franchised truck or truck tractor dealer (with or without any other type of franchise except private passenger auto franchise)	7314
Franchised motorcycle dealer including all two wheeled cycle vehicles (no private passenger or truck franchise)	7324
Franchised recreational vehicle dealer (no private passenger, snowmobile or residence type mobile home trailer franchise)	7334
Other franchised self-propelled land motor vehicle dealer	7347
Non-franchised dealer (any risk described above that is not a franchised dealer)	7357
Franchised and non-franchised residence trailer dealers	7361
Franchised and non-franchised commercial trailer dealers	7363
Equipment and implement dealer (no other franchise)	7365

Table 48.B.1. Covered Autos Liability, General Liability And Physical Damage

49. AUTO DEALERS – PREMIUM DEVELOPMENT FOR COMMON COVERAGES

Paragraph ~~C.1.e.~~ is replaced by the following:

~~C. Liability And Basic No-fault Coverages~~

~~1. Base Premium Computation~~

~~e. Liability coverage must be extended to provide the full covered autos liability limit for customers. The auto dealer's base loss costs reflect this extension. No further adjustment is necessary.~~

Table ~~49.F.2.a.~~ is replaced by the following:

	Medical Payments Limit Per Person			
	\$500	\$1,000	\$2,000	\$5,000
Auto	0.006	0.007	0.008	0.010
Locations And Operations	0.007	0.008	0.009	0.012

~~Table 49.F.2.a. Dealers Medical Payments Coverage Factors~~

54. GARAGEKEEPERS' INSURANCE – ELIGIBILITY

The following is added to Rule 54.:

- ~~D. Garagekeepers' insurance may be issued to tow truck operators for physical damage to customers' autos, such as when being driven, towed or carried to the point of repair.~~

57. YEAR 2000 COMPUTER-RELATED ENDORSEMENTS

The following is added to Rule 57.:

~~D. Refer To Company~~

~~When a risk is rated on a refer to company basis, each company:~~

- ~~1. Is responsible for complying with regulatory requirements;~~
- ~~2. Must "refer to company" only portion of the premium applicable to the year 2000 exposure; and~~
- ~~3. Maintain a complete file of all details and factors used in determining the premium applicable to the year 2000 exposure.~~

75. LEASING OR RENTAL CONCERNS

Paragraph ~~B.1.a.(2)~~ does not apply.

The following is added to Paragraph ~~B.1.a.:~~

~~— B. Premium Computation~~

~~— 1. Specified Auto Basis~~

~~— a. Long Term – Autos Leased For Six Months Or More~~

~~— (4) Exclusion Of Certain Leased Autos~~

~~To provide Liability Coverage and any required No-fault Coverage for the leasing concern on an excess basis, use New Jersey Leasing Or Rental Concerns – Exclusion Of Certain Leased Autos Endorsement CA-20-34.~~

Table ~~75.B.1.b.(2)~~ is replaced by the following:

Coverage	Factor
Liability	1.75
Collision	1.25
Other Than Collision	0.55
Uninsured Motorists	1.00
Personal Injury Protection	1.00
All Other	*
* Refer to company.	

Table ~~75.B.1.b.(2)~~ Private Passenger Types Factors

Paragraph ~~B.4.~~ does not apply.

92. MEDICAL PAYMENTS

~~This rule does not apply to autos subject to no fault.~~

93. NO-FAULT COVERAGES

Rule **93.** is replaced by the following:

A. Personal Injury Protection

1. This coverage must be provided on every auto listed as follows: Use New Jersey Personal Injury Protection Coverage Endorsement **CA 22 30.**
 - a. Private passenger type autos.
 - b. Vans, pickup and panel trucks not used for business purposes, other than farming or ranching.
 - c. Utility autos designed for personal use, such as campers or motor homes, not used for business purposes.
2. Policies including Personal Injury Protection Coverage must provide Extended Medical Expense Benefits Coverage at a limit of \$1,000 for no additional charge. This coverage may also be provided at a limit of \$10,000. When coverage is provided at the \$10,000 limit, charge the loss cost shown in state Table **93.A.2.(LC)** for each auto or auto dealer rating unit. This loss cost is not subject to modification under the provisions of any rating plan or other manual rule.

Note: Coverage for pedestrians only must be provided on all autos (other than trailers); see State of New Jersey, Department of Banking and Insurance Order No. A15-106, dated June 30, 2015.

B. Premium Development

Basic Personal Injury Protection is subject to a \$250 deductible for medical expense benefits which applies to each accident.

1. For private passenger types, determine the appropriate Personal Injury Protection base loss cost. For auto dealers, the Liability Coverage base loss costs include pricing for Basic Personal Injury Protection Coverage.
2. For van pools provided with Personal Injury Protection Coverage, determine the combined Liability and Personal Injury Protection Coverage loss cost by multiplying the Liability Coverage base loss cost by the following factor:

Factor
.93

Table 93.B.2.(v.2) Van Pools Combined Liability And Personal Injury Protection Coverages Factor

3. For all other types, multiply the Liability Coverage base loss cost by the following factors:

Coverage	With Tort Limitation	Without Tort Limitation
\$100,000 Liability	.70	1.00
Personal Injury Protection	.11	.11

Table 93.B.3. All Other Types Liability And Personal Injury Protection Coverages Factors

4. For Pedestrian Personal Injury Protection, multiply the "Not Principally Operated By Employees" Private Passenger Type basic Personal Injury Protection loss cost shown in the state company rates/ISO loss costs by the following factor:

Factor
.10

Table 93.B.4. Pedestrian Personal Injury Protection Coverages Factor

C. Basic Personal Injury Protection Coverage Options

1. Individually Owned Autos

If the policy covers individually owned autos, the following options must be provided. These options apply only to the named insured, resident spouse or party to a civil union recognized under New Jersey law, and any resident children of either the named insured, resident spouse or party to a civil union recognized under New Jersey law. Refer to the combined options table in Paragraph **C.4.** for the appropriate personal injury protection rating.

If the named insured selects an amount less than the \$250,000 limit provided by the Personal Injury Protection Coverage endorsement on any private passenger type vehicle not used in the insured's business, that vehicle must be covered under the Personal Auto Program and may not be insured under the Commercial Auto Program.

a. Deductibles

The named insured must be provided the option to purchase medical expense deductibles of \$500, \$1,000, \$2,000 and \$2,500 to replace the \$250 per accident deductible. However, if this option is purchased, persons other than the named insured and resident relatives will be subject to a separate deductible of \$250 per accident. Medical expense benefits payable in any amount between the selected option deductible and \$5,000 are subject to a co-payment of 20%.

b. Non-medical Expense Benefits Elimination

The named insured must be provided the option to eliminate all non-medical expense personal injury protection benefits.

2. Optional Organized Delivery System Waiver

The insurer may provide Personal Injury Protection Coverage that waives the applicable 20% co-payment for medical expense benefits payable between \$250 and \$5,000 as well as the standard \$250 deductible, or any other deductible amount that the insured may have selected, for medical expense benefits in the event that the insured elects to receive medical treatment from a provider that is an organized delivery system (ODS) that has contracted with the insurer, or its Personal Injury Protection vendor. Use New Jersey Personal Injury Protection — Optional Waiver Of Scheduled Medical Expense Benefits Deductible And Co-payment Endorsement **CA 22 68**.

3. Tort Options

The named insured must be provided the option to limit the named insured's statutory right to recover in tort for non-economic loss. Election of a tort option must be in writing and signed by the named insured. If the named insured fails to select an option, he or she will be deemed to have elected the option to limit the right to recover for non-economic loss. The tort option elected applies only to the named insured, resident spouse or party to a civil union recognized under New Jersey law, and any resident children of either the named insured, resident spouse or party to a civil union recognized under New Jersey law, and only for a private passenger auto, as defined by N.J.S.A. 39:6A-2.

a. Private Passenger Types Liability

Multiply the Liability Coverage base loss cost by the following factor to eliminate the tort limitation:

Factor
1.333

Table 93.C.3.a. Private Passenger Types Liability Tort Limitation Elimination Factor

b. Garages And Van Pools

Multiply the Liability Coverage (including Basic Personal Injury Protection Coverage) base loss cost by the following factor to eliminate the tort limitation. This calculation is only for autos with Basic Personal Injury Protection Coverage with a deductible of \$250 for Medical Expenses. For other deductibles and for Medical Expense only coverage, refer to Paragraph **C.4.b**.

Factor
1.172

Table 93.C.3.b. Garages And Van Pools Tort Limitation Elimination Factor

c. Personal Injury Protection

Refer to the combined options table for appropriate personal injury protection rating.

4. Combined Options

a. Private Passenger Types

Multiply the otherwise applicable personal injury protection premium by the appropriate factor in the following table:

PIP Deductible	Factor	
	Basic PIP*	Medical Expenses Only
\$ 250	1.00	.94
500	.96	.90
1,000	.87	.84
2,000	.78	.72

2,500	.75	.69
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* Basic PIP is subject to a \$250 deductible for medical expenses and a co-payment amount of 20% for amounts payable between the applicable deductible and \$5,000.

Table 93.C.4.a. Private Passenger Types Combined Options Factors

b. Garages And Van Pools

- (1) Determine the applicable factor from Table 93.C.4.a. based on the deductible and type of coverage provided.
- (2) Multiply this factor by the following factor:

Factor
.052

Table 93.C.4.b.(2) Garages And Van Pools Combined Options Factor

- (3) Add the result to the applicable factor in the following table:

Limited Tort Liability	Subject To Tort Liability
.948	1.120

Table 93.C.4.b.(3) Garages And Van Pools Subject To Tort Or Limited Tort Liability Factors

- (4) Multiply the result by the Liability Coverage (including Basic Personal Injury Protection Coverage) base loss cost.

5. Medical Expense Benefits as secondary Option

- a. If the named insured is an individual, the named insured must be offered the option to make medical expense benefits secondary to the health benefits plans under which the named insured and resident relatives are covered. If this option is elected, it applies only to the named insured and resident relatives who are not covered under another personal injury protection policy.
- b. The named insured must provide proof that the named insured and resident relatives are covered by health insurance coverage or benefits.
- c. If the named insured elects the Medical Expense Benefits as secondary Option, multiply the otherwise applicable Personal Injury Protection Coverage premium by the following factor:

Factor
.75

Table 93.C.5.c. Medical Expense Benefits as secondary Option – Personal Injury Protection Coverage Factor

D. Added Personal Injury Protection

1. This coverage must be offered to individual named insureds who are insured for basic personal injury protection. This coverage should not be provided to insureds who have Personal Injury Protection Coverage only for pedestrians or insureds who have chosen to eliminate non-medical expense benefits. This coverage applies to the named insured including a spouse or party to a civil union recognized under New Jersey law. Use New Jersey Added Personal Injury Protection Coverage Endorsement **CA 22 31**. Refer to state Table **93.D.1.(LC)** for the loss cost per auto or auto dealer rating unit.
2. The option to extend added personal injury protection to resident relatives must be offered to the named insured. Refer to state Table **93.D.2.(LC)** for the loss cost for each resident relative.

E. Broadened Personal Injury Protection Coverage For Named Individuals

1. An individual who regularly uses the insured auto may be provided basic personal injury protection by naming the individual as a named insured. Use Named Individuals – Broadened Personal Injury Protection Coverage Endorsement **CA 22 01**. The loss cost for each named individual is shown in state Table **93.E.1.(LC)**.
2. Added Personal Injury Protection Coverage may also be provided to the named individual. For each named individual, charge the loss cost shown in state Table **93.D.1.(LC)** applicable to the first auto or auto dealer rating unit.

F. Medical Expense Benefits Coverage – Motor Bus Passengers

1. Application

Every owner or operator of a motor bus, as defined in R.S. 17:28-1.5 must maintain Medical Expense Benefits Coverage – Motor Bus Passengers. Use New Jersey Medical Expense Benefits Coverage – Motor Bus Passengers Endorsement **CA 22 59**. The term motor bus includes, but is not limited to, the following classifications of public autos, that are otherwise not exempted under R.S. 17:28-1.5, except if owned and operated by the New Jersey Transit Corporation:

- a. Urban buses
- b. Church buses
- c. Inter-city buses
- d. Airport buses
- e. Charter buses
- f. Sightseeing buses
- g. Buses used to transport Athletes or Entertainers
- h. Buses used to transport employees
- i. Buses owned by Social Services Agencies
- j. Buses not otherwise classified

2. Premium Development

To determine the Liability and Medical Expense Benefits Coverages base loss costs, multiply the Liability Coverage base loss cost by the appropriate factor in the following table:

Coverage	Factor
\$100,000 Liability	.75
Medical Expense Benefits	.24

Table 93.F.2. Liability And Medical Expense Benefits Coverages Factors

97. UNINSURED MOTORISTS INSURANCE

The following is added to Rule **97**::

A. Application

Uninsured and Underinsured Motorists Bodily Injury and Property Damage Coverage must be provided. Use New Jersey Uninsured And Underinsured Motorists Coverage Endorsement **CA 21 14**. For split limits, also use New Jersey Split Uninsured And Underinsured Motorists Coverage Limits Endorsement **CA 21 77**. This coverage must be provided as an option up to a combined single limit of \$500,000, or at split limits of \$250,000/500,000/100,000, but not at limits greater than the policy's liability limits. Property Damage Coverage is subject to a \$500 deductible.

B. Premium Development

1. Select the appropriate loss costs table as follows:

a. For single limits Bodily Injury And Property Damage Coverage, refer to state loss costs Table **97.B.1.a.(LC)**.

b. For split limits Bodily Injury Coverage, refer to state loss costs Table **97.B.1.b.(LC)**. The initial limits provided are the minimum financial responsibility limits required in New Jersey.

c. For split limits Property Damage Coverage, refer to state loss costs Table **97.B.1.c.(LC)**. The initial limit provided is the minimum financial responsibility limit required in New Jersey.

2. Identify the exposures in this jurisdiction for which coverage applies and a premium will be charged. Exposures include owned self-propelled vehicles and sets of registration plates not issued to a specific auto (including dealer and transporter plates):

a. Separately determine the premium for each such exposure as follows:

(1) Determine the exposure type (Private Passenger Type or Other Than Private Passenger Type). For the purposes of this premium development, Private Passenger Types include exposures which are classified under Section III of this division or are explicitly described as Private Passenger Types elsewhere in this division. Unless instructed otherwise, all other exposures are considered to be Other Than Private Passenger Types, even when rating for other coverages is based on Private Passenger Types.

(2) Within the appropriate loss costs table (single or split limits), locate the column corresponding to the exposure type determined in Paragraph **B.2.a.(1)**.

(3) From within this column, determine the appropriate loss cost based on the desired limit of coverage.

(4) For policies (other than Auto Dealers) issued to individual named insureds, add the amount shown in state loss costs Table **97.B.2.a.(4)(LC)**.

(5) Refer to the rules applicable to the exposure elsewhere in this division for additional premium development instructions, if any.

b. Primary, secondary, fleet, operator experience and use rating factors do not apply.

c. Do not charge a premium for the following:

(1) Trailers;

(2) Hired and non-owned autos;

(3) Owned vehicles which have not been assigned registration plates (such as Auto Dealers' inventory); or

(4) Registration plates used to transport non-owned autos (such as drive-away contractors rated under Rule **69**);

d. If split limits are provided, do not apply the charge in Table **97.B.2.a.(4)(LC)** for Uninsured Motorists Property Damage Coverage.

98. DEDUCTIBLE INSURANCE

Paragraphs **A.1.** and **A.2.** are replaced by the following:

A. Liability Coverages

1. Compute the premium by multiplying the full coverage \$100,000 bodily injury and property damage liability premium by the factor selected as follows:

Deductible Amount	Combined Single Limit		Property Damage Per Accident	
	Non-zone Rated	Zone-rated	Non-zone Rated	Zone-rated
\$ 250	0.987	0.990	0.988	0.991
500	0.974	0.981	0.976	0.982
1,000	0.951	0.963	0.954	0.966
2,500	0.894	0.917	0.903	0.925
5,000	0.826	0.857	0.847	0.875
10,000	0.743	0.777	0.792	0.818
20,000	0.653	0.687	0.754	0.770
25,000	0.621	0.656	0.745	0.758
50,000	0.512	0.549	0.730	0.731
75,000	0.446	0.480	0.725	0.721
100,000	0.399	0.429	0.723	0.716

Table 98.A.1. Liability Deductible Factors

2. The following example uses hypothetical loss costs and increased limits factors for a zone-rated risk for illustrative purposes only. You should determine from your individual companies what rates/loss costs and increased limits factors are actually in effect.

\$500,000 bodily injury and property damage liability limit with a \$1,000 zone-rated combined single limit deductible.

a. Premium for \$100,000 full coverage — \$2,000.

b. \$1,000 deductible factor — .963.

c. Premium for \$100,000 limit with a \$1,000 deductible — $(\$2,000 \times .963) = \$1,926$.

d. Increased limit factor for \$500,000 limit — 1.53.

e. Increment factor over \$100,000 limit — .53.

f. Dollar increment amount — $(\$2,000 \times .53) = \$1,060.00$.

g. Premium for \$500,000 bodily injury and property damage liability with a \$1,000 deductible — $(\$1,926.00 \text{ plus } \$1,060.00) = \$2,986.00$.

h. For deductibles not shown, refer to company.

Paragraph **B.** is replaced by the following:

B. Physical Damage Coverages

Compute the premiums as follows. If a deductible applicable to only Theft, Mischief Or Vandalism is selected for Specified Causes Of Loss Coverage, refer to company. For stated amount rating, refer to Rule 101. At the option of the insured, the comprehensive deductible provisions may be made inapplicable to safety glass breakage. Use Full Safety Glass Coverage Endorsement **CA 04 21**.

1. Private Passenger Types, Trucks, Tractors And Trailers And All Autos Except Zone-rated Risks

a. Computation Procedures

(1) Determine the base loss cost.

(2) Use Rule 101. to determine the factor for the age group of the auto being rated. For exposures rated on a stated amount basis, the Age Group factor is always 1.00.

(3) Multiply the base loss cost by the Age Group factor.

(4) Use Rule 101. to determine the factor for the original cost new of the auto being rated.

(5) Subtract the applicable factor for the deductible desired from the Original Cost New factor.

(6) Multiply the result of Paragraph **B.1.a.(3)** by the result of Paragraph **B.1.a.(5)**. Alternatively, the following equation will give the appropriate loss cost for every desired deductible:

$$\text{Base loss cost} \times \text{Age Group factor from Rule 101} \times (\text{Original Cost New factor} - \text{deductible factor from Rule 98.})$$

(7) If the deductible factor is greater than the Original Cost New factor, refer to company.

b. Deductible Factors

(1) Comprehensive Coverage With Full Safety Glass Coverage

(a) Private Passenger Types – All Perils With Full Safety Glass Coverage

Deductible	Factor
\$ Full	-0.264
50	-0.249
100	-0.234
200	-0.198
250	-0.180
500	-0.112
750	-0.058
1,000	-0.003
2,000	0.176
3,000	0.340
5,000	0.592

Table 98.B.1.b.(1)(a)(v.2) Private Passenger Types Comprehensive Coverage Deductible Factors – All Perils With Full Safety Glass Coverage

(b) Private Passenger Types – Theft, Mischief Or Vandalism With Full Safety Glass Coverage

Deductible	Factor
\$ Full	-0.264
50	-0.263
100	-0.262
200	-0.264
250	-0.260
500	-0.259
750	-0.259
1,000	-0.258
2,000	-0.257
3,000	-0.256
5,000	-0.255

Table 98.B.1.b.(1)(b)(v.2) Private Passenger Types Comprehensive Coverage Deductible Factors – Theft, Mischief Or Vandalism With Full Safety Glass Coverage

(c) Trucks, Tractors And Trailers And All Autos Except Zone-rated Risks – All Perils With Full Safety Glass Coverage

Deductible	Factor
\$ Full	-0.235
50	-0.214
100	-0.196
200	-0.165
250	-0.149
500	-0.093
750	-0.046
1,000	0.004
2,000	0.167

3,000	0.318
5,000	0.542

Table 98.B.1.b.(1)(c) Trucks, Tractors And Trailers And All Autos Except Zone-rated Risks Comprehensive Coverage Deductible Factors – All Perils With Full Safety Glass Coverage

~~(d) Trucks, Tractors And Trailers And All Autos Except Zone-rated Risks – Theft, Mischief Or Vandalism With Full Safety Glass Coverage~~

Deductible	Factor
\$ Full	-0.235
50	-0.232
100	-0.231
200	-0.230
250	-0.229
500	-0.227
750	-0.226
1,000	-0.225
2,000	-0.223
3,000	-0.221
5,000	-0.219

Table 98.B.1.b.(1)(d) Trucks, Tractors And Trailers And All Autos Except Zone-rated Risks Comprehensive Coverage Deductible Factors – Theft, Mischief Or Vandalism With Full Safety Glass Coverage

~~(2) Comprehensive Coverage Without Full Safety Glass Coverage~~

~~(a) Private Passenger Types – All Perils Without Full Safety Glass Coverage~~

Deductible	Factor
\$ Full	-0.264
50	-0.244
100	-0.216
200	-0.152
250	-0.120
500	0.005
750	0.087
1,000	0.168
2,000	0.382
3,000	0.567
5,000	0.824

Table 98.B.1.b.(2)(a)(v.2) Private Passenger Types Comprehensive Coverage Deductible Factors – All Perils Without Full Safety Glass Coverage

~~(b) Private Passenger Types – Theft, Mischief Or Vandalism Without Full Safety Glass Coverage~~

Deductible	Factor
\$ Full	-0.264
50	-0.263
100	-0.262
200	-0.261
250	-0.260
500	-0.259
750	-0.257
1,000	-0.255
2,000	-0.244
3,000	-0.240

5,000	-0.230
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Table 98.B.1.b.(2)(b)(v.2) Private Passenger Types Comprehensive Coverage Deductible Factors – Theft, Mischief Or Vandalism Without Full Safety Glass Coverage

~~(c) Trucks, Tractors And Trailers And All Autos Except Zone-rated Risks – All Perils Without Full Safety Glass Coverage~~

Deductible	Factor
\$ Full	-0.235
50	-0.209
100	-0.182
200	-0.122
250	-0.094
500	0.006
750	0.070
1,000	0.133
2,000	0.323
3,000	0.477
5,000	0.699

Table 98.B.1.b.(2)(c) Trucks, Tractors And Trailers And All Autos Except Zone-rated Risks Comprehensive Coverage Deductible Factors – All Perils Without Full Safety Glass Coverage

~~(d) Trucks, Tractors And Trailers And All Autos Except Zone-rated Risks – Theft, Mischief Or Vandalism Without Full Safety Glass Coverage~~

Deductible	Factor
\$ Full	-0.235
50	-0.230
100	-0.229
200	-0.226
250	-0.224
500	-0.220
750	-0.219
1,000	-0.217
2,000	-0.212
3,000	-0.197
5,000	-0.154

Table 98.B.1.b.(2)(d) Trucks, Tractors And Trailers And All Autos Except Zone-rated Risks Comprehensive Coverage Deductible Factors – Theft, Mischief Or Vandalism Without Full Safety Glass Coverage

(3) Collision Coverage

(a) Private Passenger Types

Deductible	Factor
\$ 50	-0.130
100	-0.110
200	-0.080
250	-0.070
500	0.000
750	0.060
1,000	0.110
2,000	0.260
3,000	0.390
5,000	0.560

Table 98.B.1.b.(3)(a) Private Passenger Types Collision Coverage Deductible Factors

(b) Trucks, Tractors And Trailers And All Autos Except Zone-rated Risks

Deductible	Factor
\$ 50	-0.120
100	-0.110
200	-0.080
250	-0.065
500	0.000
750	0.060
1,000	0.120
2,000	0.320
3,000	0.450
5,000	0.570

Table 98.B.1.b.(3)(b) Trucks, Tractors And Trailers And All Autos Except Zone-rated Risks Collision Coverage Deductible Factors

(4) Specified Causes Of Loss

(a) Private Passenger Types

Deductible	Factor
\$ Full	0.000
50	0.007
100	0.014
200	0.027
250	0.034
500	0.063
750	0.094
1,000	0.124
2,000	0.236
3,000	0.354
5,000	0.536

Table 98.B.1.b.(4)(a) Private Passenger Types Specified Causes Of Loss Deductible Factors

(b) Trucks, Tractors And Trailers And All Autos Except Zone-rated Risks

Deductible	Factor
\$ Full	0.000
50	0.006
100	0.012
200	0.025
250	0.034
500	0.059
750	0.090
1,000	0.124
2,000	0.253
3,000	0.372
5,000	0.554

Table 98.B.1.b.(4)(b) Trucks, Tractors And Trailers And All Autos Except Zone-rated Risks Specified Causes Of Loss Deductible Factors

2. Zone-rated Risks

a. Computation Procedures

- (1) Determine the base loss cost.
- (2) Use Rule 101. to determine the factor for the age group of the auto being rated. For exposures rated on a stated amount basis, the Age Group factor is always 1.00.
- (3) Multiply the base loss cost by the Age Group factor.
- (4) Use Rule 101. to determine the factor for the original cost new of the auto being rated.
- (5) Subtract the applicable factor for the deductible desired from the Original Cost New factor.
- (6) Multiply the result of Paragraph B.2.a.(3) by the result of Paragraph B.2.a.(5). Alternatively, the following equation will give the appropriate loss cost for every desired deductible:

$$\text{Base loss cost} \times \text{Age Group factor from Rule 101.} \times (\text{Original Cost New factor} - \text{deductible factor from Rule 98.})$$
- (7) If the deductible factor is greater than the Original Cost New factor, refer to company.

b. Deductible Factors

(1) Comprehensive Coverage – With Full Safety Glass Coverage

(a) All Perils With Full Safety Glass Coverage

Deductible	Factor
\$ Full	-0.235
50	-0.214
100	-0.196
200	-0.165
250	-0.149
500	-0.093
750	-0.046
1,000	0.001
2,000	0.167
3,000	0.318
5,000	0.542

Table 98.B.2.b.(1)(a) Zone-rated Risks Comprehensive Coverage Deductible Factors – All Perils With Full Safety Glass Coverage

(b) Theft, Mischief Or Vandalism With Full Safety Glass Coverage

Deductible	Factor
\$ Full	-0.235
50	-0.232
100	-0.231
200	-0.230
250	-0.229
500	-0.227
750	-0.226
1,000	-0.225
2,000	-0.223
3,000	-0.221
5,000	-0.219

Table 98.B.2.b.(1)(b) Zone-rated Risks Comprehensive Coverage Deductible Factors – Theft, Mischief Or Vandalism With Full Safety Glass Coverage

(2) Comprehensive Coverage – Without Full Safety Glass Coverage

(a) All Perils Without Full Safety Glass Coverage

Deductible	Factor
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\$	Full	-0.235
	50	-0.209
	100	-0.182
	200	-0.122
	250	-0.094
	500	0.006
	750	0.070
	1,000	0.133
	2,000	0.323
	3,000	0.477
	5,000	0.699

Table 98.B.2.b.(2)(a) Zone-rated Risks Comprehensive Coverage Deductible Factors – All Perils Without Full Safety Glass Coverage

(b) Theft, Mischief Or Vandalism Without Full Safety Glass Coverage

Deductible		Factor
\$	Full	-0.235
	50	-0.230
	100	-0.229
	200	-0.226
	250	-0.224
	500	-0.220
	750	-0.219
	1,000	-0.217
	2,000	-0.212
	3,000	-0.197
	5,000	-0.154

Table 98.B.2.b.(2)(b) Zone-rated Risks Comprehensive Coverage Deductible Factors – Theft, Mischief Or Vandalism Without Full Safety Glass Coverage

(3) Collision Coverage

Deductible		Factor
\$	50	-0.120
	100	-0.110
	200	-0.080
	250	-0.065
	500	0.000
	750	0.060
	1,000	0.120
	2,000	0.320
	3,000	0.450
	5,000	0.570

Table 98.B.2.b.(3) Zone-rated Risks Collision Coverage Deductible Factors

3. Auto Dealers Blanket Collision Coverage

a. For \$500 deductible, multiply the \$250 deductible Collision Coverage premium by the following factor:

Factor
.65

Table 98.B.3.a. Auto Dealers Blanket Collision Coverage – \$500 Deductible Factor

b. For \$1,000 deductible, multiply the \$250 deductible Collision Coverage premium by the following factor:

Factor
.35

Table 98.B.3.b. Auto Dealers Blanket Collision Coverage – \$1,000 Deductible Factor

4. Auto Dealers And Garagekeepers Insurance Other Than Collision Coverage

Multiply the Other Than Collision Coverage premium by the following selected deductible options:

Coverage	Per Auto And Per Occurrence Deductible Options		
	\$100/500	\$250/1,000	\$500/2,500
Fire-Only	N/A	N/A	N/A
Fire and Theft Only	1.00	0.90	0.75
Limited Specified Causes of Loss	1.00	0.90	0.75
Specified Causes of Loss	1.00	0.90	0.75
Comprehensive	1.00	0.90	0.75

Table 98.B.4. Auto Dealers And Garagekeepers Insurance Other Than Collision Coverage Deductible Factors

100. INCREASED LIABILITY LIMITS

Paragraph **B.** is replaced by the following:

Combined Single Limit Of Liability (000's)	1. Light And Medium Trucks	2. Heavy Trucks And Truck- tractors	3. Extra- heavy Trucks And Truck- tractors	4. Trucks, Tractors And Trailers Zone-rated	5. All Other Risks
25	0.63	0.64	0.62	0.65	0.66
75	0.92	0.94	0.94	0.92	0.92
100	1.00	1.00	1.00	1.00	1.00
125	1.07	1.07	1.08	1.07	1.06
150	1.13	1.14	1.14	1.13	1.12
200	1.22	1.24	1.25	1.23	1.24
250	1.30	1.33	1.34	1.31	1.28
300	1.37	1.41	1.43	1.39	1.34
350	1.43	1.48	1.50	1.45	1.40
400	1.49	1.55	1.57	1.51	1.45
500	1.58	1.66	1.70	1.62	1.54
600	1.66	1.76	1.80	1.72	1.62
750	1.77	1.89	1.94	1.84	1.72
1,000	1.90	2.06	2.12	2.00	1.85
1,500	2.10	2.34	2.39	2.24	2.04
2,000	2.25	2.50	2.60	2.42	2.18
2,500	2.37	2.65	2.77	2.56	2.30
3,000	2.47	2.79	2.92	2.68	2.40
5,000	2.78	3.22	3.40	3.04	2.73
7,500	3.07	3.63	3.88	3.38	3.05
10,000	3.31	3.99	4.30	3.66	3.33

Table 100.B. Increased Liability Limits

101. PHYSICAL DAMAGE COVERAGE RATING PROCEDURES

Paragraph A.4. is replaced by the following:

A. Actual Cash Value Premiums

4. Premium Computation

a. Base Premium Development

The physical damage base loss costs do not include the application of the following factors necessary to reflect the applicable original cost new and age group. Thus, in order to develop the base premium:

- Multiply the base loss cost for the desired Physical Damage Coverage by the appropriate Original Cost New factor, then
- Multiply the result by the appropriate Age Group factor.

(1) Trucks, Tractors And Trailers And Public Autos

(a) Original Cost New Factors

Price Range	Comprehensive And Specified Causes Of Loss	Collision
\$ 0 – 4500	0.50	0.36
4501 – 6000	0.65	0.40
6001 – 8000	0.75	0.45
8001 – 10000	0.85	0.70
10001 – 15000	0.90	0.88
15001 – 20000	1.00	1.00
20001 – 25000	1.07	1.06
25001 – 40000	1.30	1.35
40001 – 65000	1.55	1.90
65001 – 90000	1.70	2.60
Each Additional \$1000 over \$90000*	0.007	0.025

* For autos with an original cost new in excess of \$90000:
 (i) Subtract 90000 from the original cost new.
 (ii) Divide the result by 1000.
 (iii) Multiply by the appropriate "Each Additional \$1000 over \$90000" factor.
 (iv) Add the result to the appropriate 65001 – 90000 factor.

Table 101.A.4.a.(1)(a) Trucks, Tractors And Trailers And Public Autos Original Cost New Factors

(b) Age Group Factors

Age Group	Comprehensive And Specified Causes Of Loss	Collision
Current Model Year	1.00	1.00
1st Preceding Model Year	1.00	1.00
2nd Preceding Model Year	1.00	1.00
3rd Preceding Model Year	0.95	0.95
4th Preceding Model Year	0.90	0.90
5th Preceding Model Year	0.80	0.80
6th Preceding Model Year	0.80	0.75
7th Preceding Model Year	0.75	0.65
8th Preceding Model Year	0.75	0.60
9th Preceding Model Year	0.70	0.55

10th Preceding Model Year	0.65	0.50
All Other (11th Preceding Model Year or More)	0.50	0.40

Table 101.A.4.a.(1)(b) Trucks, Tractors And Trailers And Public Autos Age Group Factors

(2) Private Passenger Types

(a) Original Cost New Factors

Price Range	Comprehensive	Collision
\$ 0 – 4500	0.50	0.50
4501 – 6000	0.60	0.60
6001 – 8000	0.70	0.70
8001 – 10000	0.80	0.90
10001 – 15000	0.90	0.95
15001 – 20000	1.00	1.00
20001 – 25000	1.12	1.05
25001 – 40000	1.25	1.10
40001 – 65000	1.60	1.25
65001 – 90000	2.20	1.70
Each Additional \$1000 over \$90000*	0.020	0.01

* For autos with an original cost new in excess of \$90000:
 (i) Subtract 90000 from the original cost new.
 (ii) Divide the result by 1000.
 (iii) Multiply by the appropriate "Each Additional \$1000 over \$90000" factor.
 (iv) Add the result to the appropriate 65001 – 90000 factor.

Table 101.A.4.a.(2)(a) Private Passenger Types Original Cost New Factors

(b) Age Group Factors

Age Group	Comprehensive	Collision
Current Model Year	1.00	1.00
1st Preceding Model Year	1.00	0.95
2nd Preceding Model Year	1.00	0.95
3rd Preceding Model Year	0.95	0.85
4th Preceding Model Year	0.90	0.80
5th Preceding Model Year	0.85	0.75
6th Preceding Model Year	0.80	0.70
7th Preceding Model Year	0.75	0.60
8th Preceding Model Year	0.65	0.55
9th Preceding Model Year	0.60	0.50
10th Preceding Model Year	0.55	0.45
All Other (11th Preceding Model Year or More)	0.45	0.35

Table 101.A.4.a.(2)(b) Private Passenger Types Age Group Factors

(3) Auto Dealers

For auto-dealers risks, refer to Rule 49. for rating procedures.

(4) Zone-rated Risks

(a) Original Cost New Factors

Price Range	Comprehensive And Specified Causes Of Loss	Collision
\$ 0 – 4500	0.50	0.36
4501 – 6000	0.65	0.40
6001 – 8000	0.75	0.45
8001 – 10000	0.85	0.70
10001 – 15000	0.90	0.88
15001 – 20000	1.00	1.00
20001 – 25000	1.07	1.06
25001 – 40000	1.30	1.35
40001 – 65000	1.55	1.90
65001 – 90000	1.70	2.60
Each Additional \$1000 over \$90000*	0.007	0.025

* For autos with an original cost new in excess of \$90000:
 (i) Subtract 90000 from the original cost new.
 (ii) Divide the result by 1000.
 (iii) Multiply by the appropriate "Each Additional \$1000 over \$90000" factor.
 (iv) Add the result to the appropriate 65001 – 90000 factor.

Table 101.A.4.a.(4)(a) Zone-rated Risks Original Cost New Factors

(b) Age Group Factors

Age Group	Comprehensive And Specified Causes Of Loss	Collision
Current Model Year	1.00	1.00
1st Preceding Model Year	1.00	1.00
2nd Preceding Model Year	1.00	1.00
3rd Preceding Model Year	0.95	0.95
4th Preceding Model Year	0.90	0.90
5th Preceding Model Year	0.80	0.80
6th Preceding Model Year	0.80	0.75
7th Preceding Model Year	0.75	0.65
8th Preceding Model Year	0.75	0.60
9th Preceding Model Year	0.70	0.55
10th Preceding Model Year	0.65	0.50
All Other (11th Preceding Model Year or More)	0.50	0.40

Table 101.A.4.a.(4)(b) Zone-rated Risks Age Group Factors

b. Deductibles

For deductibles not shown in the state company rates/ISO loss costs, refer to Rule 98.

102. SUSPENSION

Paragraph ~~D.~~ is replaced by the following:

- ~~— D. Liability and No-fault Coverages may be suspended at the request of the insured, if the insured submits a copy of the receipt for the return of his or her registration certificate and license plates.~~

103. POLLUTION LIABILITY (Class Code 7971)

The following is added to Paragraph **D**::

The New Jersey Insurance Department has indicated that optional Auto Dealers Coverage Form – General Liability Coverage – Total Pollution Exclusion Endorsement **CA 25 16** should only be attached when an Underground Storage Tank Policy and/or a Pollution Liability Policy is in effect.

111. TERRORISM ENDORSEMENT OPTIONS

Refer to the Terrorism Supplement to the CLM.

116. TRANSPORTATION NETWORK SERVICES AUTOS AND ON-DEMAND DELIVERY SERVICES AUTOS

Paragraph ~~B.~~ is replaced by the following:

~~**B. Exclusionary Endorsements**~~

- ~~1. Coverage for accidents or losses arising out of the use of an auto as a public or livery conveyance for passengers, including transportation network services autos as described in Paragraph **A.1.**, may be excluded by attaching New Jersey Public Or Livery Passenger Conveyance And Transportation Network Services Exclusion Endorsement **CA 05-09.**~~
- ~~2. Coverage for accidents or losses arising out of the use of an auto as a public or livery conveyance for passengers, including transportation network services autos and autos used to provide delivery services, as described in Paragraphs **A.1.** and **A.2.**, may be excluded by attaching New Jersey Public Or Livery Passenger Conveyance, Transportation Network And On-demand Delivery Services Exclusion Endorsement **CA 05-10.**~~

The introductory text in Paragraph ~~C.~~ is replaced by the following:

~~**C. Premium Computation – Transportation Network Services Autos**~~

~~For vehicles that would otherwise be rated as a private passenger type described in Rule **31.** or light trucks described in Rule **23.** when neither Endorsement **CA 05-09** nor Endorsement **CA 05-10** has been attached to the policy, use the following rating procedures. For public autos that also operate as transportation network services autos, refer to Rule **38.** For all other vehicles, refer to company.~~

COMMERCIAL AUTO 2022 MULTISTATE LOSS COSTS (CA-2022-RLC1) AND RULES (CA-2022-RCP1) FILING STATUS REPORT

STATE	EFFECTIVE OR DISTRIBUTION DATE	STATE-SPECIFIC LOSS COSTS/ RULES SUPPLEMENT	IMPLEMENTATION CIRCULAR	
			LOSS COSTS	RULES
ALABAMA	5/1/2024	LI-CA-2023-277 / LI-CA-2023-278	LI-CA-2023-277	LI-CA-2023-278
ALASKA	7/1/2023	LI-CA-2022-154 / LI-CA-2022-155	LI-CA-2022-270	LI-CA-2022-270
ARIZONA	10/1/2023	LI-CA-2022-258 / LI-CA-2022-259	LI-CA-2022-258	LI-CA-2022-259
ARKANSAS	7/1/2023	LI-CA-2022-174 / LI-CA-2022-173	LI-CA-2022-174	LI-CA-2022-173
CALIFORNIA				
COLORADO	4/1/2024	LI-CA-2023-248 / LI-CA-2023-249	LI-CA-2023-248	LI-CA-2023-249
CONNECTICUT	5/1/2024	LI-CA-2023-386 / LI-CA-2023-387	LI-CA-2023-386	LI-CA-2023-387
DELAWARE	10/1/2023	LI-CA-2022-248 / LI-CA-2022-249	LI-CA-2022-267	LI-CA-2022-267
DIST. OF COLUMBIA	2/1/2024	LI-CA-2023-084 / LI-CA-2023-083	LI-CA-2023-289	LI-CA-2023-289
FLORIDA	1/1/2024	LI-CA-2023-036 / LI-CA-2023-037	LI-CA-2023-236	LI-CA-2023-236
GEORGIA	9/1/2023	LI-CA-2022-216 / LI-CA-2022-215	LI-CA-2023-161	LI-CA-2023-161
GUAM				
HAWAII				
IDAHO	7/1/2023	LI-CA-2022-159 / LI-CA-2022-160	LI-CA-2022-159	LI-CA-2022-160
ILLINOIS	12/2023	LI-CA-2023-003 / LI-CA-2023-004	LI-CA-2023-003	LI-CA-2023-004
INDIANA	4/1/2023	LI-CA-2022-122 / LI-CA-2022-123	LI-CA-2022-122	LI-CA-2022-123
IOWA	10/1/2023	LI-CA-2022-256 / LI-CA-2022-257	LI-CA-2023-026	LI-CA-2023-026
KANSAS	6/1/2023	LI-CA-2022-138 / LI-CA-2022-137	LI-CA-2022-218	LI-CA-2022-218
KENTUCKY	2/1/2024	LI-CA-2023-125 / LI-CA-2023-126	LI-CA-2023-125	LI-CA-2023-126
LOUISIANA	3/1/2024	LI-CA-2023-096 / LI-CA-2023-097	LI-CA-2023-175	LI-CA-2023-175
MAINE	5/1/2024	LI-CA-2023-256 / LI-CA-2023-257	LI-CA-2023-283	LI-CA-2023-283
MARYLAND	5/1/2024	LI-CA-2023-313 / LI-CA-2023-314	LI-CA-2023-313	LI-CA-2023-314
MASSACHUSETTS				
MICHIGAN	10/1/2023	LI-CA-2022-254 / LI-CA-2022-253	LI-CA-2022-282	LI-CA-2022-282
MINNESOTA	12/2023	LI-CA-2022-280 / LI-CA-2022-279	LI-CA-2023-120	LI-CA-2023-120
MISSISSIPPI	2/1/2024	LI-CA-2023-061 / LI-CA-2023-060	LI-CA-2023-133	LI-CA-2023-133
MISSOURI	3/1/2024	LI-CA-2023-134 / LI-CA-2023-135	LI-CA-2023-134	LI-CA-2023-135
MONTANA	7/1/2023	LI-CA-2022-188 / LI-CA-2022-189	LI-CA-2022-206	LI-CA-2022-207
NEBRASKA	5/1/2024	LI-CA-2023-294 / LI-CA-2023-295	LI-CA-2023-297	LI-CA-2023-297
NEVADA	3/2024	LI-CA-2023-069 / LI-CA-2023-070	LI-CA-2023-069	LI-CA-2023-070
NEW HAMPSHIRE	12/1/2023	LI-CA-2022-299 / LI-CA-2022-300	LI-CA-2022-299	LI-CA-2022-300
NEW JERSEY	6/1/2024	LI-CA-2024-048 / LI-CA-2024-049	LI-CA-2024-048	LI-CA-2024-049
NEW MEXICO	12/2023	LI-CA-2022-312 / LI-CA-2022-311	LI-CA-2022-312	LI-CA-2022-311
NEW YORK		LI-CA-2023-166 / LI-CA-2023-167		
NORTH CAROLINA	3/1/2024	LI-CA-2023-111 / LI-CA-2023-112	LI-CA-2023-177	LI-CA-2023-177
NORTH DAKOTA	7/1/2023	LI-CA-2022-191 / LI-CA-2022-190	LI-CA-2022-191	LI-CA-2022-190
OHIO	4/1/2023	LI-CA-2022-124 / LI-CA-2022-125	LI-CA-2022-124	LI-CA-2022-125
OKLAHOMA	12/1/2023	LI-CA-2022-304 / LI-CA-2022-303	LI-CA-2023-038	LI-CA-2023-038
OREGON	5/1/2024	LI-CA-2023-279 / LI-CA-2023-280	LI-CA-2023-279	LI-CA-2023-280
PENNSYLVANIA	7/1/2023	LI-CA-2022-198 / LI-CA-2022-199	LI-CA-2022-273	LI-CA-2022-272
PUERTO RICO		LI-CA-2023-028 / LI-CA-2023-027		
RHODE ISLAND	5/1/2024	LI-CA-2023-292 / LI-CA-2023-293	LI-CA-2022-356	LI-CA-2022-356
SOUTH CAROLINA	7/2023	LI-CA-2022-167 / LI-CA-2022-166	LI-CA-2022-224	LI-CA-2022-224
SOUTH DAKOTA	7/1/2023	LI-CA-2022-200 / LI-CA-2022-201	LI-CA-2022-200	LI-CA-2022-201
TENNESSEE	5/1/2024	LI-CA-2023-324 / LI-CA-2023-325	LI-CA-2023-324	LI-CA-2023-325
TEXAS	6/2023	LI-CA-2022-144 / LI-CA-2022-143	LI-CA-2022-211	LI-CA-2022-211
U.S. VIRGIN ISLANDS				
UTAH	4/1/2024	LI-CA-2023-178 / LI-CA-2023-179	LI-CA-2023-178	LI-CA-2023-179
VERMONT	5/1/2024	LI-CA-2023-270 / LI-CA-2023-271	LI-CA-2023-270	LI-CA-2023-271
VIRGINIA	4/1/2024	LI-CA-2023-165 / LI-CA-2023-164	LI-CA-2023-317	LI-CA-2023-317
WASHINGTON		LI-CA-2023-088 / LI-CA-2023-087		
WEST VIRGINIA	5/1/2024	LI-CA-2023-222 / LI-CA-2023-223	LI-CA-2023-281	LI-CA-2023-281
WISCONSIN	12/1/2023	LI-CA-2022-313 / LI-CA-2022-314	LI-CA-2022-313	LI-CA-2022-314
WYOMING	8/2023	LI-CA-2022-223 / LI-CA-2022-222	LI-CA-2022-223	LI-CA-2022-222

BOLD INDICATES CHANGES**MULTISTATE CIRCULARS:**[LI-CA-2022-112](#) (Loss Costs), [LI-CA-2022-113](#) (Rules)Virginia: **CA-2022-RCP1** (Rules) Amendment [LI-CA-2023-316](#)