

**CHECKING SLIP—IMPORTANT**  
**NEW JERSEY**  
**AUTOMOBILE INSURANCE PLAN**

**June 1, 1971 Revision**

**Material included herewith**

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**Note:** This material consists of revised New Jersey Automobile Insurance Plan pages which include the necessary rules and rates which become effective June 1, 1971. The material included in this mailing **replaces** all present New Jersey Automobile Insurance Plan Manual pages.

**Distributed by**  
**Automobile Insurance Plans Service Office**  
**733 Third Avenue, New York, N. Y. 10017**

**In behalf of**  
**New Jersey Automobile Insurance Plan**  
**161 William Street**  
**New York, New York 10038**

New Jersey. Dept. of Insurance.

# NEW JERSEY AUTOMOBILE INSURANCE PLAN.

Entire Plan Effective January 1, 1971

Revised Effective June 1, 1971

For New Business

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Effective July 15, 1971

For Renewal Policies

NJ/KA8  
IG/M9 C.1  
1971

Distributed by

**AUTOMOBILE INSURANCE PLANS SERVICE OFFICE**  
**733 THIRD AVENUE, NEW YORK, NEW YORK 10017**

# NEW JERSEY AUTOMOBILE INSURANCE PLAN,

PURSUANT TO CH. 215 P.L. 1970 AND THE ADMINISTRATIVE PROCEDURES ACT UNLESS SPECIFICALLY IDENTIFIED OTHERWISE THE SECTIONS OF THIS PLAN APPLY TO BODILY INJURY AND PROPERTY DAMAGE LIABILITY, MEDICAL PAYMENTS AND PHYSICAL DAMAGE COVERAGES

## **Sec. 1. PURPOSES OF PLAN**

The purposes of the Plan are:

- (a) to make automobile bodily injury and property damage liability insurance available, and
- (b) to make medical payments insurance available, to four wheel vehicles classified and rated as private passenger automobiles, and
- (c) to make automobile physical damage coverage available, to the following types of individually owned non-fleet vehicles as defined in the Physical Damage Rules and Rates Supplements:
  1. Private Passenger
  2. Light Commercial
  3. Motorcycles
  4. Recreational trailers excluding trailers used as residences, and camper bodies.

All of the above subject to the conditions hereinafter stated.

- (d) to establish a procedure for the equitable distribution of risks assigned to insurance companies.

## **Sec. 2. EFFECTIVE DATE**

★ This Plan shall take effect June 1, 1971.

The Commissioner, after consultation with the insurers licensed to write automobile insurance in this state, has approved this Plan for the equitable apportionment among such insurers of applicants for such insurance who are in good faith entitled to but are unable to procure insurance through ordinary methods and, all such insurers shall subscribe thereto and shall participate therein.

## **Sec. 3. RESIDENTS AND NON-RESIDENTS**

### **A. Bodily Injury, Property Damage and Medical Payments Coverages**

1. The Plan shall be available to residents and non-residents of the state only with respect to automobiles that are registered, or will be registered in the state within 15 days, except that non-residents who are members of the United States military forces shall be eligible with respect to automobiles registered in other states provided such military non-residents are stationed in this state and their vehicle is garaged in this state at the time application is made and are otherwise eligible for insurance under the Plan.
2. A motor vehicle registered in New Jersey and principally garaged in another state shall be subject to the rates, additional charges, rating rules and policy forms applicable under the Automobile Insurance Plan of the state of principal garaging, and such applicants shall be assigned to companies licensed to write and writing automobile liability insurance in that state.

### **B. Physical Damage Coverage**

1. The Plan shall be available to residents and non-residents of the state only with respect to vehicles that are registered, or will be registered in the state within 15 days, except that non-residents who are members of the United States military forces shall be eligible with respect to automobiles registered in other states provided such military non-residents are stationed in this state and their vehicle is garaged in this state at the time application is made and are otherwise eligible for insurance under the Plan.

2. A motor vehicle registered in New Jersey and principally garaged in another state shall be subject to the rates, additional charges, rating rules and policy forms applicable under the automobile insurance plan of the state of principal garaging if such Plan provides for physical damage coverage.

When the vehicle is principally garaged in another state whose automobile insurance plan does not provide for physical damage coverages such risk shall be subject to whichever of the following will produce the higher dollar amount:

- a) The rates applicable to the New Jersey Territory determined by the address shown on the registration, and otherwise subject to all of the provisions of this Plan, or
- b) The rules, rates, minimum premiums, classifications in force, rating plans and coverage forms applicable in the state and territory where the vehicle is principally garaged, and otherwise subject to all of the provisions of this Plan.

## **Sec. 4. ADMINISTRATION**

The Plan shall be administered by a Governing Committee and a Manager. The Governing Committee (hereinafter referred to as "the Committee") shall consist of five Plan subscriber companies, one from each of the following classes of companies:

- Insurance Services Office
- Mutual Insurance Rating Bureau
- National Association of Independent Insurers
- All other stock insurance companies
- All other non-stock insurance companies

Each company serving on the Committee shall be represented by a salaried employee of the company. Not more than one company in a group under the same management shall serve on the Committee at the same time.

Annually on a date fixed by the Committee, each respective group of companies heretofore described shall elect its representative to the Committee to serve for a period of one year or until a successor is elected. Twenty days notice of such meeting shall be given in writing to all companies which are subscribers to the Plan. A majority of such companies shall constitute a quorum and voting by proxy shall be permitted. The notice of each annual meeting shall be accompanied by an agenda for such meeting.

## **Sec. 5. DUTIES OF GOVERNING COMMITTEE**

The Committee shall meet as often as may be required to perform the general duties of administration of the Plan. Three members of the Committee shall constitute a quorum.

The Committee shall be empowered to appoint a Manager, budget expenses, levy assessments, disburse funds and perform all duties essential to the proper administration of the Plan. The adoption of or substantive changes in, pension plans or employee benefit programs shall be subject to approval of companies which are plan subscribers.

Annually the Manager shall prepare an operating budget in the prescribed manner for submission to the Committee. Such budget shall be approved by the Committee and furnished to the companies which are plan subscribers on request. Any expenditure in excess of or not included in the annual budget, shall be approved by the Committee.

The Committee shall furnish to all companies which are subscribers to the Plan and the Commissioner, a written report of operations annually in such form and detail as the Committee may determine.

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**Sec. 6. DISTRIBUTION AND ASSIGNMENT OF**

**APPLICANTS**

**I. Bodily Injury, Property Damage and Medical Payments Coverages**

A.—The Plan shall distribute the risks which are eligible for coverage (a) so that each company will receive the same proportion of "private passenger non-fleet Automobile Insurance Plan premiums" that its respective "voluntary private passenger net direct written car years" bear to the statewide total of the "voluntary private passenger net direct written car years" of all companies in the state plus the applicable premium developed under the procedure outlined in Paragraph C of this Section, and (b) so that each company will receive the same proportion of all other Automobile Insurance Plan premiums that its respective net direct "all other automobile liability premiums" bear to the total of such "all other" premiums of all companies in the state.

For the purposes of such distribution as described above (1) "voluntary private passenger net direct written car years," (2) "all other automobile liability premiums" and (3) "private passenger non-fleet Automobile Insurance Plan premiums" shall be as defined below:

- (1) "Voluntary private passenger net direct written car years" shall be the number of "private passenger" automobile bodily injury liability car years written by the company in the state for the calendar year ending December 31 of the second prior year, regardless of the type of private passenger automobile liability policy under which such car years are written, excluding private passenger Insurance Plan car years, which are coded as "Private Passenger Non-Fleet" under the Automobile Liability Statistical Plan in use by the statistical agent designated by the company.
- (2) "All other automobile liability premiums" shall be the automobile bodily injury and property damage liability and medical payments premium shown on page 14 of the company's annual statement minus the total private passenger non-fleet automobile bodily injury and property damage liability, medical payments and Family Protection Against Uninsured Motorists Premium (both voluntary and assigned) written by the company in the state during the calendar year ending December 31 of the second prior year. Such "all other" premiums shall exclude the total premiums for Death and Disability coverage written by the company. Such premium shall be gross direct premiums, including policy and membership fees less return premium and premiums on policies not taken, without including reinsurance assumed and without deducting reinsurance ceded, but including premiums for other than private passenger excess of loss policies except in the case of a company which writes no basic limits automobile liability insurance.
- (3) "Private passenger non-fleet Automobile Insurance Plan premiums" shall mean the total of (a) automobile bodily injury and property damage liability premiums for private passenger non-fleet Automobile Insurance Plan applicants including premiums for Medical Payments and Family Protection Against Uninsured Motorists coverage but excluding premiums for Death and Disability coverage and (b) the premiums for risks credited under Sub-section B of this Section written in the state for the calendar year ending December 31 of the second prior year and reported to the Plan.

Distribution shall be made on the basis that any risk shall be assigned to any company, subject to the following restrictions:

- (a) No risk in any one of the following classifications shall be assigned to a company which does not write as voluntary business any automobile liability insurance in such classification:
  - (1) Public automobiles, other than school buses. (Vehicles engaged in the transportation of migrant farm workers shall be considered public automobiles),
  - (2) Garages,
  - (3) Motor vehicles of truckmen operating beyond a radius of 150 miles from the limits of the city or town of principal garaging,
  - (4) Interstate truckmen subject to Interstate Commerce Commission regulation, and
  - (5) Private passenger automobiles.
- (b) Assignment of buses, interstate and long-haul truckmen, and public automobiles shall be made with due regard to the state insurance licenses held by the company.
- (c) As respects all public automobiles, except school buses, and as respects truckmen described in (3) and (4) of Paragraph (a) above, and garage liability applicants for every dollar of premium for such vehicles assigned, the company shall be credited \$2.00 of premium under the plan of distribution.
- (d) No risk of less than five cars shall be assigned to more than one company.
- (e) The assignment of risks of five or more cars shall be subject to the following:
  - (1) Due consideration shall be given to the ability of the respective company to service the risk.
  - (2) No risk shall be assigned to more than one company unless it is inequitable to assign it to one company by reason of the unusual hazard or unusual accident record of such risk.
  - (3) If the unusual hazard or unusual accident record of a risk requires assignment thereof to more than one company, no company shall be obligated to accept an assignment of more than four units of such risk.
  - (4) A risk subject to the requirements of a state or federal administrative authority regulating motor carriers of passengers or property shall be assigned to one company.
- (f) Risks required by law to carry limits in excess of basic limits shall not be assigned to an insurer whose reinsurance agreements, treaties or contracts exclude risks of the type to be assigned unless the limits required by law do not exceed the retention under the reinsurance agreements, treaties or contracts filed in writing with the Plan.

B.—Each company shall receive credit against its respective proportion of "private passenger non-fleet Automobile Insurance Plan premiums" for Class 2 private passenger automobiles insured voluntarily as defined below. However, any voluntary Class 2 premium in excess of 100% of the overall quota may not be credited against the current estimated assignment quota. This credit shall be given in the amount of the total automobile bodily injury and property damage liability premium for such Class 2 private passenger automobiles including premiums for Medical Payments coverage and for Family Protection Against Uninsured Motorists coverage, and excluding premiums for Death and Disability coverage. For Class 2 private passenger automobile risks which are written under an indivisible premium type of private passenger automobile policy credit shall be given in the amount of the total policy premium except that premium for physical damage coverage afforded under such a policy shall not be credited.

A "Class 2" private passenger automobile risk is: Any private passenger automobile owned by an individual, or jointly by relatives resident in the same household, where an owner is a male operator under 25 years of age or where there

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are one or more male operators under 25 years of age resident in the same household as the applicant, or male operator under 25 years of age who customarily operates the automobile.

★ C. There shall be added to each company's respective proportion of "private passenger non-fleet Automobile Insurance Plan premiums" an amount equal to the applicable premium for a private passenger non-fleet risk that newly obtains automobile bodily injury and property damage liability insurance through the Automobile Insurance Plan, if such risk was insured with that company for any period during the 90 days preceding the application to the Plan, or at the time of application to the Plan still is insured with that company for such coverage through the voluntary market and such risk has been refused renewal by or has received from the company notice of intent not to renew like coverage by the same company at rates produced by the company's rating system applicable to standard risks provided:

- (a) There has been no change in ownership of the automobile or applicable classification except a change in classification by reason of attained age of the insured since insurance was last in force, and
- (b) The applicant owner or anyone who usually operates the automobile is not subject to additional charges under Section 16 of this Plan except for the additional charge provided under Section 16G.

The "applicable premium" shall be the premium charged in accordance with Section 16 of this Plan for bodily injury and property damage liability coverage at the limits requested by the applicant not exceeding the limits last provided or available under the Plan, whichever is lower. If the applicant had medical payments insurance coverage and applies for such coverage through the Plan, such medical payments insurance premium shall be added to the "applicable premium" at the limits applied for and not exceeding the limit of \$5,000.

If a risk was insured with more than one carrier during the twelve months preceding application to the Plan, the "applicable premium" shall be added to the respective proportion of "private passenger non-fleet Automobile Insurance Plan premium" of the company that last refused renewal of coverage during the twelve-month period.

### II. Physical Damage Coverage

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1. The Plan shall distribute the private passenger, light commercial, recreational trailer and camper body risks which are eligible for coverage so that each company will receive the same proportion of "physical damage Automobile Insurance Plan premiums" that its respective "voluntary net direct written car years" bear to the statewide total of the "voluntary net direct written car years" of all companies in the state.
  2. The Plan shall distribute motorcycle risks which are eligible for coverage so that each company will receive the same proportion of "motorcycle automobile insurance plan premiums" that its respective net direct written "motorcycle physical damage premiums" bear to the total of such "motorcycle physical damage premiums" of all companies in the state.
  3. For the purpose of such distribution as described above (a) "physical damage automobile insurance plan premiums" (b) "motorcycle automobile insurance plan premiums", (c) "voluntary net direct written car years", (d) "all other automobile physical damage premiums" and (e) "motorcycle physical damage premiums" shall be as defined below:
    - (a) "Physical damage automobile insurance plan premiums" shall mean the total of Comprehensive and Collision premiums.

- (b) "Motorcycle automobile insurance plan premiums" shall mean the total of Fire, Theft, and Combined Additional Coverage and Collision premiums.
- (c) "Voluntary net direct written car years" shall be the total of private passenger, non-fleet physical damage, excluding collision, net direct written car years and three times the number of private passenger non-fleet collision net direct written car years written by the insurer in the state for the calendar year ending December 31 of the second prior year excluding physical damage automobile insurance plan car years.
- (d) "All other automobile physical damage premiums" shall be the total automobile physical damage premium of each insurer minus the private passenger non-fleet automobile physical damage premium written by the insurer in the state during the calendar year ending December 31 of the second prior year.
- (e) "Motorcycle physical damage premiums" shall be the total physical damage premium for motorcycles, motorscooters, motorbikes and other similar motor vehicles written by the insurer in the state during the calendar year ending December 31 of the second prior year.

### III. Bodily Injury, Property Damage, Medical Payments and ★ Physical Damage Coverages

A.—All of the data necessary to comply with the foregoing distribution procedure, except "private passenger non-fleet Automobile Insurance Plan premiums", "physical damage Automobile Insurance Plan premiums", "motorcycle Automobile Insurance Plan premiums", and the "applicable premiums" as defined in Section 6, I, C shall be reported to the Plan by the statistical agencies designated by the companies and each company agrees to permit its statistical agent to release such data to the Plan and agrees that its statistical agent shall be permitted to furnish the Plan with statements of its Insurance Plan experience.

The "applicable premium" as defined in Section 6, I, C shall be determined by the Plan for each company at least every 90 calendar days and each company's respective proportion of "private passenger non-fleet Automobile Insurance Plan premiums" shall be increased in accordance with Section 6, I, C promptly upon such determination.

Prior to determining the "applicable premium" for the purpose of this increase the Plan shall send a copy of the application form to the last prior carrier with a request for verification or correction of any item of the application form bearing on the classification of the risk including the applicability of surcharges under Section 16 of the Plan. This notification shall specify that the carrier's "private passenger non-fleet Automobile Insurance Plan premium" will be increased by the "applicable premium" unless a reply is received within 30 days of mailing and such reply indicates that conditions (a) and (b) Section 6, I, C do not apply for the risk.

Upon receipt of verification or correction, or upon expiration of the thirty day period, whichever occurs first, the Plan shall:

1. Notify the carrier to whom the risk was assigned of any correction or advise the carrier that no correction is required.
2. Make the appropriate record in order to comply with Section 6, I, C.

The Plan shall adjust the current estimated assignment quota of each company annually to reflect the amount of Insurance Plan premium which was less than or in excess of its proportionate share of the total Insurance Plan premium for such year.

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In the event a company discontinues writing automobile liability or physical damage insurance in this State but retains its license to write such business, it shall continue to pay assessments and receive assignments until its quota established by its writings prior to discontinuance of business has been filled; provided, however, that if the automobile liability or physical damage business of a company discontinuing the writing of automobile liability or physical damage insurance in this State has been purchased by, transferred to, or reinsured by another company, the latter shall receive the assignments and assessments of the former until the quota(s) of the former as established by its writings prior to such transfer has been filled, unless another company has agreed, in a manner satisfactory to the Committee, to assume such obligation.

In the event a company is merged with another company or there is a consolidation of companies, the continuing company shall receive the assignments and assessments of the company merged or consolidated until the quota of such merged or consolidated company as established by its writings prior to such merger or consolidation has been filled; provided, however, the continuing company may be relieved from such obligation if another company has agreed in a manner satisfactory to the Committee, to assume such obligation.

No assessments, other than the minimum annual fee, shall be levied nor shall any assignments be made to a company which has not written any automobile liability or physical damage insurance other than Insurance Plan applicants during the period for which the quotas are based.

In the event proceedings have been initiated in a court of competent jurisdiction to have a company declared insolvent, and a receiver or liquidator has been appointed by such court, the Plan shall, upon submission of satisfactory evidence by the insured showing that he was at the time of the declaration of insolvency insured by such company as an Insurance Plan risk and that the premium has been paid, reimburse the insured for the unearned premium. The amount expended by the Plan for such reimbursement shall be deemed a cost to administration of the Plan and shall be apportioned as provided in Section 7. The Plan shall be subrogated in the liquidation proceedings to the rights of the insured so reimbursed. In the event the company is subsequently found by the court not to be insolvent, and the proceedings are dismissed, and the liquidator or receiver has been discharged, the company shall be assessed by the Plan for the total amount of the unearned premium expended by the Plan for reimbursement of premiums.

- ★ IV. The Commissioner of Insurance may suspend the application of any part of this Section with respect to a company if he finds that such action is required by the financial condition of that company.

### **Sec. 7. COST OF ADMINISTRATION**

- A. Each company subscribing to the Plan shall pay a separate minimum annual fee of \$10.00 each for liability and for physical damage insurance and the basis used for distribution of applicants under Section 6 shall be used as the basis of apportionment of all expenses incurred in excess of the minimum fees.
- B. The amount expended by the Plan for reimbursement of unearned premiums in accordance with Section 6, III, shall be distributed as follows:
- If the insolvent company wrote only automobile physical damage insurance, such expenses shall be borne by all of the subscribers writing physical damage insurance.
  - If the insolvent company wrote automobile liability insurance, such expense shall be borne by all companies except those writing only automobile physical damage insurance.

### **Sec. 8. CONVICTIONS**

The term "conviction" wherever used in this Plan shall be deemed to include a forfeiture of bail.

### **Sec. 9. ELIGIBILITY**

#### **A. Bodily Injury, Property Damage, Medical Payments and Physical Damage Coverages**

As a prerequisite to consideration for assignment under the Plan, as applicant must certify, in the prescribed application form, that he has attempted, within 60 days prior to the date of application, to obtain automobile insurance in the state and that he has been unable to obtain such insurance at rates not exceeding those applicable under the Plan.

An applicant so certifying shall be considered for assignment upon making application in good faith to the Plan. An applicant shall be considered in good faith if he reports all information of a material nature, and does not willfully make incorrect or misleading statements, in the prescribed application form, or does not come within any of the prohibitions or exclusions listed below.

An applicant shall not be entitled to automobile insurance nor shall any subscriber be required to afford or continue insurance under the following circumstances:

- If any person who usually drives the motor vehicle does not hold or is not eligible to obtain an operator's license.
- If the applicant or anyone who usually drives the motor vehicle fails to meet all obligations to pay to any insurance company any automobile insurance premiums due or contracted during the immediately preceding twelve months.

#### **B. Physical Damage Coverage**

An applicant shall not be entitled to physical damage insurance nor shall any subscriber be required to afford or continue to afford physical damage insurance under the following circumstances:

- If the applicant's automobile is an antique automobile (25 or more years old), or
- If the applicant's automobile has an Actual Cash Value in excess of \$10,000.

#### **C. Medical Payments Coverage**

Medical payments insurance shall be available to an applicant, but only in connection with the same policy written in accordance with this Plan affording bodily injury and property damage coverage for a four wheel vehicle classified and rated as a private passenger automobile.

### **Sec. 10. EXTENT OF COVERAGE**

#### **A. Bodily Injury Liability and Property Damage Liability Coverages**

##### **I. Risks subject to Supplement I (Liability) ★**

Each insurer shall be required to write a policy or binder for limits of \$10,000/\$20,000 bodily injury and \$5,000 property damage liability except as follows:

- When limits in excess of \$10,000/\$20,000 bodily injury liability and \$5,000 property damage liability are required by law, the insurer shall be required to write a policy or binder for limits adequate to comply with the minimum requirements of the law.
- Upon request of any applicant or insured, the insurer shall provide limits adequate to comply with the provisions of the Financial Responsibility Law of any state in which the motor vehicle will be operated, but only while the vehicle is being operated in that state.

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3. The insurer upon request of the applicant or insured shall afford limits of \$25,000/\$50,000 bodily injury liability and \$10,000 property damage liability or limits of \$50,000/\$100,000 bodily injury liability and \$10,000 property damage liability under one policy.

### ★ II. Risks subject to Supplement II (Liability)

Risks subject to Supplement II as defined in Section 16 shall be written by the assigned company for such limits for bodily injury and property damage liability as requested by the insured, not to exceed the limits last carried by the risk if such risk is or was immediately preceding the application to the Plan insured through the voluntary market, or the limits of \$100,000/\$300,000 for bodily injury and \$100,000 for property damage whichever is lower. Risks written through the Plan which upon renewal newly qualify for coverage under Supplement II (Liability) shall be written by the assigned carrier at the limits requested by the insured subject to maximum limits of \$100,000/\$300,000 for bodily injury and \$100,000 for property damage liability.

#### B. Filings of Policies and Certificates

The insurer to which the risk is assigned shall make such filings of policies and certificates for the applicant, or for the spouse if eligible under the Plan, as may be required by law.

#### C. Medical Payments Coverage

With respect only to four wheel private passenger vehicles, not for hire, the assigned insurer shall upon request of the applicant or insured provide medical payments coverage for a \$1,000 limit for risks subject to Supplement I and for limits of up to \$5,000 for risks qualifying for coverage under Supplement II.

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#### D. Physical Damage Coverage

Risks subject to either Supplement I or II (Physical Damage):

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1. The company shall be required to write a policy or binder for Comprehensive, (Fire, Theft, and Combined Additional Coverage on motorcycles) and Collision coverage on an Actual Cash Value Basis, subject to \$100.00 deductible applicable to each loss as to each automobile.

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2. Higher deductibles for Collision coverage shall be made available at the option of the insured for deductible amounts for which Supplement II contains rating factors.

3. The company to which the applicant is assigned shall, upon request of the applicant, issue a loss payable clause for the benefit of a lienholder.

## Sec. 11. APPLICATION FOR ASSIGNMENT

### A. Bodily Injury, Property Damage and Medical Payments Coverages

The application for insurance under the Plan must be submitted to the Plan on a prescribed form in duplicate accompanied by a per car deposit of no less than 40% of the annual premium.

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Applicants under Supplement II, which were insured in the voluntary market as defined in Section 6.1.C, by a company authorized to write automobile insurance in New Jersey, must submit with the application the non-renewal notice of the company that last refused renewal.

### B. Physical Damage Coverage

An applicant applying for physical damage coverage only must submit the prescribed application form in duplicate accompanied by a per car deposit of no less than 40% of the annual premium or \$10.00 whichever is greater.

A greater amount may also be submitted at the option of the applicant.

### C. Bodily Injury, Property Damage, Medical Payments and Physical Damage Coverages

An applicant applying for all available coverages must submit the prescribed application form in triplicate accompanied by two separate deposit premium checks. Each of the separate deposits shall be as provided for in Paragraphs A and B of this section.

Each of the deposits referred to in Paragraphs A, B and C above shall be either in cash or by check or money order of either the applicant or producer of record payable to the New Jersey Automobile Insurance Plan. If the applicant is ineligible for assignment, the deposit shall be returned.

Applicants under Supplement II, which were insured in the voluntary market as defined in Section 6.1.C, by a company authorized to write automobile insurance in New Jersey, must submit with the application the non-renewal notice of the company that last refused renewal.

## Sec. 12. DESIGNATION OF COMPANY

### A. Bodily Injury, Property Damage and Medical Payments Coverages

Upon receipt of the application for insurance properly completed and the deposit specified in Section 11A or 11C and if the application form shows that the applicant is eligible for coverage, the Plan shall designate a company to which the applicant shall be assigned and shall so advise the applicant and producer of record and shall state in such notice the date when the coverage shall become effective, which date shall be 12:01 A.M. on the day following the date of assignment to the designated insurer. In the event there is in force a policy terminating at a date later than the date which would be fixed pursuant to this section the applicant shall indicate such date in his application and the Plan shall fix the date when the coverage becomes effective as 12:01 A.M. on the stated termination date of the policy in force or as of the later date specified by the applicant. The Plan shall forward to the designated company one copy of the application form, the notice of the effective date of the coverage and the deposit, same to be credited by the company against the policy premium. If for any reason the applicant refuses to accept the policy or renewal thereof provided a renewal policy has been issued, the designated insurer shall retain the short rate earned premium for the period of coverage or the sum of \$10.00 per car or policy whichever is greater, and return the balance to the applicant.

### B. Physical Damage Coverage

Upon receipt of the application for insurance properly completed and the deposit specified in Section 11B or 11C and if the application form shows that the applicant is eligible for coverage, the Plan shall designate a company to which the applicant shall be assigned and shall so advise the applicant and producer of record and shall state in such notice the date when the coverage shall become effective, which date shall be 12:01 A.M. on the day following the date of assignment to the designated insurer. In the event there is in force a policy terminating at a date later than the date which would be fixed pursuant to this section the applicant shall indicate such date in his application and the Plan shall fix the date when the coverage becomes effective as 12:01 A.M. on the stated termination date of the policy in force or as of the later date specified by the applicant. The Plan shall forward to the designated Company one copy of the application form, the notice of the effective date of the coverage and the deposit, same to be credited by the company against the policy premium. If for any reason the applicant refuses to accept the policy, or renewal thereof provided a renewal policy has been issued, the designated insurer shall retain the short rate earned premium for the period of coverage or the sum of \$10.00 per car or policy whichever is greater, and return the balance to the applicant.

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**Sec. 13. THREE YEAR ASSIGNMENT PERIOD**

A risk shall be assigned to a designated company for the period of 3 consecutive years. If a risk is unable to obtain insurance for itself at the end of the 3-year period, reapplication for insurance may be made to the Plan. Such reapplication shall be considered as a new application.

In the case of non-resident military personnel, as described under Section 3 of the Plan, the designated company shall not be required to renew if at the time of renewal the insured is stationed in another state and his automobile is not registered in New Jersey.

**Sec. 14. COMPANY'S NOTICE TO APPLICANT**

A. **Original Policy**—Upon receipt of the notice of designation and the premium or deposit from the Plan, the designated company shall,

- (a) within two working days make such Motor Carrier and Financial Responsibility filings as might be required provided all information necessary is contained in the application form. Such filing will indicate the effective date specified by the Plan in the notice of designation.
- (b) within fifteen days issue a policy if all information necessary for the company to fix the proper rate is contained in the application form, such policy to become effective 12:01 A.M. on the date specified by the Plan in the notice of designation, or
- (c) within fifteen days issue a binder if all information necessary for the company to fix the proper rate is not contained in the application form, such policy to become effective 12:01 A.M. on the date specified by the Plan in the notice of designation, or
- (d) in the event such company does not have on file rates applicable to applicants assigned to it, make the necessary filing and immediately upon its becoming effective issue a policy or binder, such policy or binder to become effective 12:01 A.M. on the date specified by the Plan in the notice of designation.

In the event the carrier finds the risk eligible for insurance under the rules of the Plan, notice shall be given the applicant to pay the balance of premium within 30 days or within such further reasonable period agreeable to the carrier, giving full credit for the deposit submitted with the application, unless the applicant requests the installment payment method set forth in Section 14A. In the event of any additional premium, the risk shall be allowed 30 days after notice to pay the additional premium. Payment made in a letter postmarked the thirtieth day shall be deemed to be in time. Payment of all such premiums shall be either in cash or by check or money order payable to the designated carrier.

The day on which the notice of designation and premium or deposit are received from the Plan shall be deemed the first working day, whatever may be the time of such receipt.

No Saturday, Sunday, or legal holiday in the place of receipt, shall be deemed a working day.

The producer of record shall be notified as to the disposition of the assignment in accordance with the foregoing Paragraphs (a) to (d).

An assignment to any carrier contrary to the provisions of Section 6 shall be returned promptly to the Plan for reassignment.

B. **First and Second Renewal Policies**—At least 45 days prior to the inception date of the first and second renewal policies the designated carrier shall notify the applicant that

- (1) a renewal policy will be issued provided the renewal premium stipulated by such carrier is received at least 15 days prior to the inception of such policy, or

- (2) a renewal policy will not be issued for the reason that the applicant is not entitled to insurance under the Plan.

A copy of such notice shall be filed with the producer of record. In the event the carrier will not issue a renewal policy the reason supporting such action together with copy of said notice shall be filed with the Commissioner of Insurance of the State and the Plan.

Payments of the renewal premium by mail postmarked the fifteenth day prior to the inception date shall be deemed to be on time.

C. **Completion of Assignment Period**—At least 45 days prior to the expiration date of the second renewal policy the carrier shall notify the risk that the period of assignment under the Plan will terminate on said expiration date.

A copy of the notice shall be sent to the producer of record.

D. **General Provisions**—If the Committee finds that any company without good cause, is not complying with the provisions of this section, it shall notify the Commissioner of Insurance.

In the event the policy is cancelled or insurance thereunder terminated, or a change is made resulting in a return premium to the insured, the producer of record shall return the unearned commission portion of such return premium.

**Sec. 14A. INSTALLMENT PAYMENT PLAN** ★

If the total gross annual premium is \$50.00 or more, the insured or applicant may elect an installment payment basis in accordance with the following rules:

- A. The first installment of 40% of the premium is due with the application for a new policy, and 15 days prior to the inception date of the policy in the case of renewals; the second and third installments of 30% each are due at the end of the third and sixth month from the inception date.
- B. An additional charge of \$2.00 shall be made for each installment, including the first payment.
- C. If there is a cancellation for non-payment of premium, the provisions of Section 18 (Cancellation) and Section 20 (Re-Eligibility) of the Plan will apply.
- D. Renewal quotations shall be made on the basis of the previous year's method of payment.
- E. In the case of an endorsement involving an increase of premium of more than \$50.00 the installments shall be revised by pro-rating the additional premium.
- F. The premium paid to the company, exclusive of the total installment payment charge, shall never be less than the short rate charge from the effective date of the policy to the due date of the next installment where additional installments are to be paid, or to expiration of the policy where no installments are due.
- G. On returning premiums to the insured because of changes, the remaining installment payments may be adjusted to reflect the return premium due the insured.

**Sec. 15. COMPANY'S NOTICE TO PLAN**

A. In all instances when premium is reported to the Plan, the designated insurer shall indicate whether such premium is "private passenger non-fleet automobile insurance plan premium", "all other automobile insurance plan premium", "physical damage automobile insurance plan premium", or "motorcycle automobile insurance plan premium" as defined in Section 6 of this Plan. In the event changes in policies do not involve additional or return premiums, but involve a reclassification of premium from one of the above designated premium classifications to another, the designated insurer shall report such reclassification to the Plan.

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- B. Upon issuance of the original policy and the first and second renewal policies the designated company shall file with the Plan the policy number, the effective date and expiration date of the policy, the amount of premium for which the policy was written and the percentage of additional charge made under Section 16 and such other additional information as the Committee may require. In the event changes in such policies involve additional or return premium (a) the company shall file with the Plan the full amount of such physical damage premiums, (b) if applicable to bodily injury and property damage liability insurance or medical payments insurance and such premium amounts to \$25.00 or more, or if less and applicable as of the policy effective date, the company shall file with the Plan the amount of such premium. Any other bodily injury, property damage or medical payments premium change shall not be reported to the Plan.

If the applicant fails to pay the premium stipulated by the company, the company shall so notify the Plan with copy to the producer of record.

### ★ Sec. 16. RATES

1. All risks as defined in the Liability and Physical Damage Rules and Rates Supplements placed through the Plan shall be subject to the rules, rates, surcharges, minimum premiums and classifications filed on behalf of all companies subscribing to this Plan by the Automobile Insurance Plans Service Office.

A. A risk is subject to Liability and Physical Damage Supplement I rates if it does not qualify for Supplement II rates.

B. A risk qualifies for Supplement II rates if:

- (i) The risk newly obtains automobile insurance through the Plan provided,
- there has been no change in the ownership of the automobile or applicable classification, except a change in classification by reason of attained age of the insured since insurance was last in force and
  - the applicant owner, or anyone who usually operates the automobile has been free of accidents and/or moving traffic violations that would have made them subject to additional charges provided for in this Section and has not been convicted of two or more moving traffic violations not specified in Paragraphs 6A-D of this Section or a high misdemeanor or felony involving the use of an automobile within the 36 months preceding the date of application or in the case of a renewal policy during the thirty-six months preceding the effective date of the renewal policy.

and the risk was previously insured through the voluntary market during the preceding 90 days with a company authorized to write automobile insurance in New Jersey and was refused renewal or has received notice of intent not to renew under the circumstances set forth in subsection (C) of Section 6 of this Plan or

- (ii) the risk is currently insured by assignment through the Plan at Supplement I rates, or at the rates in effect prior to June 1, 1971 in the Liability and Physical Damage Supplements if the current coverage had an effective date within 12 months preceding June 1, 1971, and such risk has been free of accidents and/or moving traffic violations that would have made it subject to additional charges provided for in this Section and has not been convicted of two or more traffic violations not specified in Paragraphs 6A-D of this Section or high misdemeanor or felony involving the use of an automobile within the thirty-six months preceding the effective date of the renewal policy.

- All other risks placed through the Plan shall be subject to the rules, rates, minimum premiums and classifications in force, and to the rating plans applicable thereto, in use by the designated company, subject to the surcharges filed on behalf of the companies subscribing to this Plan by the Automobile Insurance Plans Service Office.
- For the purposes of such filings, each company subscribing to this Plan is a subscriber to the Automobile Insurance Plans Service Office and authorizes the Commissioner to accept such filings in its behalf.
- All of the statistical data required to develop the appropriate rates shall be furnished to the Automobile Insurance Plans Service Office by each company subscribing to this Plan or by a statistical agency designated by such company.
- If a company is assigned a risk in a class for which it has no rates on file, the company shall file or promulgate a reasonable rate for such applicant or class subject to the provisions of the law of the state.
- Additional Charges Applicable to Liability Coverages and Collision Only**

For private passenger automobile risks, other than fleets, an additional charge shall be made on the basis of points accumulated during the thirty-six months immediately preceding the date of application for assignment, and in the case of renewal, during the thirty-six months immediately preceding the effective date of the renewal policy. Points shall be assigned for convictions and accidents involving the applicant as an owner or operator and for convictions and accidents involving anyone who usually operates the motor vehicle.

A. **Six points** shall be assigned for each of the following convictions:

- driving a motor vehicle while under the influence of intoxicating liquor or narcotic drugs;
- failing to stop and report when involved in an accident;
- homicide or assault arising out of the operation of a motor vehicle;
- operating a motor vehicle without an operator's or chauffeur's license or registration or during a period of revocation or suspension thereof.

B. **Four points** shall be assigned for:

- the accumulation of points under a state point system or a series of convictions as a result of which the filing of evidence of financial responsibility under any Financial Responsibility Law is required as of the effective date of the policy, or
- any moving traffic violation as a result of which an operator's license was suspended or revoked; or a filing of evidence of financial responsibility under any Financial Responsibility Law is required as of the effective date of the policy.

C. **Three points** shall be assigned for each of the following convictions:

- permitting an unlicensed person to drive, or
- loaning an operator's or chauffeur's license to an unlicensed operator, or
- any moving traffic violations not otherwise specified which result in the accumulation of six (6) or more points as defined in the New Jersey Motor Vehicle Law.

D. **Two points** shall be assigned for each of the following convictions:

- obtaining a license or registration through deception of any kind, or
- driving a motor vehicle in a reckless manner.

NOTE: For the purposes of Paragraphs A-D above, the following shall not be regarded as moving traffic violations:

- any motor vehicle "equipment" require-

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- ment of the motor vehicle and traffic laws, except brakes;
- (b) failure to display proper number plates provided such plates are in existence;
- (c) failure to have in possession operator's or chauffeur's license provided there is one in existence.

- E. **Two points** shall be assigned for each accident involving the applicant, or any operator of the automobile resident in the same household, while operating any private passenger type automobile or motorcycle resulting in bodily injury or death, or resulting in damage to any property, including his own, of \$100 or more.
- F. **One point** shall be assigned for each property damage accident for which points have not been assigned under Paragraph E above because the damage was less than \$100.

EXCEPTION: Points shall not be assigned under this Sub-section against the applicant:

- (a) for involvement in an accident which occurred while the motor vehicle owned or operated by the applicant or other person who usually drives the applicant's motor vehicle was lawfully parked; nor
- (b) for involvement in an accident in which the motor vehicle was struck by a hit-and-run driver, if such accident was reported to the proper authority within 24 hours; nor
- (c) for involvement in an accident as a result of which the applicant or other person who usually drives the applicant's motor vehicle obtained a judgment against, or a settlement from or on behalf of, the owner or operator of another vehicle involved in such accident, if the judgment or settlement was obtained prior to the date of application or, in the case of renewal, prior to the effective date of the renewal policy, and provided no judgment was obtained against, nor any amount paid in settlement by or on behalf of, the applicant or other person who usually drives the applicant's motor vehicle, as a result of such accident; nor
- (d) for involvement in an accident in connection with which neither the applicant or other person who usually drives the applicant's motor vehicle was convicted of a moving traffic violation, and the owner or operator of another vehicle involved was so convicted.

- G. **Inexperienced Operator**  
**Two points** shall be assigned if the principal operator of the automobile has not been licensed for three years.

- H. Additional charges for points shall be made on the basis of the following:

**Point Value Additional Charges**

	Liability Including Medical Payments	Collision
1 Penalty point	20%	10%
2 Penalty points	40%	20%
3 Penalty points	65%	35%
4 Penalty points	90%	45%
5 Penalty points	120%	60%
6 Penalty points	150%	75%
7 Penalty points	185%	90%
8 Penalty points	220%	110%

NOTE: Irrespective of the classification of the risk additional charges under this section shall be determined by applying the proper percentage to the Class 4A premium for the appropriate rating territory as specified in Supplement I of Rules and Rates.

NOTE: Points applicable to risks of two, three or four motor vehicles shall be applied first to the highest rated motor vehicle, and any points in excess of eight shall be applied to the next highest rated motor vehicle or motor vehicles in succession.

- 7. Additional charges for risks, other than private passenger non-fleet shall apply as follows: (Note: With respect to motorcycles, motorized scooters etc., physical damage

premiums, the following surcharges are applicable only to the collision portion of the premiums.)

- A. An additional charge of 35% shall be made if the applicant or anyone who usually drives the motor vehicle has during the thirty-six months immediately preceding the date of application for assignment, and in the case of renewal, during the thirty-six months immediately preceding the effective date of the renewal policy:

- (1) been involved as an operator or an owner in more than one motor vehicle accident resulting in injury to or death of any person or damage to property, provided that if the risk is subject to a debit of 35% or more under an approved Experience Rating Plan, such debit shall be deemed to include the additional charge of 35%, and if the debit is less than 35%, the additional charge of 35% shall be deemed to include the experience debit, or
- (2) been convicted of any of the following violations:
  - (a) driving a motor vehicle while under the influence of intoxicating liquor or narcotic drugs;
  - (b) failing to stop and report when involved in an accident;
  - (c) homicide or assault arising out of the operation of a motor vehicle;
  - (d) driving a motor vehicle at an excessive rate of speed where injury to person or damage to property results therefrom;
  - (e) driving a motor vehicle in a reckless manner where injury to person or damage to property results therefrom;
  - (f) operating during period of revocation or suspension of registration or license;
  - (g) operating a motor vehicle without state or owner's authority;
  - (h) loaning operator's license to an unlicensed operator;
  - (i) permitting an unlicensed person to drive;
  - (j) the making of false statements in the application for license or registration;
  - (k) impersonating an applicant for license or registration, or procuring a license or registration through impersonation whether for himself or another, or
- (3) been convicted more than once of any moving traffic offense, or once each for two or more traffic offenses, other than those listed in Paragraph (2) above, unless all such convictions arise out of a single incident or occurrence, or
- (4) been involved as an operator or an owner in a motor vehicle accident resulting in injury to or death of any person or damage to property, and been convicted of any moving traffic offense, other than those listed in Paragraph (2) above, unless the accident and violation constituted, or arose out of, a single incident or occurrence, or
- (5) been involved as an owner or operator in a motor vehicle accident or been convicted of an offense, or has had a judgment entered against him, as a result of which he has been required to furnish proof of financial responsibility under a Financial Responsibility Law, or been required upon any other ground, under a Financial Responsibility Law, to furnish proof of financial responsibility,
- (6) been convicted more than once of any non-motor vehicle offense, or once each for two or more non-motor vehicle offenses, as a result of which the person so convicted was sentenced to imprisonment for five or more days, or fined \$50.00 or more.

- B. For risks not subject to Paragraph A of this Subsection, an additional charge of 10% for public passenger carrying and long haul trucking risks and 25% for all others shall be made if the applicant or anyone who usually drives the motor vehicle has, during the thirty-six months immediately preceding the date of application for assignment and in the case of renewal during the thirty-six months immediately preceding the effective date of the renewal policy:

- (1) been involved as an operator or owner in a motor vehicle accident resulting in injury to or death of any person or damage to property, provided that

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if the risk is subject to a debit under an approved Experience Rating Plan, of 10% or more for a public passenger carrying or long haul trucking risk, or 25% for all others, such debit shall be deemed to include the additional charge of 10% or 25%, and if the debit is less than 10% for public passenger carrying or long haul trucking risks or 25% for all others the additional charge of 10% or 25% shall be deemed to include the experience debit, or

- (2) been convicted of any moving traffic offense, other than those listed in Paragraph A(2) of this subsection, or
- (3) been convicted of any non-motor vehicle offense and sentenced to imprisonment for five or more days, or fined \$50.00 or more.

NOTE: For the purposes of this subsection, the following shall not be regarded as moving traffic violations:

- (a) any motor vehicle "equipment" requirement of the motor vehicle and traffic laws, except brakes;
  - (b) failure to display proper number plates provided such plates are in existence;
  - (c) failure to have in possession operator's or chauffeur's license provided there is one in existence.
8. If a risk involves vehicles rated under both Paragraphs 6 and 7 surcharges shall be applied first to the vehicle which will produce the higher dollar amount, and successively to the next such vehicle on as many vehicles as there are persons subject to surcharge.

### **Sec. 16A. SURCHARGE**

If the hazard of a risk is greater than that contemplated by the rate normally applicable under the Plan, the company shall consult with the Committee before submission to the Commissioner of Insurance for an increase in such rate. An increase in rate approved by the Commissioner shall be deemed to include the additional charge contained in Section 16.

### **Sec. 17. STANDARD POLICY COVERAGE**

All applicants assigned under the Plan shall be afforded uniform coverage, equivalent to the Basic Automobile Liability and Physical Damage Form, Second Revision thereof, dated April 1, 1955, as contained in the Standard Provision for Automobile Liability and Physical Damage Policies except that (1) physical damage coverage shall be amended by an approved Physical Damage Endorsement which shall exclude coverage to any automobile while used (a) in any prearranged racing or competitive speed contest or (b) in the business of transporting flammables or similar hazardous material, and (2) standard automobile medical payments coverage shall be afforded to four wheeled private passenger risks, upon request of the applicant and shall apply as excess insurance over benefits paid or payable under the provisions of any workman's compensation law, disability benefits law, or any similar law.

Any required filings of policy or endorsement forms shall be made on behalf of all companies subscribing to this Plan by the Automobile Insurance Plans Service Office. For the purpose of such filings, each company subscribing to this Plan is a subscriber to the Automobile Insurance Plans Service Office.

### **Sec. 18. CANCELLATIONS**

#### **A. Cancellation at Request of Insured**

If for any reason the insured requests cancellation, the company shall retain the short rate earned premium for the period of coverage or the sum of \$10.00 per car or policy, whichever is greater, and return the balance to the insured.

#### **B. Cancellation by Company**

A company which has issued a policy or binder under this Plan shall have the right to cancel the insurance by giving notice as required in the policy or binder if the insured

- (1) is not or ceases to be eligible or in good faith entitled to insurance, or
- (2) has failed to comply with reasonable safety requirements, or
- (3) has violated any of the terms or conditions upon the basis of which the insurance was issued, or
- (4) has obtained the insurance through fraud or misrepresentation, or
- (5) has failed to pay any premiums due under the policy.

Each such cancellation shall be on a pro rata basis, subject to the minimum charge of \$10.00 per car or policy, and a copy of each such cancellation notice shall be furnished to the producer of record. A statement of facts in support of each such cancellation shall be furnished to the Plan, to the producer of record and to the insured and, except in the case of cancellation for non-payment of premium, to the Commissioner of Insurance of the State, ten days prior to the effective date of cancellation.

Cancellation shall be effective on the date specified and coverage shall cease on such date.

Nothing herein shall be deemed to affect the company's right to rescind a policy for fraud or misrepresentation or to invoke other remedies provided by law.

### **Sec. 19. RIGHT OF APPEAL**

An applicant denied insurance or an insured given notice of cancellation of insurance, under Section 18B (1)-(4) may appeal such action to the Committee. Each notice of cancellation or denial of insurance shall contain or be accompanied by a statement that the insured or applicant has a right of appeal to the Committee. A company subscribing to the Plan shall also have the right of appeal to the Committee. The action of the Committee may be appealed to the Commissioner of Insurance of the State.

The Plan shall promptly notify the company, the insured or applicant, and the producer of record, of the disposition of the appeal, which notification in the case of refusal to sustain a cancellation shall include notice that upon payment of the deposit premium to the company a policy or binder will be issued.

An appeal shall not operate as a stay of cancellation, provided however, that if either the Committee or the Commissioner of Insurance refuses to sustain the cancellation, the company which issued the policy or binder shall, within two working days after receipt of the deposit premium provided such deposit premium is received within 30 days after determination of the appeal, issue a new policy or binder effective for a period of one year from the date of issuance of such new policy or binder. The balance of the premium shall be payable as provided in Section 14.

### **Sec. 20. RE-ELIGIBILITY**

An applicant denied insurance under Section 9 or cancelled under Section 18 of the Plan may reapply to the Plan as soon as the cause of his ineligibility is removed except that a risk cancelled under Section 18-B (1) for not being in good faith shall not be eligible to reapply for coverage until 12 months from the date of cancellation. Risks cancelled under Section 18-B (5) may reapply for coverage at any time. If a risk cancelled for non-payment of premium installment to a finance company or bank or under Section 18-B (5) reapplies within 60 days after cancellation, full annual premium shall accompany the application and, provided

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such risk is otherwise eligible, it shall be assigned to the previous carrier. If the risk applies after such period the application shall be accompanied by the deposit prescribed in Section 11 and such application shall be considered a new application and the risk shall be assigned to a newly designated carrier.

A risk that fails to pay the renewal premium quoted by the assigned carrier, in accordance with the provisions of Section 14 of this Plan, may reapply for assignment at any time. If the risk reapplies within 60 days after expiration the full annual premium shall accompany the application and, provided such risk is otherwise eligible, it shall be assigned to the previous carrier. If a risk applies after such period the application shall be accompanied by the deposit prescribed in Section 11, and such application shall be considered a new application and the risk shall be assigned to a newly designated carrier.

### **Sec. 21. COMMISSION**

Unless other arrangements have been made with the Commissioner of Insurance the commission under the Plan shall be as follows:

- (1) for long haul trucking applicants and public passenger carrying vehicles other than school buses, 5% of the policy premium for commission to a licensed producer designated by the insured;
- (2) for other applicants 10% of the policy premium for commission to a licensed producer designated by the insured;
- (3) on any applicant rated and domiciled outside of this state, the licensed producer may be paid only that portion of the producer's commission specified above which is permissible under the laws of the state in which the applicant is rated and domiciled.

### **Sec. 22. RE-CERTIFICATION OF OPERATOR'S LICENSE OF APPLICANT OR PRINCIPAL OPERATOR OF THE MOTOR VEHICLE**

If a designated company after investigation of the experience, physical or other conditions of any applicant applying for coverage under this Plan believes that reasonable doubt exists as to whether the applicant or principal operator of the vehicle should continue to be licensed to operate a motor vehicle in this state, such company may request the Director of the Division of Motor Vehicles to recertify the ability of said person to continue to hold an operator's license. However, the designated company must issue a policy or binder in accordance with Section 14.

If the applicant is not recertified by the Director of the Division of Motor Vehicles as competent to hold and use an operator's license either by a driving test or such other means as the Director of the Division of Motor Vehicles may require, the applicant is not eligible under this Plan and the policy or binder should be cancelled pro rata in accordance with Section 18 of the Plan, unless the insured wishes it to remain in force to cover operation by other persons who are duly licensed. However, in such event, the company may require a new application covering such other operations.

Requests for recertification must be made on a standard form, agreed to as satisfactory by the Director of the Division of Motor Vehicles. The form must be prepared in triplicate, the original sent to the Director of the Division of Motor Vehicles, with duplicate copy sent to the Plan

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**PERTH AMBOY** territory comprises all territory and places lying within the area enclosed by the outside boundaries of the following boroughs, city, township and places in Middlesex County ..... 08

Avenel	Fords	Perth Amboy
Carteret	Genasco	Port Reading
Carteret Jct.	Iselin	Roosevelt
Chrome	Keasbey	Sewaren
Colonia	Maurer	W. Carteret
E. Rahway	Ostrander	Woodbridge
Edgar		

**PLAINFIELD** territory comprises the entire city of Plainfield and all territory and places lying within the area enclosed by the outside boundaries of the following boroughs, city, town and townships in Union County ..... 39

Clark	Garwood	Scotch Plains
Cranford	Mountainside	Springfield
Fanwood	Plainfield	Westfield

and all territory and places lying within the area enclosed by the outside boundaries of the following boroughs and township in Somerset County

Green Brook	North Plainfield	Watchung
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**SALEM COUNTY**—(entire County) ..... 14

**SOMERSET COUNTY**—see New Brunswick, Plainfield and Somerville.

**SOMERVILLE** territory comprises all the territory in Somerset County except the township of Green Brook (formerly North Plainfield) and the boroughs of North Plainfield and Watchung and except all territory and places lying within the area enclosed by the outside boundaries of Franklin Township ..... 25

**SOUTHERN BERGEN COUNTY** territory comprises all territory and places lying within the area enclosed by the outside boundaries of the following boroughs, city, townships and village in Bergen County ..... 11

Carlstadt	Little Ferry	Ridgefield Park (Township and Village)
Cliffside Park	Lyndhurst	Rochelle Park
East Rutherford	Maywood	Rutherford
Edgewater	Moonachie	Saddle Brook
Fairview	North Arlington	South Hackensack
Fort Lee	Palisades Park	Teterboro
Hackensack	Ridgefield	Wood-Ridge
Hasbrouck Heights		

**SUSSEX COUNTY**—(entire County) ..... 26

**TRENTON** territory comprises the entire city of Trenton and all territory and places lying within the area enclosed by the outside boundaries of the following townships in Mercer County ..... 06

Ewing	Hamilton	Lawrence
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**TRENTON SUBURBAN** territory comprises all of Mercer County not included in Trenton territory and all territory and places lying within the area enclosed by the outside boundaries of the following city and townships in Burlington County ..... 15

Bordentown	Chesterfield	North Hanover
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all territory and places lying within the area enclosed by the outside boundaries of the following borough and townships in Middlesex County

Cranbury	Monroe	Plainsboro
Jamesburg		

and all territory and places lying within the area enclosed by the outside boundaries of the following townships in Monmouth County

Millstone	Upper Freehold
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**UNION COUNTY**—see Elizabeth, Morristown and Plainfield.

**WARREN COUNTY**—(entire County) ..... 26

**LIST OF IMPORTANT CITIES AND TOWNS**

The following list contains all the more important cities, towns, boroughs, and villages in the state, together with their counties and territory and code assignments.

City and County	Territory	City and County	Territory
<b>A</b>			
Absecon, Atlantic	27	Andover, Sussex	26
Allendale, Bergen	10	Arlington, Hudson	23
Allenhurst, Monmouth	16	Asbury Park, Monmouth	16
Allentown, Monmouth	15	Atlantic City, Atlantic	19
Allwood, Passaic	03	Atlantic Highlands, Monmouth	16
Alpha, Warren	26	Audubon, Camden	12
		Audubon Park, Camden	12
		Avon-by-the-Sea, Monmouth	16

City and County	Territory
<b>B</b>	
Barnegat Light, Ocean	27
Barrington, Camden	12
Basking Ridge, Somerset	25
Bay Head, Ocean	27
Bayonne, Hudson	05
Beach Haven, Ocean	27
Beachwood, Ocean	27
Belle Mead, Somerset	25
Belleville, Essex	22
Bellmawr, Camden	12
Belmar, Monmouth	16
Belvidere, Warren	26
Bergenfield, Bergen	10
Berkeley, Ocean	27
Berkeley Heights, Union	25
Berlin, Camden	13
Bernardsville, Somerset	25
Bethlehem, Hunterdon	26
Beverly, Burlington	14
Blairtown, Warren	26
Blansingburg, Monmouth	17
Bloomfield, Essex	31
Bloomingdale, Passaic	25
Bloomsbury, Hunterdon	26
Bogota, Bergen	10
Boonton, Morris	25
Bordentown, Burlington	15
Bound Brook, Somerset	25
Bradley Beach, Monmouth	16
Branchburg Park, Somerset	25
Branchville, Sussex	26
Bretton Woods, Ocean	27
Bridgeton, Cumberland	27
Brielle, Monmouth	17
Brigantine, Atlantic	27
Brooklawn, Camden	07
Budd Lake, Morris	25
Buena, Atlantic	27
Burlington, Burlington	14
Butler, Morris	25
<b>C</b>	
Caldwell, Essex	24
Califon, Hunterdon	26
Camden, Camden	07
Cape May, Cape May	27
Cape May Courthouse, Cape May	27
Carlstadt, Bergen	11
Carteret, Middlesex	08
Cedar Grove, Essex	31
Cedarville, Cumberland	27
Cedarwood Park, Ocean	27
Chatham, Morris	25
Chester, Morris	25
Chrome, Middlesex	08
Cinnaminson, Burlington	14
Clark, Union	39
Clayton, Gloucester	14
Clementon, Camden	13
Cliffside Park, Bergen	11
Clifton, Passaic	03
Clinton, Hunterdon	26
Closter, Bergen	10
Collingswood, Camden	12
Cranbury, Middlesex	15
Cranford, Union	39
Cresskill, Bergen	10
<b>D</b>	
Deal, Monmouth	16
Delanco, Burlington	14
Delawanna, Passaic	03
Demarset, Bergen	10
Denville, Morris	25
Dover, Morris	25
Dumont, Bergen	10
Dunellen, Middlesex	40
<b>E</b>	
East Newark, Hudson	23
East Orange, Essex	38

City and County	Territory
East Paterson, Bergen	03
East Rutherford, Bergen	11
Eatontown, Monmouth	16
Edgewater, Bergen	11
Edison, Middlesex	40
Egg Harbor City, Atlantic	27
Elizabeth, Union	04
Elmer, Salem	14
Emerson, Bergen	10
Englewood, Bergen	10
Englewood Cliffs, Bergen	10
Englishtown, Monmouth	17
Espanong, Morris	25
Essex Fells, Essex	24
Ewing, Mercer	06
<b>F</b>	
Fair Haven, Monmouth	16
Fair Lawn, Bergen	10
Fairview, Bergen	11
Fairview, Burlington	14
Fanwood, Union	39
Bar Hills, Somerset	25
Farmingdale, Monmouth	17
Flemington, Hunterdon	26
Florence, Burlington	14
Florham Park, Morris	25
Fort Lee, Bergen	11
Franklin, Sussex	26
Franklin Lakes, Bergen	10
Freehold, Monmouth	17
Frenchtown, Hunterdon	26
<b>G</b>	
Garfield, Bergen	03
Garwood, Union	39
Gibbsboro, Camden	13
Gibbstown, Gloucester	14
Gifford Park, Ocean	27
Gillette, Morris	25
Glassboro, Gloucester	14
Glen Gardner, Hunterdon	26
Glen Ridge, Essex	31
Glen Rock, Bergen	10
Gloucester City, Camden	07
Great Notch, Passaic	03
Greenwich, Cumberland	27
Greenwood Lake, Passaic	25
Guttenberg, Hudson	01
<b>H</b>	
Hackensack, Bergen	11
Hackettstown, Warren	26
Haddonfield, Camden	12
Haddon Heights, Camden	12
Haledon, Passaic	03
Hamburg, Sussex	26
Hamilton, Mercer	06
Hammonton, Atlantic	27
Hampton, Hunterdon	26
Hanover, Morris	25
Harmony, Warren	26
Harrington Park, Bergen	10
Harrison, Hudson	23
Hasbrouck Hgts., Bergen	11
Haworth, Bergen	10
Hawthorne, Passaic	03
Helmetta, Middlesex	40
High Bridge, Hunterdon	26
Highland Park, Middlesex	40
Highlands, Monmouth	16
Hightstown, Mercer	15
Hillcrest, Warren	26
Hillsdale, Bergen	10
Hillside, Union	04
Hoboken, Hudson	01
Hohokus, Bergen	10
Holland, Hunterdon	26
Holmdel, Monmouth	17
Hopatcong, Sussex	26
Hopewell, Mercer	15
<b>I</b>	
Interlaken, Monmouth	16
Irvington, Essex	22
Island Heights, Ocean	27

NOTE: Refer to an atlas or map for places not listed.

## NEW JERSEY AUTOMOBILE INSURANCE PLAN

City and County	Territory	City and County	Territory	City and County	Territory	City and County	Territory
<b>J</b>		Mountainside, Union	39	Plainfield, Union	39	Stanhope, Sussex	26
Jamesburg, Middlesex	15	Mountain View, Passaic	10	Plainsboro, Middlesex	15	Sterling Forest, Passaic	25
Jersey City, Hudson	01	Mount Arlington, Morris	25	Pleasantville, Atlantic	27	Stirling, Morris	25
<b>K</b>		Mount Ephraim, Camden	12	Point Pleasant, Ocean	27	Stockton, Hunterdon	26
Keansburg, Monmouth	16	Mount Freedom, Morris	25	Point Pleasant Beach, Ocean	27	Stratford, Camden	13
Kearny, Hudson	23	Mount Holly, Burlington	14	Pompton Lakes, Passaic	10	Summit, Union	25
Kenilworth, Union	04	Mount Laurel, Burlington	14	Port Norris, Cumberland	27	Sussex, Sussex	26
Keyport, Monmouth	16	Mount Olive, Morris	25	Port Republic, Atlantic	27	Swedesboro, Gloucester	14
Kingwood, Hunterdon	26	<b>N</b>		Princeton, Mercer	15		
Kinnelon, Morris	25	National Park, Gloucester	14	Prospect Park, Passaic	03	<b>T</b>	
<b>L</b>		Neptune City, Monmouth	16	Quinton, Salem	14	Teaneck, Bergen	10
Lake Hopatcong, Morris	25	Netcong, Morris	25	<b>R</b>		Tenafly, Bergen	10
Lakehurst, Ocean	27	Newark, Essex	02	Rahway, Union	04	Toms River, Ocean	27
Lake Mohawk, Sussex	26	New Brunswick, Middlesex	40	Ramsey, Bergen	10	Totowa, Passaic	03
Lake View, Passaic	03	New Egypt, Ocean	27	Raritan, Somerset	25	Trenton, Mercer	06
Lakewood, Ocean	27	Newfield, Gloucester	14	Red Bank, Monmouth	16	Tuckerton, Ocean	27
Lambertville, Hunterdon	26	New Hanover, Burlington	14	Ridgefield, Bergen	11	<b>U</b>	
Laurel Springs, Camden	13	New Milford, Bergen	10	Ridgefield Park, Bergen	11	Union, Union	04
Lavallette, Ocean	27	New Providence, Union	25	Ridgewood, Bergen	10	Union Beach, Monmouth	16
Lawnside, Camden	13	New Shrewsbury, Monmouth	16	Ringwood, Passaic	25	Union City, Hudson	01
Leonia, Bergen	10	Newton, Sussex	26	Riverdale, Morris	25	Upper Saddle River, Bergen	10
Levittown, Burlington	14	North Arlington, Bergen	11	River Edge, Bergen	10	<b>V</b>	
Lincoln Park, Morris	25	North Bergen, Hudson	01	Riverside, Burlington	14	Vail Homes, Monmouth	16
Linden, Union	04	North Caldwell, Essex	24	River Vale, Bergen	10	Vauxhall, Union	04
Lindenwold, Camden	13	Northfield, Atlantic	27	Riverton, Burlington	14	Ventnor City, Atlantic	27
Linwood, Atlantic	27	North Haledon, Passaic	03	Rochelle Park, Bergen	11	Verona, Essex	31
Little Falls, Passaic	03	Northmont, Camden	07	Rockaway, Morris	25	Victory Gardens, Morris	25
Little Ferry, Bergen	11	North Paterson, Passaic	03	Roebing, Burlington	14	Villas, Cape May	27
Little Silver, Monmouth	16	North Plainfield, Somerset	39	Roosevelt, Middlesex	08	Vineland, Cumberland	27
Livingston, Essex	24	North Princeton, Mercer	15	Roosevelt, Monmouth	15	<b>W</b>	
Loch Arbour, Monmouth	16	Northvale, Bergen	10	Roseland, Essex	24	Waldwick, Bergen	10
Lodi, Bergen	03	North Wildwood, Cape May	27	Roselle, Union	04	Wallington, Bergen	03
Long Branch, Monmouth	16	Norwood, Bergen	10	Roselle Park, Union	04	Wanamassa, Monmouth	16
Long Valley, Morris	25	Nutley, Essex	31	Rumson, Monmouth	16	Wanaque, Passaic	25
Lumberton, Burlington	14	<b>O</b>		Runnemede, Camden	13	Washington, Warren	26
Lyndhurst, Bergen	11	Oakhurst, Monmouth	16	Rutherford, Bergen	11	Watchung, Somerset	39
<b>M</b>		Oakland, Bergen	10	<b>S</b>		Wayne, Passaic	10
Madison, Morris	25	Oaklyn, Camden	12	Saddle Brook Township, Bergen	11	Weehawken, Hudson	01
Magnolia, Camden	13	Ocean City, Cape May	27	Saddle River Borough, Bergen	10	Wenonah, Gloucester	14
Mahwah, Bergen	10	Ocean Grove, Monmouth	16	Salem, Salem	14	West Belmar, Monmouth	17
Manasquan, Monmouth	17	Oceanport, Monmouth	16	Sayreville, Middlesex	40	West Caldwell, Essex	24
Mantoloking, Ocean	27	Ogdensburg, Sussex	26	Scotch Plains, Union	39	West Cape May, Cape May	27
Manville, Somerset	25	Old Bridge, Middlesex	40	Sea Bright, Monmouth	16	Westfield, Union	39
Maple Shade, Burlington	14	Oldman, Salem	14	Seabrook Farms, Cumberland	27	West Long Branch, Monmouth	16
Maplewood, Essex	31	Old Tappan, Bergen	10	Sea Girt, Monmouth	17	West Milford, Passaic	25
Margate, Atlantic	27	Oradell, Bergen	10	Sea Isle City, Cape May	27	West New York, Hudson	01
Matawan, Monmouth	16	Orange, Essex	38	Seaside Heights, Ocean	27	West Orange, Essex	31
Maurice River, Cumberland	27	Oxford, Warren	26	Seaside Park, Ocean	27	West Paterson, Passaic	03
Mays Landing, Atlantic	27	<b>P</b>		Secaucus, Hudson	01	Westville, Gloucester	14
Maywood, Bergen	11	Palisades Park, Bergen	11	Shore Hills, Morris	25	Westwood, Bergen	10
Medford, Burlington	14	Palmyra, Burlington	14	Short Hills, Essex	31	Wharton, Morris	25
Medford Lakes, Burlington	14	Paramus, Bergen	10	Shrewsbury, Monmouth	16	Whippany, Morris	25
Mendham, Morris	25	Park Ridge, Bergen	10	Smoke Rise, Morris	25	Wildwood, Cape May	27
Menlo Park, Middlesex	40	Parsippany-Troy Hills, Morris	25	Somerdale, Camden	13	Williamstown, Gloucester	14
Merchantville, Camden	12	Passaic, Passaic	03	Somers Point, Atlantic	27	Woodbine, Cape May	27
Metuchen, Middlesex	40	Paterson, Passaic	03	Somerville, Somerset	25	Woodbridge, Middlesex	08
Middlesex, Middlesex	40	Paulsboro, Gloucester	14	South Amboy, Middlesex	40	Woodbury, Gloucester	14
Middletown, Monmouth	16	Peapack-Gladstone, Somerset	25	South Bound Brook, Somerset	25	Woodbury Heights, Gloucester	14
Midland Park, Bergen	10	Pemberton, Burlington	14	South Orange, Essex	31	Woodcliff, Bergen	11
Milford, Hunterdon	26	Pennington, Mercer	15	South Plainfield, Middlesex	40	Woodcliff, Hudson	01
Millburn, Essex	31	Pennsauken, Camden	12	South River, Middlesex	40	Woodcliff Lake, Bergen	10
Millington, Morris	25	Penns Grove, Salem	14	South Toms River, Ocean	27	Wood-Lynne, Camden	12
Milltown, Middlesex	40	Perth Amboy, Middlesex	08	Spotswood, Middlesex	40	Wood-Ridge, Bergen	11
Millville, Cumberland	27	Phillipsburg, Warren	26	Springfield, Union	39	Woodstown, Salem	14
Monmouth Beach, Monmouth	16	Pine Beach, Ocean	27	Spring Lake, Monmouth	17	Wrightstown, Burlington	14
Montclair, Essex	31	Pine Hill, Camden	13	Spring Lake Heights, Monmouth	17	Wyckoff, Bergen	10
Montvale, Bergen	10	Pitman, Gloucester	14				
Montville, Morris	25	Pittsgrove, Salem	14				
Moonachie, Bergen	11						
Moorestown, Burlington	14						
Morris Plains, Morris	25						
Morristown, Morris	25						
Mountain Lakes, Morris	25						

NOTE: Refer to an atlas or map for places not listed.

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# NEW JERSEY AUTOMOBILE INSURANCE PLAN

## LIABILITY

### SUPPLEMENT OF RULES AND RATES FOR PRIVATE PASSENGER AUTOMOBILES

#### Supplement I

The rates applicable to private passenger automobiles (non-fleet), as defined herein, are included in this Supplement. Such rates are for limits of liability of \$10,000/20,000 bodily injury liability and \$5,000 property damage liability. Additional charges determined in accordance with the provisions set forth in Section 16 of the Plan are to be applied to the Class 4A rates in this Supplement.

#### **Rule 1. DEFINITION**

- A. A private passenger automobile is a motor vehicle of the private passenger, station wagon or jeep type that is not used as a public or livery conveyance for passengers nor rented to others without a driver. This term excludes motorcycles, motorized bicycles, powercycles, motorized scooters, and other similar motorized vehicles of the private passenger type.
- ★ B. A motor vehicle with a pick-up body, a delivery sedan or a panel truck owned by an individual, or husband and wife who are residents of the same household, and not customarily used in the occupation, profession or business of the insured other than farming or ranching or in the course of driving to or from work shall be classified and rated as a private passenger automobile.

#### **Rule 2. RATE DETERMINATION**

The bodily injury and property damage basic limits rates for an automobile classified or rated as a private passenger automobile are determined as follows:

- A. Refer to the Private Passenger Automobile Classifications Rule to determine the applicable classification. If the risk falls within two or more classifications the highest rated classification shall apply.
- B. Refer to Territory Sheets of this Plan to determine the schedule number of the territory to be used. The territory in which the automobile is principally garaged is the applicable territory except in the case of automobiles used by salesmen or solicitors or others with similar duties requiring the operation of an automobile in more than one rating territory. Such automobiles shall be assigned to the territory determined by the place of principal garaging if there is such a place. Otherwise the residential address of the operator shall be used as a basis for determining the rating territory. If the residential address of the operator cannot be determined, the business address of the operator shall be used.
- C. Refer to Rate Sheets of this Supplement where the rates for the classification determined by (A) will be found under the territory schedule determined by (B).
- D. Refer to the Two or More Automobile Credit Rule and the Driver Training Credit Rule for any discounts applicable to the rates determined under (A) to (C).
- E. Irrespective of the classification of the risk, additional charges under Section 16 shall be determined by applying the proper percentage to the Class 4A premium for the appropriate rating territory.

#### **Rule 3. PRIVATE PASSENGER AUTOMOBILE CLASSIFICATIONS**

- A. Private Passenger Automobiles owned by an individual or owned jointly by two or more relatives who are residents in the same household shall be classified as follows: (Refer to Section H of this Rule for the definitions of terms.)  
There are no youthful operators, the automobile is not used in business but may be driven to or from work—

(4A) if driven to or from work less than three road miles one way and there is no operator age 65 or over;

(4AS) if driven to or from work less than three road miles one way and there is an operator age 65 or over;

(4B) if driven to or from work three or more but less than ten road miles one way and there is no operator age 65 or over;

(4BS) if driven to or from work three or more but less than ten road miles one way and there is an operator age 65 or over;

(4C) if driven to or from work ten or more road miles one way and there is no operator age 65 or over;

(4CS) if driven to or from work ten or more road miles one way and there is an operator age 65 or over;

(4AF) if qualified as farm use and there is no operator age 65 or over;

(4AFS) if qualified as farm use and there is an operator age 65 or over;

(5A) No Farm Use. There is no farm use but there is an unmarried female under 21 years of age who is an operator of the automobile.

(5AF) Farm Use. There is farm use and there is an unmarried female under 21 years of age who is an operator of the automobile.

(6A) No Farm Use. There is no farm use but there is a married male under 21 years of age who is an operator of the automobile.

(6AF) Farm Use. There is farm use and there is a married male under 21 years of age who is an operator of the automobile.

(6B) No Farm Use. There is no farm use but there is a married male 21 or more years of age but less than 25 years of age who is an operator of the automobile.

(6BF) Farm Use. There is farm use and there is a married male 21 or more years of age but less than 25 years of age who is an operator of the automobile.

(7A) No Farm Use. There is no farm use but there is an unmarried male under 21 years of age who is an operator of the automobile but who is not the owner or principal operator.

(7AF) Farm Use. There is farm use and there is an unmarried male under 21 years of age who is an operator of the automobile but who is not the owner or principal operator.

(7B) No Farm Use. There is no farm use but there is an unmarried male 21 or more years of age but less than 25 years of age who is an operator of the automobile but who is not the owner or principal operator.

(7BF) Farm Use. There is farm use and there is an unmarried male 21 or more years of age but less than 25 years of age who is an operator of the automobile but who is not the owner or principal operator.

(8A) No Farm Use. There is no farm use but there is an unmarried male less than 21 years of age who is an owner or principal operator.

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(8AF) Farm Use. There is farm use and there is an unmarried male less than 21 years of age who is an owner or principal operator.

(8B) No Farm Use. There is no farm use but there is an unmarried male 21 or more years of age but less than 25 years of age who is an owner or principal operator.

(8BF) Farm Use. There is farm use and there is an unmarried male 21 or more years of age but less than 25 years of age who is an owner or principal operator.

(8C) No Farm Use. There is no farm use but there is an unmarried male 25 or more years of age but less than 30 years of age who is an owner or principal operator.

(8CF) Farm Use. There is farm use and there is an unmarried male 25 or more years of age but less than 30 years of age who is an owner or principal operator.

There is business use of the automobile—

(9A) If individually owned with no youthful operator and no operator age 65 or over.

(9AS) If individually owned with no youthful operator and there is an operator age 65 or over.

(9B) If not individually owned.

- B. Changes in classification during the term of a policy shall be computed pro rata on the basis of the premiums in effect at the time of the change. A change of classification as a result of the attained age of an operator of the automobile may be effected only on a short rate basis.
- C. Private passenger automobiles owned by a corporation, co-partnership or unincorporated association shall be rated as Class 9A, except:
1. Private passenger automobiles owned by a family co-partnership or corporation, principally garaged on a farm or ranch and neither used in any occupation other than farming or ranching nor customarily used in going to or from work other than farming or ranching, shall be rated at the applicable "Farm Automobile" classification.
  2. Private passenger automobiles owned jointly by two or more relatives who are resident in the same household shall be classified as if owned by an individual.
- D. Private passenger automobiles owned by a clergyman shall not be considered as used for business or driven to or from work, provided the operation of the automobile is limited to the normal duties of a clergyman and pleasure use.
- E. An individual in active military service with the armed forces of the United States of America shall not be considered a resident in the household unless such individual customarily operates the automobile.
- F. If there is a "youthful operator" of the automobile who is unmarried neither the owner nor principal operator, and a resident student at a school, college or educational institution over 100 road miles from the place of principal garaging of the automobile, the following provisions shall apply (subject to Section G):
- a. if such operator is a female under 21 years of age, classify and rate as Class 4A, 4B, 4C or 4AF;
  - b. if such operator is a male under 21 years of age, classify and rate as Class 6A or 6AF;
  - c. if such operator is a male 21 or more but under 25 years of age, classify and rate as Class 6B or 6BF;
- G. If there are two or more private passenger automobiles in the same household as the applicant, the rating elements of this rule shall be applied separately to the number of automobiles equal to the number of "youthful operators". The age of the "youthful operator" shall be disregarded for the purpose of rating automobiles in ex-

cess of the number of such operators. If the number of youthful operators exceeds the number of automobiles, the classifications with the highest rates shall apply.

- H. The following terms used in the classification description in this Rule shall mean:
1. "Business Use" means that the use of the automobile is required by or customarily involved in the duties of the applicant or any other person customarily operating the automobile, in his occupation, profession or business, other than in going to or from his principal place of occupation, profession or business.
  2. "Farm Use" means that the automobile is principally garaged on a farm or ranch and it is not customarily used in going to or from work other than farming or ranching and is not used in any occupation other than farming or ranching.
  3. "Driven to or from work" means that the automobile is customarily used in the course of driving to or from work.
    - a. The term "customarily" shall include the use of automobiles in a car-pool or other share-the-ride arrangements.
    - b. An automobile driven part way to or from work, such as to a railroad or bus depot, shall be considered as driven to or from work whether or not the automobile is parked at the depot during the day.
  4. "Youthful Operator" means an applicant or any other operator of the automobile resident in the same household as the applicant or who customarily operates the automobile, as follows:
    - (a) An unmarried female under 21 years of age;
    - (b) A married male under 25 years of age;
    - (c) An unmarried male under 25 years of age who is not an owner or principal operator;
    - (d) An unmarried male under 30 years of age who is an owner or principal operator.
  5. "Age" means the age attained on the most recent birthday.
  6. "Married" means a married person living with his spouse and includes a person widowed, divorced or legally separated only if such person has custody of a child resident in his household.

### **Rule 4. TWO OR MORE AUTOMOBILES CREDIT**

- A. This rule does not apply to automobiles that are part of a fleet written under the Fleet Plan Rule or subject to experience rating.
- B. If a policy insures two or more private passenger automobiles owned by an individual or owned by husband and wife resident in the same household and such automobiles are not antique private passenger automobiles the rates otherwise applicable shall be reduced 20% on all Class 4 automobiles and 10% on all other individually owned automobiles.

### **Rule 5. DRIVER TRAINING CREDIT**

Private passenger automobiles which would otherwise be written at the Class 5A, 6A, 7A, 8A, 5AF, 6AF, 7AF, or 8AF rates shall be subject to a driver training credit of 10% where satisfactory evidence (certificate signed by school official) is presented that the applicant if an operator of the automobile under 21 years of age and every operator of the automobile under 21 years of age resident in the same household as the applicant or who customarily operates the automobile has successfully completed a driver education course meeting the following standards:

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1. The course was sponsored by a recognized secondary school, college or university and conducted by certified instructors.
2. The course had the official approval of the State Department of Education or other responsible educational agency.
3. The course was composed of a minimum of 30 clock hours for classroom instruction plus a minimum of 6 clock hours per student in the practice driving phase. The practice driving requirement may be met in either of the following ways:
  - a. A minimum of 6 clock hours per student for actual driving experience exclusive of observation time in the car. In this case, time spent in an approved simulated practice driving trainer, the use of which is authorized by the State Department of Education or other responsible educational agency, may be counted as part of the required 30 clock hours of classroom instruction.
  - b. A minimum of 3 clock hours per student for actual driving experience exclusive of observation time in the car, and a minimum of 12 clock hours per student in an approved device which simulates practice driving the use of which is authorized by the State Department of Education or other responsible educational agency. In this case only the time spent in excess of 12 clock hours may be counted as part of the required 30 clock hours of classroom instruction.

- C. For increased limits of \$25,000/50,000 bodily injury liability and \$10,000 property damage liability or \$50,000/100,000 bodily injury liability and \$10,000 property damage liability, written in accordance with Section 10 A-1-3, the following factors shall apply:

<b>B. I. Limits—All Automobiles</b>	<b>Factor ★</b>
25/50 .....	1.46
50/100 .....	1.70

**P. D. Limit of \$10,000**

1. **For the following vehicles**
  - (a) Private passenger type.
  - (b) Cost of hire insurance for private passenger type.
  - (c) Employers non-ownership liability.
  - (d) Named non-owner policies.
  - (e) Use of other automobiles—limited form ..... 1.07
2. For commercial automobiles rated as long haul truckmen ..... 1.21
3. For all other automobiles..... 1.14

**Rule 6. CERTIFIED RISKS-FINANCIAL RESPONSIBILITY LAWS**

The bodily injury and property damage total policy premium for a risk on which a certificate of insurance is filed to comply with the requirements of an automobile financial responsibility law shall be increased by 10%.

**Rule 7. INCREASED LIMITS**

- A. In accordance with Section 10 of this Plan, coverage may be provided for limits in excess of the limits required under the provisions of the financial responsibility law of the state in which the automobile is principally garaged, to comply with the provisions of the financial responsibility laws of one or more states. The application of the higher limits shall be restricted in accordance with the applicable endorsement to apply only while the motor vehicle is being operated in the state with the higher financial responsibility limits. The premium for such coverage shall be 75% of the appropriate increased limits premium applicable for the coverage afforded and shall be subject to a minimum premium of \$2.00 for the period of coverage.
- B. The following bodily injury limits factors apply to increased limits coverage written in accordance with paragraph A. above:

★ <b>B. I. Limits</b>	<b>Factor</b>
10/20 .....	1.00
20/20 .....	1.11
15/30 .....	1.12
20/40 .....	1.19
25/50 .....	1.23
35/35 .....	1.22
50/100 .....	1.35
100/200 .....	1.45
100/300 .....	1.49

**Rule 8. PROTECTION AGAINST UNINSURED MOTORISTS INSURANCE**

- A. Protection Against Uninsured Motorists Insurance for Owners (Bodily Injury and Property Damage) (Class Code: Refer to Statistical Plan).

This form of automobile insurance shall be offered in connection with every automobile liability policy delivered or issued for delivery in the State of New Jersey, with respect to any motor vehicle registered or principally garaged in the state. The named insured shall in writing elect to accept or reject the offer of coverage and, accordingly, upon receipt by the insurer of the written election, such coverage shall either be afforded in or omitted from the policy.

**Rates—All Territories—**The rate for such coverage for each automobile registered or principally garaged in New Jersey shall be as follows:

<b>Limits</b>	<b>Rate</b>
\$10,000/20,000 B.I. and \$5,000 P.D.	\$5

**Limits—**The rate for this coverage is for limits of liability of \$10,000/20,000 bodily injury and, subject to an exclusion of the first \$100, to a limit of \$5,000 property damage.

**Additional Persons—**This insurance may be extended to any person who does not own an automobile, at a rate of \$5 per named individual, provided such individual is an executive officer, partner or employee of the insured named in the policy.

- B. **Modification—**The premium shall not be subject to modification under the provisions of any rating plan or other Manual rule.

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SUPPLEMENT I

NEW JERSEY AUTOMOBILE INSURANCE PLAN

**AUTOMOBILE LIABILITY INSURANCE PRIVATE PASSENGER RATES★**

For Limits of \$10,000/\$20,000 B.I. and \$5,000 P.D.

Type and Class	Territory Schedule and Code							
	Terr. 01		Terr. 02		Terr. 03		Terr. 04	
	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
<b>Private Pass.</b>								
Class 4A.	\$ 91	\$ 42	\$107	\$ 54	\$ 67	\$ 40	\$ 69	\$ 39
Class 4AS.	86	40	102	51	64	38	66	37
Class 4B.	105	48	123	62	77	46	79	45
Class 4BS.	100	46	118	59	74	44	76	43
Class 4C.	127	59	150	76	94	56	97	55
Class 4CS.	123	57	144	73	90	54	93	53
Class 4AF.	77	36	91	46	57	34	59	33
Class 4AFS.	73	34	86	43	54	32	55	31
Class 5A, 5AF.	146	67	171	86	107	64	110	62
Class 6A, 6AF.	182	84	214	108	134	80	138	78
Class 6B, 6BF.	137	63	161	81	101	60	104	59
Class 7A, 7AF.	228	105	268	135	168	100	173	98
Class 7B, 7BF.	155	71	182	92	114	68	117	66
Class 8A, 8AF.	305	141	358	181	224	134	231	131
Class 8B, 8BF.	214	99	251	127	157	94	162	92
Class 8C, 8CF.	146	67	171	86	107	64	110	62
Class 9A, 9B.	132	61	155	78	97	58	100	57
Class 9AS.	127	59	150	76	94	56	97	55

Type and Class	Territory Schedule and Code							
	Terr. 05		Terr. 06		Terr. 07		Terr. 08	
	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
<b>Private Pass.</b>								
Class 4A.	\$ 75	\$ 37	\$ 58	\$ 41	\$ 94	\$ 42	\$ 89	\$ 34
Class 4AS.	71	35	55	39	89	40	85	32
Class 4B.	86	43	67	47	108	48	102	39
Class 4BS.	83	41	64	45	103	46	98	37
Class 4C.	105	52	81	57	132	59	125	48
Class 4CS.	101	50	78	55	127	57	120	46
Class 4AF.	64	31	49	35	80	36	76	29
Class 4AFS.	60	30	46	33	75	34	71	27
Class 5A, 5AF.	120	59	93	66	150	67	142	54
Class 6A, 6AF.	150	74	116	82	188	84	178	68
Class 6B, 6BF.	113	56	87	62	141	63	134	51
Class 7A, 7AF.	188	93	145	103	235	105	223	85
Class 7B, 7BF.	128	63	99	70	160	71	151	58
Class 8A, 8AF.	251	124	194	137	315	141	298	114
Class 8B, 8BF.	176	87	136	96	221	99	209	80
Class 8C, 8CF.	120	59	93	66	150	67	142	54
Class 9A, 9B.	109	54	84	59	136	61	129	49
Class 9AS.	105	52	81	57	132	59	125	48

Effective June 1, 1971

## AUTOMOBILE LIABILITY INSURANCE PRIVATE PASSENGER RATES★

For Limits of \$10,000/\$20,000 B.I. and \$5,000 P.D.

Type and Class	Territory Schedule and Code							
	Terr. 10		Terr. 11		Terr. 12		Terr. 13	
	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
<b>Private Pass.</b>								
Class 4A.	\$ 58	\$ 37	\$ 63	\$ 39	\$ 72	\$ 36	\$ 78	\$ 37
Class 4AS.	55	35	60	37	68	34	74	35
Class 4B.	67	43	72	45	83	41	90	43
Class 4BS.	64	41	69	43	79	40	86	41
Class 4C.	81	52	88	55	101	50	109	52
Class 4CS.	78	50	85	53	97	49	105	50
Class 4AF.	49	31	54	33	61	31	66	31
Class 4AFS.	46	30	50	31	58	29	62	30
Class 5A, 5AF.	93	59	101	62	115	58	125	59
Class 6A, 6AF.	116	74	126	78	144	72	156	74
Class 6B, 6BF.	87	56	95	59	108	54	117	56
Class 7A, 7AF.	145	93	158	98	180	90	195	93
Class 7B, 7BF.	99	63	107	66	122	61	133	63
Class 8A, 8AF.	194	124	211	131	241	121	261	124
Class 8B, 8BF.	136	87	148	92	169	85	183	87
Class 8C, 8CF.	93	59	101	62	115	58	125	59
Class 9A, 9B.	84	54	91	57	104	52	113	54
Class 9AS.	81	52	88	55	101	50	109	52

Type and Class	Territory Schedule and Code							
	Terr. 14		Terr. 15		Terr. 16		Terr. 17	
	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
<b>Private Pass.</b>								
Class 4A.	\$ 57	\$ 34	\$ 48	\$ 31	\$ 69	\$ 36	\$ 65	\$ 33
Class 4AS.	54	32	46	29	66	34	62	31
Class 4B.	66	39	55	36	79	41	75	38
Class 4BS.	63	37	53	34	76	40	72	36
Class 4C.	80	48	67	43	97	50	91	46
Class 4CS.	77	46	65	42	93	49	88	45
Class 4AF.	48	29	41	26	59	31	55	28
Class 4AFS.	46	27	38	25	55	29	52	26
Class 5A, 5AF.	91	54	77	50	110	58	104	53
Class 6A, 6AF.	114	68	96	62	138	72	130	66
Class 6B, 6BF.	86	51	72	47	104	54	98	50
Class 7A, 7AF.	143	85	120	78	173	90	163	83
Class 7B, 7BF.	97	58	82	53	117	61	111	56
Class 8A, 8AF.	191	114	161	104	231	121	218	111
Class 8B, 8BF.	134	80	113	73	162	85	153	78
Class 8C, 8CF.	91	54	77	50	110	58	104	53
Class 9A, 9B.	83	49	70	45	100	52	94	48
Class 9AS.	80	48	67	43	97	50	91	46

Effective June 1, 1971

**AUTOMOBILE LIABILITY INSURANCE PRIVATE PASSENGER RATES★**

For Limits of \$10,000/\$20,000 B.I. and \$5,000 P.D.

Type and Class	Territory Schedule and Code							
	Terr. 19		Terr. 22		Terr. 23		Terr. 24	
	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
<b>Private Pass.</b>								
Class 4A.	\$101	\$ 53	\$ 73	\$ 39	\$ 70	\$ 39	\$ 59	\$ 40
Class 4AS.	96	50	69	37	67	37	56	38
Class 4B.	116	61	84	45	81	45	68	46
Class 4BS.	111	58	80	43	77	43	65	44
Class 4C.	141	74	102	55	98	55	83	56
Class 4CS.	136	72	99	53	95	53	80	54
Class 4AF.	86	45	62	33	60	33	50	34
Class 4AFS.	81	42	58	31	56	31	47	32
Class 5A, 5AF.	162	85	117	62	112	62	94	64
Class 6A, 6AF.	202	106	146	78	140	78	118	80
Class 6B, 6BF.	152	80	110	59	105	59	89	60
Class 7A, 7AF.	253	133	183	98	175	98	148	100
Class 7B, 7BF.	172	90	124	66	119	66	100	68
Class 8A, 8AF.	338	178	245	131	235	131	198	134
Class 8B, 8BF.	237	125	172	92	165	92	139	94
Class 8C, 8CF.	162	85	117	62	112	62	94	64
Class 9A, 9B.	146	77	106	57	102	57	86	58
Class 9AS.	141	74	102	55	98	55	83	56

Type and Class	Territory Schedule and Code							
	Terr. 25		Terr. 26		Terr. 27		Terr. 31	
	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
<b>Private Pass.</b>								
Class 4A.	\$ 48	\$ 32	\$ 40	\$ 29	\$ 62	\$ 32	\$ 63	\$ 40
Class 4AS.	46	30	38	28	59	30	60	38
Class 4B.	55	37	46	33	71	37	72	46
Class 4BS.	53	35	44	32	68	35	69	44
Class 4C.	67	45	56	41	87	45	88	56
Class 4CS.	65	43	54	39	84	43	85	54
Class 4AF.	41	27	34	25	53	27	54	34
Class 4AFS.	38	26	32	23	50	26	50	32
Class 5A, 5AF.	77	51	64	46	99	51	101	64
Class 6A, 6AF.	96	64	80	58	124	64	126	80
Class 6B, 6BF.	72	48	60	44	93	48	95	60
Class 7A, 7AF.	120	80	100	73	155	80	158	100
Class 7B, 7BF.	82	54	68	49	105	54	107	68
Class 8A, 8AF.	161	107	134	97	208	107	211	134
Class 8B, 8BF.	113	75	94	68	146	75	148	94
Class 8C, 8CF.	77	51	64	46	99	51	101	64
Class 9A, 9B.	70	46	58	42	90	46	91	58
Class 9AS.	67	45	56	41	87	45	88	56

Effective June 1, 1971

NEW JERSEY AUTOMOBILE INSURANCE PLAN

**AUTOMOBILE LIABILITY INSURANCE PRIVATE PASSENGER RATES★**

For Limits of \$10,000/\$20,000 B.I. and \$5,000 P.D.

Type and Class	Territory Schedule and Code					
	Terr. 38		Terr. 39		Terr. 40	
	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
<b>Private Pass.</b>						
Class 4A.	\$ 81	\$ 45	\$ 51	\$ 35	\$ 66	\$ 34
Class 4AS.	77	43	48	33	63	32
Class 4B.	93	52	59	40	76	39
Class 4BS.	89	50	56	39	73	37
Class 4C.	113	63	71	49	92	48
Class 4CS.	109	61	69	47	89	46
Class 4AF.	69	38	43	30	56	29
Class 4AFS.	65	36	41	28	53	27
Class 5A, 5AF.	130	72	82	56	106	54
Class 6A, 6AF.	162	90	102	70	132	68
Class 6B, 6BF.	122	68	77	53	99	51
Class 7A, 7AF.	203	113	128	88	165	85
Class 7B, 7BF.	138	77	87	60	112	58
Class 8A, 8AF.	271	151	171	117	221	114
Class 8B, 8BF.	190	106	120	82	155	80
Class 8C, 8CF.	130	72	82	56	106	54
Class 9A, 9B.	117	65	74	51	96	49
Class 9AS.	113	63	71	49	92	48

Effective June 1, 1971

NEW JERSEY AUTOMOBILE INSURANCE PLAN

Private Passenger Car Medical Payments Rates ★

\$1,000 Limits

Type and Class	Territory Schedule and Code				
	Terr. 01, 07, 08 \$1,000	Terr. 02, 19 \$1,000	Terr. 03, 04, 05, 12, 13, 16, 22, 23, 38, 40, \$1,000	Terr. 06, 10, 11, 14, 17, 24, 27, 31, 39, \$1,000	Terr. 15, 25, 26 \$1,000
<b>Private Pass.</b>					
Class 4A.	\$ 9	\$10	\$ 8	\$ 6	\$ 5
Class 4AS.	9	10	8	6	5
Class 4B.	10	11	9	7	5
Class 4BS.	10	11	9	6	5
Class 4C.	12	13	10	8	6
Class 4CS.	11	13	10	7	6
Class 4AF.	8	9	7	5	5
Class 4AFS.	8	8	7	5	4
Class 5A, 5AF.	13	15	12	8	7
Class 6A, 6AF.	16	18	14	10	8
Class 6B, 6BF.	13	14	11	8	7
Class 7A, 7AF.	20	22	17	12	10
Class 7B, 7BF.	14	16	12	9	7
Class 8A, 8AF.	25	29	22	15	12
Class 8B, 8BF.	18	21	16	11	9
Class 8C, 8CF.	13	15	12	8	7
Class 9A, 9B.	12	14	11	8	6
Class 9AS.	12	13	10	8	6

Effective June 1, 1971

NEW JERSEY AUTOMOBILE INSURANCE PLAN

SUPPLEMENT OF RULES AND RATES FOR  
AUTOMOBILE PHYSICAL DAMAGE COVERAGE

SUPPLEMENT I

The rates applicable to individually owned non-fleet vehicles, as defined herein, are included in this Supplement. Such rates are for the coverages specified herein. Additional charges determined in accordance with the provisions set forth in Section 16 of the Plan are to be applied to the collision rates as specified in Rule 2H below.

**Rule 1. DEFINITIONS**

**A. Private Passenger**

1. A private passenger automobile is a motor vehicle of the private passenger, station wagon or jeep type that is not used as a public or livery conveyance for passengers nor rented to others without a driver. This term excludes motorcycles, motorized bicycles, powercycles, motorized scooters, golfmobiles, snowmobiles and other similar motorized vehicles of the private passenger type.
2. A motor vehicle with a pick-up body, a delivery sedan or a panel truck owned by an individual, or husband and wife who are residents of the same household, and not customarily used in the occupation, profession or business of the insured other than farming or ranching or in the course of driving to or from work shall be classified and rated as a private passenger automobile.

**★ B. Light Commercial**

1. A motor vehicle of the truck type (including vehicles of the pick-up, express, sedan delivery and panel delivery types) with a gross weight of 7,800 pounds or less shall be classified and rated as Light Commercial.

NOTE: Vehicles equipped with a fifth wheel or coupling for towing trailers, auto homes or similar type vehicles solely for recreational purposes shall not be classified as Light Commercial. Vehicles equipped with a fifth wheel or coupling for towing trailers, auto homes or similar type vehicles used for commercial purposes shall not be eligible for physical damage coverage under this Plan.

2. Motor vehicles of the private passenger type that have been altered and are used for retail or wholesale delivery shall be classified and rated as Light Commercial.

**C. Motorcycles**

This term includes motorcycles, motorized bicycles, powercycles, motorized scooters, and other similar motorized vehicles.

**★ D. Recreational Trailers and Camper Bodies**

1. Recreational Trailer

A movable structure equipped as mobile living quarters (with or without bathroom facilities), identified by the manufacturer as a Travel or Camper Trailer, constructed on a chassis with a wheeled running gear, not self-propelled and designed to be towable by a private passenger automobile or pick-up provided:

- (a) it is used for purposes of travel, recreation and vacation; and
- (b) the owner maintains a separate and permanent residence other than the Recreational Trailer.

**★ 2. Camper Bodies**

A portable camper body equipped as mobile living quarters.

**Rule 2. RATE DETERMINATION**

- A. Refer to Territory Sheets of this Plan to determine the schedule number of the territory to be used. The territory in which the automobile is principally garaged is the applicable territory except in the case of automobiles used by salesmen or solicitors or others with similar duties requiring the operation of an automobile in more than one rating territory. Such automobiles shall be assigned to

the territory determined by the place of principal garaging if there is such a place. Otherwise the residential address of the operator shall be used as a basis for determining the rating territory. If the residential address of the operator cannot be determined, the business address of the operator shall be used.

- B. Refer to the Symbol and Identification Section of the Automobile Manual published by the Insurance Services Office for the appropriate symbol.
- C. Refer to the Private Passenger Automobile Classifications Rule in the Liability Supplement of Rules and Rates for Private Passenger Automobiles to determine the applicable classification for private passenger automobiles and motorcycles.
- D. Age Groups—Refer to Rule 3 of this Supplement.
- E. Refer to the appropriate pages where the premiums for the classification determined by (C) will be found opposite the appropriate age group and symbol under the territory schedule determined by (A).
- F. Refer to the "Two or More Automobiles Credit" rule contained in this Supplement. (See Section 4.)
- G. Refer to the "Driver Training Credit" rule in the liability Supplement of Rules and Rates for Private Passenger Automobiles. (Not applicable to motorcycles.)
- H. If surcharges are applicable under Section 16 of this Plan, they shall be applied as follows:
  1. For private passenger non-fleet and motorcycles, the surcharge is to be applied to the Class 4A collision rate in this Supplement.
  2. For light commercial and recreational trailers, the surcharge is to be applied to the collision rate determined in accordance with (A) to (G) above.

**Rule 3. AGE GROUPS**

Private Passenger Automobiles and Motorcycles

Age Groups	Definitions
1	All automobiles of the current model year
2	All automobiles of the first preceding model year
3	All automobiles of the second preceding model year
4	All automobiles of the third preceding model year
5	All automobiles of the fourth preceding model year
6	All other automobiles

Note: For the purposes of this definition the current model year shall change effective October 1st of each calendar year regardless of actual introductory dates of the several makes and models.

Light Commercial

Age Groups	Automobiles Purchased New Prior to Date Insurance Attaches
1	Not more than 6 months
2	More than 6 months, not more than 18 months
3	More than 18 months, not more than 30 months
4	More than 30 months

Note: When the original date of purchase of a used or second-hand automobile cannot be ascertained, May 1st of the year of model shall be used for the purpose of determining the proper premium group.

**Rule 4. TWO OR MORE AUTOMOBILES CREDIT**

If a policy insures two or more private passenger automobiles owned by an individual or owned by husband and wife resident in the same household the rates otherwise applicable shall be reduced 10%.



**PHYSICAL DAMAGE RATES**

**\$100 Deductible Comprehensive**

Territories 01, 05, 23

Private Passenger Cars

Symbol Group	Age Group	4A-4AS 4B-4BS 4C-4CS	5A 6A-6B 7A-7B 8C	8A-8B	9A-9AS 9B
1, 2	1	\$ 26	\$ 33	\$ 39	\$ 31
	2, 3	19	24	29	23
	4, 5	14	18	21	17
	6	12	15	18	14
3	1	34	43	51	41
	2, 3	26	33	39	31
	4, 5	19	24	29	23
	6	15	19	23	18
4	1	43	54	65	52
	2, 3	32	40	48	38
	4, 5	24	30	36	29
	6	19	24	29	23
5	1	58	73	87	70
	2, 3	43	54	65	52
	4, 5	32	40	48	38
	6	26	33	39	31
6	1	75	94	113	90
	2, 3	56	70	84	67
	4, 5	41	51	62	49
	6	34	43	51	41
7	1	95	119	143	114
	2, 3	71	89	107	85
	4, 5	52	65	78	62
	6	43	54	65	52

Territories 01, 05, 23

\$100 Deductible Collision

Private Passenger Cars

Symbol Group	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B	9A-9AS 9B
1, 2	1	\$186	\$233	\$326	\$279	\$372	\$558	\$419	\$223
	2, 3	139	174	243	209	278	417	313	167
	4, 5	122	153	214	183	244	366	275	146
	6	102	128	179	153	204	306	230	122
3	1	211	264	369	317	422	633	475	253
	2, 3	159	199	278	239	318	477	358	191
	4, 5	136	170	238	204	272	408	306	163
	6	117	146	205	176	234	351	263	140
4	1	248	310	434	372	496	744	558	298
	2, 3	186	233	326	279	372	558	419	223
	4, 5	161	201	282	242	322	483	362	193
	6	136	170	238	204	272	408	306	163
5	1	298	373	522	447	596	894	671	358
	2, 3	223	279	390	335	446	669	502	268
	4, 5	193	241	338	290	386	579	434	232
	6	164	205	287	246	328	492	369	197
6	1	347	434	607	521	694	1041	781	416
	2, 3	260	325	455	390	520	780	585	312
	4, 5	226	283	396	339	452	678	509	271
	6	191	239	334	287	382	573	430	229
7	1	397	496	695	596	794	1191	893	476
	2, 3	298	373	522	447	596	894	671	358
	4, 5	258	323	452	387	516	774	581	310
	6	218	273	382	327	436	654	491	262

**Farm Automobiles:** For Classes 5, 6, 7 and 8 charge 85% of the above Non-Farm Premiums. For Class 4, charge 75% of the above Non-Farm Premiums.

The comprehensive and collision rates are displayed separately solely for the purpose of application of the surcharge of Section 16 to the collision premiums and it is not to be construed that the comprehensive coverage may be purchased alone.

Effective June 1, 1971

PHYSICAL DAMAGE RATES



\$100 Deductible Comprehensive

Territory 02

Private Passenger Cars

Symbol Group	Age Group	4A-4AS 4B-4BS 4C-4CS	5A 6A-6B 7A-7B 8C	8A-8B	9A-9AS 9B
1, 2	1	\$ 31	\$ 39	\$ 47	\$ 37
	2, 3	23	29	35	28
	4, 5	17	21	26	20
	6	14	18	21	17
3	1	41	51	62	49
	2, 3	31	39	47	37
	4, 5	22	28	33	26
	6	18	23	27	22
4	1	51	64	77	61
	2, 3	38	48	57	46
	4, 5	28	35	42	34
	6	23	29	35	28
5	1	69	86	104	83
	2, 3	52	65	78	62
	4, 5	38	48	57	46
	6	31	39	47	37
6	1	89	111	134	107
	2, 3	67	84	101	80
	4, 5	49	61	74	59
	6	40	50	60	48
7	1	112	140	168	134
	2, 3	84	105	126	101
	4, 5	62	78	93	74
	6	50	63	75	60

Territory 02

\$100 Deductible Collision

Private Passenger Cars

Symbol Group	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B	9A-9AS 9B
1, 2	1	\$251	\$314	\$439	\$377	\$502	\$753	\$565	\$301
	2, 3	187	234	327	281	374	561	421	224
	4, 5	164	205	287	246	328	492	369	197
	6	137	171	240	206	274	411	308	164
3	1	284	355	497	426	568	852	639	341
	2, 3	214	268	375	321	428	642	482	257
	4, 5	184	230	322	276	368	552	414	221
	6	157	196	275	236	314	471	353	188
4	1	334	418	585	501	668	1002	752	401
	2, 3	251	314	439	377	502	753	565	301
	4, 5	217	271	380	326	434	651	488	260
	6	184	230	322	276	368	552	414	221
5	1	401	501	702	602	802	1203	902	481
	2, 3	301	376	527	452	602	903	677	361
	4, 5	261	326	457	392	522	783	587	313
	6	220	275	385	330	440	660	495	264
6	1	468	585	819	702	936	1404	1053	562
	2, 3	351	439	614	527	702	1053	790	421
	4, 5	304	380	532	456	608	912	684	365
	6	257	321	450	386	514	771	578	308
7	1	534	668	935	801	1068	1602	1202	641
	2, 3	401	501	702	602	802	1203	902	481
	4, 5	347	434	607	521	694	1041	781	416
	6	294	368	515	441	588	882	662	353

**Farm Automobiles:** For Classes 5, 6, 7 and 8 charge 85% of the above Non-Farm Premiums. For Class 4, charge 75% of the above Non-Farm Premiums.

The comprehensive and collision rates are displayed separately solely for the purpose of application of the surcharge of Section 16 to the collision premiums and it is not to be construed that the comprehensive coverage may be purchased alone.

Effective June 1, 1971



**PHYSICAL DAMAGE RATES**

**\$100 Deductible Comprehensive**

Territory 03

Private Passenger Cars

Symbol Group	Age Group	4A-4AS 4B-4BS 4C-4CS	5A 6A-6B 7A-7B 8C	8A-8B	9A-9AS 9B
1, 2	1	\$ 14	\$ 18	\$ 21	\$ 17
	2, 3	11	14	17	13
	4, 5	8	10	12	10
	6	6	8	9	7
3	1	19	24	29	23
	2, 3	14	18	21	17
	4, 5	11	14	17	13
	6	9	11	14	11
4	1	24	30	36	29
	2, 3	18	23	27	22
	4, 5	13	16	20	16
	6	11	14	17	13
5	1	32	40	48	38
	2, 3	24	30	36	29
	4, 5	18	23	27	22
	6	15	19	23	18
6	1	42	53	63	50
	2, 3	31	39	47	37
	4, 5	23	29	35	28
	6	19	24	29	23
7	1	53	66	80	64
	2, 3	40	50	60	48
	4, 5	29	36	44	35
	6	24	30	36	29

Territory 03

**\$100 Deductible Collision**

Private Passenger Cars

Symbol Group	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B	9A-9AS 9B
1, 2	1	\$148	\$185	\$259	\$222	\$296	\$444	\$333	\$178
	2, 3	110	138	193	165	220	330	248	132
	4, 5	97	121	170	146	194	291	218	116
	6	81	101	142	122	162	243	182	97
3	1	167	209	292	251	334	501	376	200
	2, 3	126	158	221	189	252	378	284	151
	4, 5	108	135	189	162	216	324	243	130
	6	93	116	163	140	186	279	209	112
4	1	197	246	345	296	394	591	443	236
	2, 3	148	185	259	222	296	444	333	178
	4, 5	128	160	224	192	256	384	288	154
	6	108	135	189	162	216	324	243	130
5	1	236	295	413	354	472	708	531	283
	2, 3	177	221	310	266	354	531	398	212
	4, 5	154	193	270	231	308	462	347	185
	6	130	163	228	195	260	390	293	156
6	1	276	345	483	414	552	828	621	331
	2, 3	207	259	362	311	414	621	466	248
	4, 5	179	224	313	269	358	537	403	215
	6	152	190	266	228	304	456	342	182
7	1	315	394	551	473	630	945	709	378
	2, 3	236	295	413	354	472	708	531	283
	4, 5	205	256	359	308	410	615	461	246
	6	173	216	303	260	346	519	389	208

**Farm Automobiles:** For Classes 5, 6, 7 and 8 charge 85% of the above Non-Farm Premiums. For Class 4, charge 75% of the above Non-Farm Premiums.

The comprehensive and collision rates are displayed separately solely for the purpose of application of the surcharge of Section 16 to the collision premiums and it is not to be construed that the comprehensive coverage may be purchased alone.

Effective June 1, 1971

PHYSICAL DAMAGE RATES



\$100 Deductible Comprehensive

Territory 04

Private Passenger Cars

Symbol Group	Age Group	4A-4AS 4B-4BS 4C-4CS	5A 6A-6B 7A-7B 8C	8A-8B	9A-9AS 9B
1, 2	1	\$ 17	\$ 21	\$ 26	\$ 20
	2, 3	13	16	20	16
	4, 5	10	13	15	12
	6	8	10	12	10
3	1	23	29	35	28
	2, 3	17	21	26	20
	4, 5	13	16	20	16
	6	10	13	15	12
4	1	29	36	44	35
	2, 3	22	28	33	26
	4, 5	16	20	24	19
	6	13	16	20	16
5	1	39	49	59	47
	2, 3	29	36	44	35
	4, 5	21	26	32	25
	6	18	23	27	22
6	1	51	64	77	61
	2, 3	38	48	57	46
	4, 5	28	35	42	34
	6	23	29	35	28
7	1	64	80	96	77
	2, 3	48	60	72	58
	4, 5	35	44	53	42
	6	29	36	44	35

Territory 04

\$100 Deductible Collision

Private Passenger Cars

Symbol Group	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B	9A-9AS 9B
1, 2	1	\$138	\$173	\$242	\$207	\$276	\$414	\$311	\$166
	2, 3	103	129	180	155	206	309	232	124
	4, 5	90	113	158	135	180	270	203	108
	6	75	94	131	113	150	225	169	90
3	1	156	195	273	234	312	468	351	187
	2, 3	118	148	207	177	236	354	266	142
	4, 5	101	126	177	152	202	303	227	121
	6	86	108	151	129	172	258	194	103
4	1	184	230	322	276	368	552	414	221
	2, 3	138	173	242	207	276	414	311	166
	4, 5	120	150	210	180	240	360	270	144
	6	101	126	177	152	202	303	227	121
5	1	221	276	387	332	442	663	497	265
	2, 3	166	208	291	249	332	498	374	199
	4, 5	144	180	252	216	288	432	324	173
	6	121	151	212	182	242	363	272	145
6	1	258	323	452	387	516	774	581	310
	2, 3	193	241	338	290	386	579	434	232
	4, 5	167	209	292	251	334	501	376	200
	6	142	178	249	213	284	426	320	170
7	1	294	368	515	441	588	882	662	353
	2, 3	221	276	387	332	442	663	497	265
	4, 5	191	239	334	287	382	573	430	229
	6	162	203	284	243	324	486	365	194

**Farm Automobiles:** For Classes 5, 6, 7 and 8 charge 85% of the above Non-Farm Premiums. For Class 4, charge 75% of the above Non-Farm Premiums.

The comprehensive and collision rates are displayed separately solely for the purpose of application of the surcharge of Section 16 to the collision premiums and it is not to be construed that the comprehensive coverage may be purchased alone.

Effective June 1, 1971



**PHYSICAL DAMAGE RATES**

**\$100 Deductible Comprehensive**

Territory 06

Private Passenger Cars

Symbol Group	Age Group	4A-4AS 4B-4BS 4C-4CS	5A 6A-6B 7A-7B 8C	8A-8B	9A-9AS 9B
1, 2	1	\$ 14	\$ 18	\$ 21	\$ 17
	2, 3	11	14	17	13
	4, 5	8	10	12	10
	6	6	8	9	7
3	1	19	24	29	23
	2, 3	14	18	21	17
	4, 5	11	14	17	13
	6	9	11	14	11
4	1	24	30	36	29
	2, 3	18	23	27	22
	4, 5	13	16	20	16
	6	11	14	17	13
5	1	32	40	48	38
	2, 3	24	30	36	29
	4, 5	18	23	27	22
	6	15	19	23	18
6	1	42	53	63	50
	2, 3	31	39	47	37
	4, 5	23	29	35	28
	6	19	24	29	23
7	1	53	66	80	64
	2, 3	40	50	60	48
	4, 5	29	36	44	35
	6	24	30	36	29

Territory 06

**\$100 Deductible Collision**

Private Passenger Cars

Symbol Group	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B	9A-9AS 9B
1, 2	1	\$116	\$145	\$203	\$174	\$232	\$348	\$261	\$139
	2, 3	86	108	151	129	172	258	194	103
	4, 5	75	94	131	113	150	225	169	90
	6	63	79	110	95	126	189	142	76
3	1	131	164	229	197	262	393	295	157
	2, 3	99	124	173	149	198	297	223	119
	4, 5	85	106	149	128	170	255	191	102
	6	72	90	126	108	144	216	162	86
4	1	154	193	270	231	308	462	347	185
	2, 3	116	145	203	174	232	348	261	139
	4, 5	100	125	175	150	200	300	225	120
	6	85	106	149	128	170	255	191	102
5	1	185	231	324	278	370	555	416	222
	2, 3	139	174	243	209	278	417	313	167
	4, 5	120	150	210	180	240	360	270	144
	6	102	128	179	153	204	306	230	122
6	1	216	270	378	324	432	648	486	259
	2, 3	162	203	284	243	324	486	365	194
	4, 5	140	175	245	210	280	420	315	168
	6	119	149	208	179	238	357	268	143
7	1	246	308	431	369	492	738	554	295
	2, 3	185	231	324	278	370	555	416	222
	4, 5	160	200	280	240	320	480	360	192
	6	136	170	238	204	272	408	306	163

**Farm Automobiles:** For Classes 5, 6, 7 and 8 charge 85% of the above Non-Farm Premiums. For Class 4, charge 75% of the above Non-Farm Premiums.

The comprehensive and collision rates are displayed separately solely for the purpose of application of the surcharge of Section 16 to the collision premiums and it is not to be construed that the comprehensive coverage may be purchased alone.

Effective June 1, 1971

PHYSICAL DAMAGE RATES



\$100 Deductible Comprehensive

Territories 07, 12, 13

Private Passenger Cars

Symbol Group	Age Group	4A-4AS 4B-4BS 4C-4CS	5A 6A-6B 7A-7B 8C	8A-8B	9A-9AS 9B
1, 2	1	\$ 16	\$ 20	\$ 24	\$ 19
	2, 3	12	15	18	14
	4, 5	9	11	14	11
	6	7	9	11	8
3	1	22	28	33	26
	2, 3	16	20	24	19
	4, 5	12	15	18	14
	6	10	13	15	12
4	1	27	34	41	32
	2, 3	20	25	30	24
	4, 5	15	19	23	18
	6	12	15	18	14
5	1	36	45	54	43
	2, 3	27	34	41	32
	4, 5	20	25	30	24
	6	16	20	24	19
6	1	47	59	71	56
	2, 3	35	44	53	42
	4, 5	26	33	39	31
	6	21	26	32	25
7	1	59	74	89	71
	2, 3	45	56	68	54
	4, 5	33	41	50	40
	6	27	34	41	32

Territories 07, 12, 13

\$100 Deductible Collision

Private Passenger Cars

Symbol Group	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B	9A-9AS 9B
1, 2	1	\$128	\$160	\$224	\$192	\$256	\$384	\$288	\$154
	2, 3	95	119	166	143	190	285	214	114
	4, 5	83	104	145	125	166	249	187	100
	6	70	88	123	105	140	210	158	84
3	1	145	181	254	218	290	435	326	174
	2, 3	109	136	191	164	218	327	245	131
	4, 5	94	118	165	141	188	282	212	113
	6	80	100	140	120	160	240	180	96
4	1	170	213	298	255	340	510	383	204
	2, 3	128	160	224	192	256	384	288	154
	4, 5	111	139	194	167	222	333	250	133
	6	94	118	165	141	188	282	212	113
5	1	204	255	357	306	408	612	459	245
	2, 3	153	191	268	230	306	459	344	184
	4, 5	133	166	233	200	266	399	299	160
	6	112	140	196	168	224	336	252	134
6	1	238	298	417	357	476	714	536	286
	2, 3	179	224	313	269	358	537	403	215
	4, 5	155	194	271	233	310	465	349	186
	6	131	164	229	197	262	393	295	157
7	1	272	340	476	408	544	816	612	326
	2, 3	204	255	357	306	408	612	459	245
	4, 5	177	221	310	266	354	531	398	212
	6	150	188	263	225	300	450	338	180

**Farm Automobiles:** For Classes 5, 6, 7 and 8 charge 85% of the above Non-Farm Premiums. For Class 4, charge 75% of the above Non-Farm Premiums.

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Effective June 1, 1971

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**PHYSICAL DAMAGE RATES**  
**\$100 Deductible Comprehensive**

Territory 08

Private Passenger Cars

Symbol Group	Age Group	4A-4AS 4B-4BS 4C-4CS	5A 6A-6B 7A-7B 8C	8A-8B	9A-9AS 9B
1, 2	1	\$ 16	\$ 20	\$ 24	\$ 19
	2, 3	12	15	18	14
	4, 5	9	11	14	11
	6	7	9	11	8
3	1	21	26	32	25
	2, 3	16	20	24	19
	4, 5	11	14	17	13
	6	9	11	14	11
4	1	26	33	39	31
	2, 3	20	25	30	24
	4, 5	14	18	21	17
	6	12	15	18	14
5	1	35	44	53	42
	2, 3	26	33	39	31
	4, 5	19	24	29	23
	6	16	20	24	19
6	1	46	58	69	55
	2, 3	34	43	51	41
	4, 5	25	31	38	30
	6	21	26	32	25
7	1	57	71	86	68
	2, 3	43	54	65	52
	4, 5	31	39	47	37
	6	26	33	39	31

Territory 08

\$100 Deductible Collision

Private Passenger Cars

Symbol Group	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B	9A-9AS 9B
1, 2	1	\$131	\$164	\$229	\$197	\$262	\$393	\$295	\$157
	2, 3	97	121	170	146	194	291	218	116
	4, 5	85	106	149	128	170	255	191	102
	6	71	89	124	107	142	213	160	85
3	1	148	185	259	222	296	444	333	178
	2, 3	111	139	194	167	222	333	250	133
	4, 5	96	120	168	144	192	288	216	115
	6	82	103	144	123	164	246	185	98
4	1	174	218	305	261	348	522	392	209
	2, 3	131	164	229	197	262	393	295	157
	4, 5	113	141	198	170	226	339	254	136
	6	96	120	168	144	192	288	216	115
5	1	209	261	366	314	418	627	470	251
	2, 3	157	196	275	236	314	471	353	188
	4, 5	136	170	238	204	272	408	306	163
	6	115	144	201	173	230	345	259	138
6	1	244	305	427	366	488	732	549	293
	2, 3	183	229	320	275	366	549	412	220
	4, 5	158	198	277	237	316	474	356	190
	6	134	168	235	201	268	402	302	161
7	1	278	348	487	417	556	834	626	334
	2, 3	209	261	366	314	418	627	470	251
	4, 5	181	226	317	272	362	543	407	217
	6	153	191	268	230	306	459	344	184

**Farm Automobiles:** For Classes 5, 6, 7 and 8 charge 85% of the above Non-Farm Premiums. For Class 4, charge 75% of the above Non-Farm Premiums.

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PHYSICAL DAMAGE RATES



\$100 Deductible Comprehensive

Territory 10

Private Passenger Cars

Symbol Group	Age Group	4A-4AS 4B-4BS 4C-4CS	5A 6A-6B 7A-7B 8C	8A-8B	9A-9AS 9B
1, 2	1	\$ 11	\$ 14	\$ 17	\$ 13
	2, 3	9	11	14	11
	4, 5	6	8	9	7
	6	5	6	8	6
3	1	15	19	23	18
	2, 3	11	14	17	13
	4, 5	8	10	12	10
	6	7	9	11	8
4	1	19	24	29	23
	2, 3	14	18	21	17
	4, 5	10	13	15	12
	6	9	11	14	11
5	1	26	33	39	31
	2, 3	19	24	29	23
	4, 5	14	18	21	17
	6	12	15	18	14
6	1	33	41	50	40
	2, 3	25	31	38	30
	4, 5	18	23	27	22
	6	15	19	23	18
7	1	42	53	63	50
	2, 3	31	39	47	37
	4, 5	23	29	35	28
	6	19	24	29	23

Territory 10

\$100 Deductible Collision

Private Passenger Cars

Symbol Group	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B	9A-9AS 9B
1, 2	1	\$120	\$150	\$210	\$180	\$240	\$360	\$270	\$144
	2, 3	90	113	158	135	180	270	203	108
	4, 5	78	98	137	117	156	234	176	94
	6	66	83	116	99	132	198	149	79
3	1	136	170	238	204	272	408	306	163
	2, 3	102	128	179	153	204	306	230	122
	4, 5	88	110	154	132	176	264	198	106
	6	75	94	131	113	150	225	169	90
4	1	160	200	280	240	320	480	360	192
	2, 3	120	150	210	180	240	360	270	144
	4, 5	104	130	182	156	208	312	234	125
	6	88	110	154	132	176	264	198	106
5	1	192	240	336	288	384	576	432	230
	2, 3	144	180	252	216	288	432	324	173
	4, 5	125	156	219	188	250	375	281	150
	6	106	133	186	159	212	318	239	127
6	1	224	280	392	336	448	672	504	269
	2, 3	168	210	294	252	336	504	378	202
	4, 5	146	183	256	219	292	438	329	175
	6	123	154	215	185	246	369	277	148
7	1	256	320	448	384	512	768	576	307
	2, 3	192	240	336	288	384	576	432	230
	4, 5	166	208	291	249	332	498	374	199
	6	141	176	247	212	282	423	317	169

**Farm Automobiles:** For Classes 5, 6, 7 and 8 charge 85% of the above Non-Farm Premiums. For Class 4, charge 75% of the above Non-Farm Premiums.

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Effective June 1, 1971

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PHYSICAL DAMAGE RATES

\$100 Deductible Comprehensive

Territory 11

Private Passenger Cars

Symbol Group	Age Group	4A-4AS 4B-4BS 4C-4CS	5A 6A-6B 7A-7B 8C	8A-8B	9A-9AS 9B
1, 2	1	\$ 14	\$ 18	\$ 21	\$ 17
	2, 3	11	14	17	13
	4, 5	8	10	12	10
	6	6	8	9	7
3	1	19	24	29	23
	2, 3	14	18	21	17
	4, 5	11	14	17	13
	6	9	11	14	11
4	1	24	30	36	29
	2, 3	18	23	27	22
	4, 5	13	16	20	16
	6	11	14	17	13
5	1	32	40	48	38
	2, 3	24	30	36	29
	4, 5	18	23	27	22
	6	15	19	23	18
6	1	42	53	63	50
	2, 3	31	39	47	37
	4, 5	23	29	35	28
	6	19	24	29	23
7	1	53	66	80	64
	2, 3	40	50	60	48
	4, 5	29	36	44	35
	6	24	30	36	29

Territory 11

\$100 Deductible Collision

Private Passenger Cars

Symbol Group	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B	9A-9AS 9B
1, 2	1	\$142	\$178	\$249	\$213	\$284	\$426	\$320	\$170
	2, 3	106	133	186	159	212	318	239	127
	4, 5	93	116	163	140	186	279	209	112
	6	77	96	135	116	154	231	173	92
3	1	161	201	282	242	322	483	362	193
	2, 3	121	151	212	182	242	363	272	145
	4, 5	104	130	182	156	208	312	234	125
	6	89	111	156	134	178	267	200	107
4	1	189	236	331	284	378	567	425	227
	2, 3	142	178	249	213	284	426	320	170
	4, 5	123	154	215	185	246	369	277	148
	6	104	130	182	156	208	312	234	125
5	1	227	284	397	341	454	681	511	272
	2, 3	170	213	298	255	340	510	383	204
	4, 5	147	184	257	221	294	441	331	176
	6	125	156	219	188	250	375	281	150
6	1	265	331	464	398	530	795	596	318
	2, 3	198	248	347	297	396	594	446	238
	4, 5	172	215	301	258	344	516	387	206
	6	146	183	256	219	292	438	329	175
7	1	302	378	529	453	604	906	680	362
	2, 3	227	284	397	341	454	681	511	272
	4, 5	197	246	345	296	394	591	443	236
	6	166	208	291	249	332	498	374	199

**Farm Automobiles:** For Classes 5, 6, 7 and 8 charge 85% of the above Non-Farm Premiums. For Class 4, charge 75% of the above Non-Farm Premiums.

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## PHYSICAL DAMAGE RATES

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## \$100 Deductible Comprehensive

Territories 14, 19, 27

Private Passenger Cars

Symbol Group	Age Group	4A-4AS 4B-4BS 4C-4CS	5A 6A-6B 7A-7B 8C	8A-8B	9A-9AS 9B
1, 2	1	\$ 13	\$ 16	\$ 20	\$ 16
	2, 3	10	13	15	12
	4, 5	7	9	11	8
	6	6	8	9	7
3	1	18	23	27	22
	2, 3	13	16	20	16
	4, 5	10	13	15	12
	6	8	10	12	10
4	1	22	28	33	26
	2, 3	17	21	26	20
	4, 5	12	15	18	14
	6	10	13	15	12
5	1	30	38	45	36
	2, 3	22	28	33	26
	4, 5	16	20	24	19
	6	13	16	20	16
6	1	39	49	59	47
	2, 3	29	36	44	35
	4, 5	21	26	32	25
	6	17	21	26	20
7	1	48	60	72	58
	2, 3	36	45	54	43
	4, 5	27	34	41	32
	6	22	28	33	26

Territories 14, 19, 27

## \$100 Deductible Collision

Private Passenger Cars

Symbol Group	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B	9A-9AS 9B
1, 2	1	\$110	\$138	\$193	\$165	\$220	\$330	\$248	\$132
	2, 3	82	103	144	123	164	246	185	98
	4, 5	72	90	126	108	144	216	162	86
	6	60	75	105	90	120	180	135	72
3	1	125	156	219	188	250	375	281	150
	2, 3	94	118	165	141	188	282	212	113
	4, 5	81	101	142	122	162	243	182	97
	6	69	86	121	104	138	207	155	83
4	1	147	184	257	221	294	441	331	176
	2, 3	110	138	193	165	220	330	248	132
	4, 5	96	120	168	144	192	288	216	115
	6	81	101	142	122	162	243	182	97
5	1	176	220	308	264	352	528	396	211
	2, 3	132	165	231	198	264	396	297	158
	4, 5	115	144	201	173	230	345	259	138
	6	97	121	170	146	194	291	218	116
6	1	206	258	361	309	412	618	464	247
	2, 3	154	193	270	231	308	462	347	185
	4, 5	134	168	235	201	268	402	302	161
	6	113	141	198	170	226	339	254	136
7	1	235	294	411	353	470	705	529	282
	2, 3	176	220	308	264	352	528	396	211
	4, 5	153	191	268	230	306	459	344	184
	6	129	161	226	194	258	387	290	155

**Farm Automobiles:** For Classes 5, 6, 7 and 8 charge 85% of the above Non-Farm Premiums. For Class 4, charge 75% of the above Non-Farm Premiums.

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Effective June 1, 1971



PHYSICAL DAMAGE RATES

\$100 Deductible Comprehensive

Territories 15, 17, 24, 25, 26

Private Passenger Cars

Symbol Group	Age Group	4A-4AS 4B-4BS 4C-4CS	5A 6A-6B 7A-7B 8C	8A-8B	9A-9AS 9B
1, 2	1	\$ 11	\$ 14	\$ 17	\$ 13
	2, 3	8	10	12	10
	4, 5	6	8	9	7
	6	5	6	8	6
3	1	14	18	21	17
	2, 3	11	14	17	13
	4, 5	8	10	12	10
	6	6	8	9	7
4	1	18	23	27	22
	2, 3	14	18	21	17
	4, 5	10	13	15	12
	6	8	10	12	10
5	1	24	30	36	29
	2, 3	18	23	27	22
	4, 5	13	16	20	16
	6	11	14	17	13
6	1	32	40	48	38
	2, 3	24	30	36	29
	4, 5	17	21	26	20
	6	14	18	21	17
7	1	40	50	60	48
	2, 3	30	38	45	36
	4, 5	22	28	33	26
	6	18	23	27	22

Territories 15, 17, 24, 25, 26

\$100 Deductible Collision

Private Passenger Cars

Symbol Group	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B	9A-9AS 9B
1, 2	1	\$110	\$138	\$193	\$165	\$220	\$330	\$248	\$132
	2, 3	82	103	144	123	164	246	185	98
	4, 5	72	90	126	108	144	216	162	86
	6	60	75	105	90	120	180	135	72
3	1	124	155	217	186	248	372	279	149
	2, 3	93	116	163	140	186	279	209	112
	4, 5	80	100	140	120	160	240	180	96
	6	69	86	121	104	138	207	155	83
4	1	146	183	256	219	292	438	329	175
	2, 3	110	138	193	165	220	330	248	132
	4, 5	95	119	166	143	190	285	214	114
	6	80	100	140	120	160	240	180	96
5	1	175	219	306	263	350	525	394	210
	2, 3	131	164	229	197	262	393	295	157
	4, 5	114	143	200	171	228	342	257	137
	6	96	120	168	144	192	288	216	115
6	1	204	255	357	306	408	612	459	245
	2, 3	153	191	268	230	306	459	344	184
	4, 5	133	166	233	200	266	399	299	160
	6	112	140	196	168	224	336	252	134
7	1	234	293	410	351	468	702	527	281
	2, 3	175	219	306	263	350	525	394	210
	4, 5	152	190	266	228	304	456	342	182
	6	128	160	224	192	256	384	288	154

**Farm Automobiles:** For Classes 5, 6, 7 and 8 charge 85% of the above Non-Farm Premiums. For Class 4, charge 75% of the above Non-Farm Premiums.

The comprehensive and collision rates are displayed separately solely for the purpose of application of the surcharge of Section 16 to the collision premiums and it is not to be construed that the comprehensive coverage may be purchased alone.

Effective June 1, 1971

PHYSICAL DAMAGE RATES



\$100 Deductible Comprehensive

Territory 16

Private Passenger Cars

Symbol Group	Age Group	4A-4AS 4B-4BS 4C-4CS	5A 6A-6B 7A-7B 8C	8A-8B	9A-9AS 9B
1, 2	1	\$ 13	\$ 16	\$ 20	\$ 16
	2, 3	10	13	15	12
	4, 5	7	9	11	8
	6	6	8	9	7
3	1	18	23	27	22
	2, 3	13	16	20	16
	4, 5	10	13	15	12
	6	8	10	12	10
4	1	22	28	33	26
	2, 3	17	21	26	20
	4, 5	12	15	18	14
	6	10	13	15	12
5	1	30	38	45	36
	2, 3	22	28	33	26
	4, 5	16	20	24	19
	6	13	16	20	16
6	1	39	49	59	47
	2, 3	29	36	44	35
	4, 5	21	26	32	25
	6	17	21	26	20
7	1	48	60	72	58
	2, 3	36	45	54	43
	4, 5	27	34	41	32
	6	22	28	33	26

Territory 16

\$100 Deductible Collision

Private Passenger Cars

Symbol Group	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B	9A-9AS 9B
1, 2	1	\$112	\$140	\$196	\$168	\$224	\$336	\$252	\$134
	2, 3	83	104	145	125	166	249	187	100
	4, 5	73	91	128	110	146	219	164	88
	6	61	76	107	92	122	183	137	73
3	1	127	159	222	191	254	381	286	152
	2, 3	95	119	166	143	190	285	214	114
	4, 5	82	103	144	123	164	246	185	98
	6	70	88	123	105	140	210	158	84
4	1	149	186	261	224	298	447	335	179
	2, 3	112	140	196	168	224	336	252	134
	4, 5	97	121	170	146	194	291	218	116
	6	82	103	144	123	164	246	185	98
5	1	179	224	313	269	358	537	403	215
	2, 3	134	168	235	201	268	402	302	161
	4, 5	116	145	203	174	232	348	261	139
	6	98	123	172	147	196	294	221	118
6	1	209	261	366	314	418	627	470	251
	2, 3	156	195	273	234	312	468	351	187
	4, 5	136	170	238	204	272	408	306	163
	6	115	144	201	173	230	345	259	138
7	1	238	298	417	357	476	714	536	286
	2, 3	179	224	313	269	358	537	403	215
	4, 5	155	194	271	233	310	465	349	186
	6	131	164	229	197	262	393	295	157

**Farm Automobiles:** For Classes 5, 6, 7 and 8 charge 85% of the above Non-Farm Premiums. For Class 4, charge 75% of the above Non-Farm Premiums.

The comprehensive and collision rates are displayed separately solely for the purpose of application of the surcharge of Section 16 to the collision premiums and it is not to be construed that the comprehensive coverage may be purchased alone.

Effective June 1, 1971



PHYSICAL DAMAGE RATES

\$100 Deductible Comprehensive

Territory 22

Private Passenger Cars

Symbol Group	Age Group	4A-4AS 4B-4BS 4C-4CS	5A 6A-6B 7A-7B 8C	8A-8B	9A-9AS 9B
1, 2	1	\$ 18	\$ 23	\$ 27	\$ 22
	2, 3	14	18	21	17
	4, 5	10	13	15	12
	6	8	10	12	10
3	1	24	30	36	29
	2, 3	18	23	27	22
	4, 5	13	16	20	16
	6	11	14	17	13
4	1	30	38	45	36
	2, 3	23	29	35	28
	4, 5	17	21	26	20
	6	14	18	21	17
5	1	41	51	62	49
	2, 3	30	38	45	36
	4, 5	22	28	33	26
	6	18	23	27	22
6	1	53	66	80	64
	2, 3	39	49	59	47
	4, 5	29	36	44	35
	6	24	30	36	29
7	1	66	83	99	79
	2, 3	50	63	75	60
	4, 5	36	45	54	43
	6	30	38	45	36

Territory 22

\$100 Deductible Collision

Private Passenger Cars

Symbol Group	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B	9A-9AS 9B
1, 2	1	\$152	\$190	\$266	\$228	\$304	\$456	\$342	\$182
	2, 3	113	141	198	170	226	339	254	136
	4, 5	99	124	173	149	198	297	223	119
	6	83	104	145	125	166	249	187	100
3	1	172	215	301	258	344	516	387	206
	2, 3	129	161	226	194	258	387	290	155
	4, 5	111	139	194	167	222	333	250	133
	6	95	119	166	143	190	285	214	114
4	1	202	253	354	303	404	606	455	242
	2, 3	152	190	266	228	304	456	342	182
	4, 5	131	164	229	197	262	393	295	157
	6	111	139	194	167	222	333	250	133
5	1	242	303	424	363	484	726	545	290
	2, 3	182	228	319	273	364	546	410	218
	4, 5	158	198	277	237	316	474	356	190
	6	133	166	233	200	266	399	299	160
6	1	283	354	495	425	566	849	637	340
	2, 3	212	265	371	318	424	636	477	254
	4, 5	184	230	322	276	368	552	414	221
	6	156	195	273	234	312	468	351	187
7	1	323	404	565	485	646	969	727	388
	2, 3	242	303	424	363	484	726	545	290
	4, 5	210	263	368	315	420	630	473	252
	6	178	223	312	267	356	534	401	214

**Farm Automobiles:** For Classes 5, 6, 7 and 8 charge 85% of the above Non-Farm Premiums. For Class 4, charge 75% of the above Non-Farm Premiums.

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Effective June 1, 1971

PHYSICAL DAMAGE RATES

\$100 Deductible Comprehensive

Territory 31

Private Passenger Cars

Symbol Group	Age Group	4A-4AS 4B-4BS 4C-4CS	5A 6A-6B 7A-7B 8C	8A-8B	9A-9AS 9B
1, 2	1	\$ 13	\$ 16	\$ 20	\$ 16
	2, 3	10	13	15	12
	4, 5	7	9	11	8
	6	6	8	9	7
3	1	18	23	27	22
	2, 3	13	16	20	16
	4, 5	10	13	15	12
	6	8	10	12	10
4	1	22	28	33	26
	2, 3	17	21	26	20
	4, 5	12	15	18	14
	6	10	13	15	12
5	1	30	38	45	36
	2, 3	22	28	33	26
	4, 5	16	20	24	19
	6	13	16	20	16
6	1	39	49	59	47
	2, 3	29	36	44	35
	4, 5	21	26	32	25
	6	17	21	26	20
7	1	48	60	72	58
	2, 3	36	45	54	43
	4, 5	27	34	41	32
	6	22	28	33	26

Territory 31

\$100 Deductible Collision

Private Passenger Cars

Symbol Group	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B	9A-9AS 9B
1, 2	1	\$120	\$150	\$210	\$180	\$240	\$360	\$270	\$144
	2, 3	90	113	158	135	180	270	203	108
	4, 5	78	98	137	117	156	234	176	94
	6	66	83	116	99	132	198	149	79
3	1	136	170	238	204	272	408	306	163
	2, 3	102	128	179	153	204	306	230	122
	4, 5	88	110	154	132	176	264	198	106
	6	75	94	131	113	150	225	169	90
4	1	160	200	280	240	320	480	360	192
	2, 3	120	150	210	180	240	360	270	144
	4, 5	104	130	182	156	208	312	234	125
	6	88	110	154	132	176	264	198	106
5	1	192	240	336	288	384	576	432	230
	2, 3	144	180	252	216	288	432	324	173
	4, 5	125	156	219	188	250	375	281	150
	6	106	133	186	159	212	318	239	127
6	1	224	280	392	336	448	672	504	269
	2, 3	168	210	294	252	336	504	378	202
	4, 5	146	183	256	219	292	438	329	175
	6	123	154	215	185	246	369	277	148
7	1	256	320	448	384	512	768	576	307
	2, 3	192	240	336	288	384	576	432	230
	4, 5	166	208	291	249	332	498	374	199
	6	141	176	247	212	282	423	317	169

**Farm Automobiles:** For Classes 5, 6, 7 and 8 charge 85% of the above Non-Farm Premiums. For Class 4, charge 75% of the above Non-Farm Premiums.

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Effective June 1, 1971



PHYSICAL DAMAGE RATES

\$100 Deductible Comprehensive

Territory 38

Private Passenger Cars

Symbol Group	Age Group	4A-4AS 4B-4BS 4C-4CS	5A 6A-6B 7A-7B 8C	8A-8B	9A-9AS 9B
1, 2	1	\$ 19	\$ 24	\$ 29	\$ 23
	2, 3	14	18	21	17
	4, 5	11	14	17	13
	6	9	11	14	11
3	1	26	33	39	31
	2, 3	19	24	29	23
	4, 5	14	18	21	17
	6	12	15	18	14
4	1	32	40	48	38
	2, 3	24	30	36	29
	4, 5	18	23	27	22
	6	14	18	21	17
5	1	43	54	65	52
	2, 3	32	40	48	38
	4, 5	24	30	36	29
	6	20	25	30	24
6	1	56	70	84	67
	2, 3	42	53	63	50
	4, 5	31	39	47	37
	6	25	31	38	30
7	1	70	88	105	84
	2, 3	53	66	80	64
	4, 5	39	49	59	47
	6	32	40	48	38

Territory 38

\$100 Deductible Collision

Private Passenger Cars

Symbol Group	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B	9A-9AS 9B
1, 2	1	\$152	\$190	\$266	\$228	\$304	\$456	\$342	\$182
	2, 3	113	141	198	170	226	339	254	136
	4, 5	99	124	173	149	198	297	223	119
	6	83	104	145	125	166	249	187	100
3	1	172	215	301	258	344	516	387	206
	2, 3	129	161	226	194	258	387	290	155
	4, 5	111	139	194	167	222	333	250	133
	6	95	119	166	143	190	285	214	114
4	1	202	253	354	303	404	606	455	242
	2, 3	152	190	266	228	304	456	342	182
	4, 5	131	164	229	197	262	393	295	157
	6	111	139	194	167	222	333	250	133
5	1	242	303	424	363	484	726	545	290
	2, 3	182	228	319	273	364	546	410	218
	4, 5	158	198	277	237	316	474	356	190
	6	133	166	233	200	266	399	299	160
6	1	283	354	495	425	566	849	637	340
	2, 3	212	265	371	318	424	636	477	254
	4, 5	184	230	322	276	368	552	414	221
	6	156	195	273	234	312	468	351	187
7	1	323	404	565	485	646	969	727	388
	2, 3	242	303	424	363	484	726	545	290
	4, 5	210	263	368	315	420	630	473	252
	6	178	223	312	267	356	534	401	214

**Farm Automobiles:** For Classes 5, 6, 7 and 8 charge 85% of the above Non-Farm Premiums. For Class 4, charge 75% of the above Non-Farm Premiums.

The comprehensive and collision rates are displayed separately solely for the purpose of application of the surcharge of Section 16 to the collision premiums and it is not to be construed that the comprehensive coverage may be purchased alone.

Effective June 1, 1971

PHYSICAL DAMAGE RATES



\$100 Deductible Comprehensive

Territory 39

Private Passenger Cars

Symbol Group	Age Group	4A-4AS 4B-4BS 4C-4CS	5A 6A-6B 7A-7B 8C	8A-8B	9A-9AS 9B
1, 2	1	\$ 11	\$ 14	\$ 17	\$ 13
	2, 3	9	11	14	11
	4, 5	6	8	9	7
	6	5	6	8	6
3	1	15	19	23	18
	2, 3	11	14	17	13
	4, 5	8	10	12	10
	6	7	9	11	8
4	1	19	24	29	23
	2, 3	14	18	21	17
	4, 5	10	13	15	12
	6	9	11	14	11
5	1	26	33	39	31
	2, 3	19	24	29	23
	4, 5	14	18	21	17
	6	12	15	18	14
6	1	33	41	50	40
	2, 3	25	31	38	30
	4, 5	18	23	27	22
	6	15	19	23	18
7	1	42	53	63	50
	2, 3	31	39	47	37
	4, 5	23	29	35	28
	6	19	24	29	23

Territory 39

\$100 Deductible Collision

Private Passenger Cars

Symbol Group	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B	9A-9AS 9B
1, 2	1	\$104	\$130	\$182	\$156	\$208	\$312	\$234	\$125
	2, 3	77	96	135	116	154	231	173	92
	4, 5	68	85	119	102	136	204	153	82
	6	57	71	100	86	114	171	128	68
3	1	117	146	205	176	234	351	263	140
	2, 3	88	110	154	132	176	264	198	106
	4, 5	76	95	133	114	152	228	171	91
	6	65	81	114	98	130	195	146	78
4	1	138	173	242	207	276	414	311	166
	2, 3	104	130	182	156	208	312	234	125
	4, 5	90	113	158	135	180	270	203	108
	6	76	95	133	114	152	228	171	91
5	1	166	208	291	249	332	498	374	199
	2, 3	124	155	217	186	248	372	279	149
	4, 5	108	135	189	162	216	324	243	130
	6	91	114	159	137	182	273	205	109
6	1	193	241	338	290	386	579	434	232
	2, 3	145	181	254	218	290	435	326	174
	4, 5	126	158	221	189	252	378	284	151
	6	106	133	186	159	212	318	239	127
7	1	221	276	387	332	442	663	497	265
	2, 3	166	208	291	249	332	498	374	199
	4, 5	144	180	252	216	288	432	324	173
	6	121	151	212	182	242	363	272	145

**Farm Automobiles:** For Classes 5, 6, 7 and 8 charge 85% of the above Non-Farm Premiums. For Class 4, charge 75% of the above Non-Farm Premiums.

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Effective June 1, 1971



PHYSICAL DAMAGE RATES

\$100 Deductible Comprehensive

Territory 40

Private Passenger Cars

Symbol Group	Age Group	4A-4AS 4B-4BS 4C-4CS	5A 6A-6B 7A-7B 8C	8A-8B	9A-9AS 9B
1, 2	1	\$ 13	\$ 16	\$ 20	\$ 16
	2, 3	10	13	15	12
	4, 5	7	9	11	8
	6	6	8	9	7
3	1	18	23	27	22
	2, 3	13	16	20	16
	4, 5	10	13	15	12
	6	8	10	12	10
4	1	22	28	33	26
	2, 3	17	21	26	20
	4, 5	12	15	18	14
	6	10	13	15	12
5	1	30	38	45	36
	2, 3	22	28	33	26
	4, 5	16	20	24	19
	6	13	16	20	16
6	1	39	49	59	47
	2, 3	29	36	44	35
	4, 5	21	26	32	25
	6	17	21	26	20
7	1	48	60	72	58
	2, 3	36	45	54	43
	4, 5	27	34	41	32
	6	22	28	33	26

Territory 40

\$100 Deductible Collision

Private Passenger Cars

Symbol Group	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B	9A-9AS 9B
1, 2	1	\$118	\$148	\$207	\$177	\$236	\$354	\$266	\$142
	2, 3	88	110	154	132	176	264	198	106
	4, 5	77	96	135	116	154	231	173	92
	6	64	80	112	96	128	192	144	77
3	1	133	166	233	200	266	399	299	160
	2, 3	100	125	175	150	200	300	225	120
	4, 5	86	108	151	129	172	258	194	103
	6	74	93	130	111	148	222	167	89
4	1	157	196	275	236	314	471	353	188
	2, 3	118	148	207	177	236	354	266	142
	4, 5	102	128	179	153	204	306	230	122
	6	86	108	151	129	172	258	194	103
5	1	188	235	329	282	376	564	423	226
	2, 3	141	176	247	212	282	423	317	169
	4, 5	122	153	214	183	244	366	275	146
	6	104	130	182	156	208	312	234	125
6	1	220	275	385	330	440	660	495	264
	2, 3	165	206	289	248	330	495	371	198
	4, 5	143	179	250	215	286	429	322	172
	6	121	151	212	182	242	363	272	145
7	1	251	314	439	377	502	753	565	301
	2, 3	188	235	329	282	376	564	423	226
	4, 5	163	204	285	245	326	489	367	196
	6	138	173	242	207	276	414	311	166

**Farm Automobiles:** For Classes 5, 6, 7 and 8 charge 85% of the above Non-Farm Premiums. For Class 4, charge 75% of the above Non-Farm Premiums.

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Effective June 1, 1971

PHYSICAL DAMAGE RATES

\$100 Deductible Comprehensive

Statewide

Pick-Ups

Original Cost New	Age Group	4A-4AS 4B-4BS 4C-4CS	5A 6A-6B 7A-7B 8C	8A-8B
\$ 0— 2,400	1	\$ 7	\$ 9	\$ 11
	2, 3	5	6	8
	4, 5	4	5	6
	6	3	4	5
2,401— 3,200	1	9	11	14
	2, 3	7	9	11
	4, 5	5	6	8
	6	4	5	6
3,201— 4,000	1	11	14	17
	2, 3	8	10	12
	4, 5	6	8	9
	6	5	6	8
4,001— 5,000	1	15	19	23
	2, 3	11	14	17
	4, 5	8	10	12
	6	7	9	11
5,001— 6,000	1	19	24	29
	2, 3	14	18	21
	4, 5	11	14	17
	6	9	11	14
6,001— 10,000	1	24	30	36
	2, 3	18	23	27
	4, 5	13	16	20
	6	11	14	17

Statewide

\$100 Deductible Collision

Pick-Ups

Original Cost New	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B
\$ 0— 2,400	1	\$ 62	\$ 78	\$109	\$ 93	\$124	\$186	\$140
	2, 3	46	58	81	69	92	138	104
	4, 5	40	50	70	60	80	120	90
	6	34	43	60	51	68	102	77
2,401— 3,200	1	70	88	123	105	140	210	158
	2, 3	52	65	91	78	104	156	117
	4, 5	45	56	79	68	90	135	101
	6	39	49	68	59	78	117	88
3,201— 4,000	1	82	103	144	123	164	246	185
	2, 3	62	78	109	93	124	186	140
	4, 5	53	66	93	80	106	159	119
	6	45	56	79	68	90	135	101
4,001— 5,000	1	98	123	172	147	196	294	221
	2, 3	74	93	130	111	148	222	167
	4, 5	64	80	112	96	128	192	144
	6	54	68	95	81	108	162	122
5,001— 6,000	1	115	144	201	173	230	345	259
	2, 3	86	108	151	129	172	258	194
	4, 5	75	94	131	113	150	225	169
	6	63	79	110	95	126	189	142
6,001— 10,000	1	131	164	229	197	262	393	295
	2, 3	98	123	172	147	196	294	221
	4, 5	85	106	149	128	170	255	191
	6	72	90	126	108	144	216	162

**Farm Automobiles:** For Classes 5, 6, 7 and 8 charge 85% of the above Non-Farm Premiums. For Class 4, charge 75% of the above Non-Farm Premiums.

The comprehensive and collision rates are displayed separately solely for the purpose of application of the surcharge of Section 16 to the collision premiums and it is not to be construed that the comprehensive coverage may be purchased alone.

Effective June 1, 1971



PHYSICAL DAMAGE—MOTORCYCLES

\$100 Deductible Combined Additional Coverage

(With Malicious Mischief and Vandalism)

Statewide

Original Cost New	Age Group	4A-4AS 4B-4BS 4C-4CS	5A 6A-6B 7A-7B 8C	8A-8B	9A-9AS 9B
\$ 0— 400	1	\$ 3	\$ 4	\$ 5	\$ 4
	2, 3	3	4	5	4
	4, 5	3	4	5	4
	6	3	4	5	4
401— 600	1	7	9	11	8
	2, 3	7	9	11	8
	4, 5	7	9	11	8
	6	7	9	11	8
601— 900	1	10	13	15	12
	2, 3	10	13	15	12
	4, 5	10	13	15	12
	6	10	13	15	12
Over 900	1	15	19	23	18
	2, 3	15	19	23	18
	4, 5	15	19	23	18
	6	15	19	23	18

Territories 01, 05, 23

\$100 Deductible Collision

Original Cost New	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B	9A-9AS 9B
\$ 0— 400	1	\$140	\$175	\$245	\$210	\$280	\$420	\$315	\$168
	2, 3	104	130	182	156	208	312	234	125
	4, 5	91	114	159	137	182	273	205	109
	6	76	95	133	114	152	228	171	91
401— 600	1	167	209	292	251	334	501	376	200
	2, 3	125	156	219	188	250	375	281	150
	4, 5	109	136	191	164	218	327	245	131
	6	91	114	159	137	182	273	205	109
601— 900	1	224	280	392	336	448	672	504	269
	2, 3	167	209	292	251	334	501	376	200
	4, 5	146	183	256	219	292	438	329	175
	6	122	153	214	183	244	366	275	146
Over 900	1	253	316	443	380	506	759	569	304
	2, 3	191	239	334	287	382	573	430	229
	4, 5	164	205	287	246	328	492	369	197
	6	140	175	245	210	280	420	315	168

Effective June 1, 1971

## MOTORCYCLES—PHYSICAL DAMAGE RATES

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## \$100 Deductible Collision

## Territory 02

Original Cost New	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B	9A-9AS 9B
\$ 0— 400	1	\$188	\$235	\$329	\$282	\$376	\$564	\$423	\$226
	2, 3	141	176	247	212	282	423	317	169
	4, 5	123	154	215	185	246	369	277	148
	6	103	129	180	155	206	309	232	124
401— 600	1	226	283	396	339	452	678	509	271
	2, 3	169	211	296	254	338	507	380	203
	4, 5	147	184	257	221	294	441	331	176
	6	123	154	215	185	246	369	277	148
601— 900	1	301	376	527	452	602	903	677	361
	2, 3	225	281	394	338	450	675	506	270
	4, 5	196	245	343	294	392	588	441	235
	6	164	205	287	246	328	492	369	197
Over 900	1	341	426	597	512	682	1023	767	409
	2, 3	257	321	450	386	514	771	578	308
	4, 5	221	276	387	332	442	663	497	265
	6	188	235	329	282	376	564	423	226

## Territory 03

## \$100 Deductible Collision

Original Cost New	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B	9A-9AS 9B
\$ 0— 400	1	\$111	\$139	\$194	\$167	\$222	\$333	\$250	\$133
	2, 3	83	104	145	125	166	249	187	100
	4, 5	73	91	128	110	146	219	164	88
	6	61	76	107	92	122	183	137	73
401— 600	1	133	166	233	200	266	399	299	160
	2, 3	99	124	173	149	198	297	223	119
	4, 5	87	109	152	131	174	261	196	104
	6	73	91	128	110	146	219	164	88
601— 900	1	177	221	310	266	354	531	398	212
	2, 3	132	165	231	198	264	396	297	158
	4, 5	116	145	203	174	232	348	261	139
	6	97	121	170	146	194	291	218	116
Over 900	1	201	251	352	302	402	603	452	241
	2, 3	151	189	264	227	302	453	340	181
	4, 5	130	163	228	195	260	390	293	156
	6	111	139	194	167	222	333	250	133

Effective June 1, 1971

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MOTORCYCLES—PHYSICAL DAMAGE RATES

\$100 Deductible Collision

Territory 04

Original Cost New	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B	9A-9AS 9B
\$ 0— 400	1	\$104	\$130	\$182	\$156	\$208	\$312	\$234	\$125
	2, 3	77	96	135	116	154	231	173	92
	4, 5	68	85	119	102	136	204	153	82
	6	57	71	100	86	114	171	128	68
401— 600	1	125	156	219	188	250	375	281	150
	2, 3	93	116	163	140	186	279	209	112
	4, 5	81	101	142	122	162	243	182	97
	6	68	85	119	102	136	204	153	82
601— 900	1	166	208	291	249	332	498	374	199
	2, 3	124	155	217	186	248	372	279	149
	4, 5	108	135	189	162	216	324	243	130
	6	91	114	159	137	182	273	205	109
Over 900	1	188	235	329	282	376	564	423	226
	2, 3	141	176	247	212	282	423	317	169
	4, 5	122	153	214	183	244	366	275	146
	6	104	130	182	156	208	312	234	125

Territory 06

\$100 Deductible Collision

Original Cost New	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B	9A-9AS 9B
\$ 0— 400	1	\$ 87	\$109	\$152	\$131	\$174	\$261	\$196	\$104
	2, 3	65	81	114	98	130	195	146	78
	4, 5	57	71	100	86	114	171	128	68
	6	48	60	84	72	96	144	108	58
401— 600	1	104	130	182	156	208	312	234	125
	2, 3	78	98	137	117	156	234	176	94
	4, 5	68	85	119	102	136	204	153	82
	6	57	71	100	86	114	171	128	68
601— 900	1	139	174	243	209	278	417	313	167
	2, 3	104	130	182	156	208	312	234	125
	4, 5	91	114	159	137	182	273	205	109
	6	76	95	133	114	152	228	171	91
Over 900	1	157	196	275	236	314	471	353	188
	2, 3	118	148	207	177	236	354	266	142
	4, 5	102	128	179	153	204	306	230	122
	6	87	109	152	131	174	261	196	104

Effective June 1, 1971

## MOTORCYCLES—PHYSICAL DAMAGE RATES

## \$100 Deductible Collision

## Territories 07, 12, 13

Original Cost New	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B	9A-9AS 9B
\$ 0— 400	1	\$ 96	\$120	\$168	\$144	\$192	\$288	\$216	\$115
	2, 3	72	90	126	108	144	216	162	86
	4, 5	63	79	110	95	126	189	142	76
	6	52	65	91	78	104	156	117	62
401— 600	1	115	144	201	173	230	345	259	138
	2, 3	86	108	151	129	172	258	194	103
	4, 5	75	94	131	113	150	225	169	90
	6	63	79	110	95	126	189	142	76
601— 900	1	153	191	268	230	306	459	344	184
	2, 3	114	143	200	171	228	342	257	137
	4, 5	100	125	175	150	200	300	225	120
	6	84	105	147	126	168	252	189	101
Over 900	1	173	216	303	260	346	519	389	208
	2, 3	131	164	229	197	262	393	295	157
	4, 5	112	140	196	168	224	336	252	134
	6	96	120	168	144	192	288	216	115

## Territory 08

## \$100 Deductible Collision

Original Cost New	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B	9A-9AS 9B
\$ 0— 400	1	\$ 98	\$123	\$172	\$147	\$196	\$294	\$221	\$118
	2, 3	73	91	128	110	146	219	164	88
	4, 5	64	80	112	96	128	192	144	77
	6	54	68	95	81	108	162	122	65
401— 600	1	118	148	207	177	236	354	266	142
	2, 3	88	110	154	132	176	264	198	106
	4, 5	77	96	135	116	154	231	173	92
	6	64	80	112	96	128	192	144	77
601— 900	1	157	196	275	236	314	471	353	188
	2, 3	117	146	205	176	234	351	263	140
	4, 5	102	128	179	153	204	306	230	122
	6	86	108	151	129	172	258	194	103
Over 900	1	178	223	312	267	356	534	401	214
	2, 3	134	168	235	201	268	402	302	161
	4, 5	115	144	201	173	230	345	259	138
	6	98	123	172	147	196	294	221	118

Effective June 1, 1971



MOTORCYCLES—PHYSICAL DAMAGE RATES

\$100 Deductible Collision

Territory 10

Original Cost New	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B	9A-9AS 9B
\$ 0— 400	1	\$ 90	\$113	\$158	\$135	\$180	\$270	\$203	\$108
	2, 3	67	84	117	101	134	201	151	80
	4, 5	59	74	103	89	118	177	133	71
	6	49	61	86	74	98	147	110	59
401— 600	1	108	135	189	162	216	324	243	130
	2, 3	81	101	142	122	162	243	182	97
	4, 5	71	89	124	107	142	213	160	85
	6	59	74	103	89	118	177	133	71
601— 900	1	144	180	252	216	288	432	324	173
	2, 3	108	135	189	162	216	324	243	130
	4, 5	94	118	165	141	188	282	212	113
	6	79	99	138	119	158	237	178	95
Over 900	1	163	204	285	245	326	489	367	196
	2, 3	123	154	215	185	246	369	277	148
	4, 5	106	133	186	159	212	318	239	127
	6	90	113	158	135	180	270	203	108

Territory 11

\$100 Deductible Collision

Original Cost New	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B	9A-9AS 9B
\$ 0— 400	1	\$107	\$134	\$187	\$161	\$214	\$321	\$241	\$128
	2, 3	80	100	140	120	160	240	180	96
	4, 5	70	88	123	105	140	210	158	84
	6	58	73	102	87	116	174	131	70
401— 600	1	128	160	224	192	256	384	288	154
	2, 3	95	119	166	143	190	285	214	114
	4, 5	83	104	145	125	166	249	187	100
	6	70	88	123	105	140	210	158	84
601— 900	1	170	213	298	255	340	510	383	204
	2, 3	127	159	222	191	254	381	286	152
	4, 5	111	139	194	167	222	333	250	133
	6	93	116	163	140	186	279	209	112
Over 900	1	193	241	338	290	386	579	434	232
	2, 3	145	181	254	218	290	435	326	174
	4, 5	125	156	219	188	250	375	281	150
	6	107	134	187	161	214	321	241	128

Effective June 1, 1971

## MOTORCYCLES—PHYSICAL DAMAGE RATES

## \$100 Deductible Collision

## Territories 14, 19, 27

Original Cost New	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B	9A-9AS 9B
\$ 0— 400	1	\$ 83	\$104	\$145	\$125	\$166	\$249	\$187	\$100
	2, 3	62	78	109	93	124	186	140	74
	4, 5	54	68	95	81	108	162	122	65
	6	45	56	79	68	90	135	101	54
401— 600	1	99	124	173	149	198	297	223	119
	2, 3	74	93	130	111	148	222	167	89
	4, 5	65	81	114	98	130	195	146	78
	6	54	68	95	81	108	162	122	65
601— 900	1	132	165	231	198	264	396	297	158
	2, 3	99	124	173	149	198	297	223	119
	4, 5	86	108	151	129	172	258	194	103
	6	72	90	126	108	144	216	162	86
Over 900	1	150	188	263	225	300	450	338	180
	2, 3	113	141	198	170	226	339	254	136
	4, 5	97	121	170	146	194	291	218	116
	6	83	104	145	125	166	249	187	100

## Territories 15, 17, 24, 25, 26

## \$100 Deductible Collision

Original Cost New	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B	9A-9AS 9B
\$ 0— 400	1	\$ 83	\$104	\$145	\$125	\$166	\$249	\$187	\$100
	2, 3	62	78	109	93	124	186	140	74
	4, 5	54	68	95	81	108	162	122	65
	6	45	56	79	68	90	135	101	54
401— 600	1	98	123	172	147	196	294	221	118
	2, 3	73	91	128	110	146	219	164	88
	4, 5	64	80	112	96	128	192	144	77
	6	54	68	95	81	108	162	122	65
601— 900	1	131	164	229	197	262	393	295	157
	2, 3	98	123	172	147	196	294	221	118
	4, 5	86	108	151	129	172	258	194	103
	6	72	90	126	108	144	216	162	86
Over 900	1	149	186	261	224	298	447	335	179
	2, 3	112	140	196	168	224	336	252	134
	4, 5	96	120	168	144	192	288	216	115
	6	82	103	144	123	164	246	185	98

Effective June 1, 1971

**MOTORCYCLES—PHYSICAL DAMAGE RATES**

**\$100 Deductible Collision**

**Territory 16**

Original Cost New	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B	9A-9AS 9B
\$ 0— 400	1	\$ 84	\$105	\$147	\$126	\$168	\$252	\$189	\$101
	2, 3	63	79	110	95	126	189	142	76
	4, 5	55	69	96	83	110	165	124	66
	6	46	58	81	69	92	138	104	55
401— 600	1	101	126	177	152	202	303	227	121
	2, 3	75	94	131	113	150	225	169	90
	4, 5	66	83	116	99	132	198	149	79
	6	55	69	96	83	110	165	124	66
601— 900	1	134	168	235	201	268	402	302	161
	2, 3	100	125	175	150	200	300	225	120
	4, 5	88	110	154	132	176	264	198	106
	6	73	91	128	110	146	219	164	88
Over 900	1	152	190	266	228	304	456	342	182
	2, 3	115	144	201	173	230	345	259	138
	4, 5	98	123	172	147	196	294	221	118
	6	84	105	147	126	168	252	189	101

**Territory 22**

**\$100 Deductible Collision**

Original Cost New	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B	9A-9AS 9B
\$ 0— 400	1	\$114	\$143	\$200	\$171	\$228	\$342	\$257	\$137
	2, 3	85	106	149	128	170	255	191	102
	4, 5	74	93	130	111	148	222	167	89
	6	62	78	109	93	124	186	140	74
401— 600	1	137	171	240	206	274	411	308	164
	2, 3	102	128	179	153	204	306	230	122
	4, 5	89	111	156	134	178	267	200	107
	6	75	94	131	113	150	225	169	90
601— 900	1	182	228	319	273	364	546	410	218
	2, 3	136	170	238	204	272	408	306	163
	4, 5	119	149	208	179	238	357	268	143
	6	99	124	173	149	198	297	223	119
Over 900	1	206	258	361	309	412	618	464	247
	2, 3	155	194	271	233	310	465	349	186
	4, 5	133	166	233	200	266	399	299	160
	6	114	143	200	171	228	342	257	137

Effective June 1, 1971

## MOTORCYCLES—PHYSICAL DAMAGE RATES

## \$100 Deductible Collision

## Territory 31

Original Cost New	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B	9A-9AS 9B
\$ 0— 400	1	\$ 90	\$113	\$158	\$135	\$180	\$270	\$203	\$108
	2, 3	67	84	117	101	134	201	151	80
	4, 5	59	74	103	89	118	177	133	71
	6	49	61	86	74	98	147	110	59
401— 600	1	108	135	189	162	216	324	243	130
	2, 3	81	101	142	122	162	243	182	97
	4, 5	71	89	124	107	142	213	160	85
	6	59	74	103	89	118	177	133	71
601— 900	1	144	180	252	216	288	432	324	173
	2, 3	108	135	189	162	216	324	243	130
	4, 5	94	118	165	141	188	282	212	113
	6	79	99	138	119	158	237	178	95
Over 900	1	163	204	285	245	326	489	367	196
	2, 3	123	154	215	185	246	369	277	148
	4, 5	106	133	186	159	212	318	239	127
	6	90	113	158	135	180	270	203	108

## Territory 38

## \$100 Deductible Collision

Original Cost New	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B	9A-9AS 9B
\$ 0— 400	1	\$114	\$143	\$200	\$171	\$228	\$342	\$257	\$137
	2, 3	85	106	149	128	170	255	191	102
	4, 5	74	93	130	111	148	222	167	89
	6	62	78	109	93	124	186	140	74
401— 600	1	137	171	240	206	274	411	308	164
	2, 3	102	128	179	153	204	306	230	122
	4, 5	89	111	156	134	178	267	200	107
	6	75	94	131	113	150	225	169	90
601— 900	1	182	228	319	273	364	546	410	218
	2, 3	136	170	238	204	272	408	306	163
	4, 5	119	149	208	179	238	357	268	143
	6	99	124	173	149	198	297	223	119
Over 900	1	206	258	361	309	412	618	464	247
	2, 3	155	194	271	233	310	465	349	186
	4, 5	133	166	233	200	266	399	299	160
	6	114	143	200	171	228	342	257	137

Effective June 1, 1971

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## MOTORCYCLES—PHYSICAL DAMAGE RATES

## \$100 Deductible Collision

## Territory 39

Original Cost New	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B	9A-9AS 9B
\$ 0— 400	1	\$ 78	\$ 98	\$137	\$117	\$156	\$234	\$176	\$ 94
	2, 3	58	73	102	87	116	174	131	70
	4, 5	51	64	89	77	102	153	115	61
	6	43	54	75	65	86	129	97	52
401— 600	1	93	116	163	140	186	279	209	112
	2, 3	69	86	121	104	138	207	155	83
	4, 5	61	76	107	92	122	183	137	73
	6	51	64	89	77	102	153	115	61
601— 900	1	125	156	219	188	250	375	281	150
	2, 3	93	116	163	140	186	279	209	112
	4, 5	81	101	142	122	162	243	182	97
	6	68	85	119	102	136	204	153	82
Over 900	1	141	176	247	212	282	423	317	169
	2, 3	106	133	186	159	212	318	239	127
	4, 5	91	114	159	137	182	273	205	109
	6	78	98	137	117	156	234	176	94

## Territory 40

## \$100 Deductible Collision

Original Cost New	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B	9A-9AS 9B
\$ 0— 400	1	\$ 89	\$111	\$156	\$134	\$178	\$267	\$200	\$107
	2, 3	66	83	116	99	132	198	149	79
	4, 5	58	73	102	87	116	174	131	70
	6	48	60	84	72	96	144	108	58
401— 600	1	106	133	186	159	212	318	239	127
	2, 3	79	99	138	119	158	237	178	95
	4, 5	69	86	121	104	138	207	155	83
	6	58	73	102	87	116	174	131	70
601— 900	1	141	176	247	212	282	423	317	169
	2, 3	105	131	184	158	210	315	236	126
	4, 5	92	115	161	138	184	276	207	110
	6	77	96	135	116	154	231	173	92
Over 900	1	160	200	280	240	320	480	360	192
	2, 3	120	150	210	180	240	360	270	144
	4, 5	103	129	180	155	206	309	232	124
	6	88	110	154	132	176	264	198	106

Effective June 1, 1971

PHYSICAL DAMAGE—LIGHT COMMERCIAL

Entire State

\$100 Deductible Comprehensive Coverage

Original Cost New	Age Groups	Premiums	Original Cost New	Age Groups	Premiums
\$ 0—	1	\$ 9	\$ 5,001—	1	\$43
1,300	2	6	6,000	2	32
	3	5		3	23
	4	3		4	16
1,301—	1	12	6,001—	1	51
1,800	2	9	7,000	2	38
	3	6		3	27
	4	5		4	19
1,801—	1	16	7,001—	1	59
2,400	2	12	8,000	2	44
	3	9		3	31
	4	6		4	22
2,401—	1	22	8,001—	1	66
3,200	2	16	9,000	2	50
	3	12		3	35
	4	8		4	25
3,201—	1	28	9,001—	1	74
4,000	2	21	10,000	2	56
	3	15		3	39
	4	11		4	28
4,001—	1	35			
5,000	2	26			
	3	19			
	4	13			

Entire State

\$100 Deductible Collision Coverage

Original Cost New	Age Groups	Premiums	Original Cost New	Age Groups	Premiums
\$ 0—	1	\$53	\$ 5,001—	1	\$182
1,300	2	53	6,000	2	182
	3	37		3	128
	4	37		4	128
1,301—	1	59	6,001—	1	219
1,800	2	59	7,000	2	219
	3	42		3	154
	4	42		4	154
1,801—	1	74	7,001—	1	256
2,400	2	74	8,000	2	256
	3	51		3	179
	4	51		4	179
2,401—	1	93	8,001—	1	293
3,200	2	93	9,000	2	293
	3	66		3	205
	4	66		4	205
3,201—	1	118	9,001—	1	326
4,000	2	118	10,000	2	326
	3	83		3	229
	4	83		4	229
4,001—	1	147			
5,000	2	147			
	3	102			
	4	102			

The comprehensive and collision rates are displayed separately solely for the purpose of application of the surcharge of Section 16 to the collision premiums and it is not to be construed that the comprehensive coverage may be purchased alone.

Effective June 1, 1971



PHYSICAL DAMAGE

RECREATIONAL TRAILERS (MOBILE HOMES)

\$100 Deductible Comprehensive

Entire State

ORIGINAL COST NEW	NEW and OLD
\$ 0—\$ 600	\$ 2
601— 800	5
801— 1,050	6
1,051— 1,300	8
1,301— 1,600	10
1,601— 1,900	12
1,901— 2,400	15
2,401— 3,000	19
3,001— 4,000	24
4,001— 5,000	31
5,001— 6,000	38
6,001— 7,000	45
7,001— 8,000	52
8,001— 9,000	58
9,001— 10,000	65

\$100 Deductible Collision

Entire State

ORIGINAL COST NEW	NEW	OLD
\$ 0—\$ 600	\$16	\$13
601— 800	19	14
801— 1,050	21	16
1,051— 1,300	24	19
1,301— 1,600	29	22
1,601— 1,900	32	26
1,901— 2,400	37	29
2,401— 3,000	45	35
3,001— 4,000	54	43
4,001— 5,000	67	54
5,001— 6,000	80	64
6,001— 7,000	93	74
7,001— 8,000	106	85
8,001— 9,000	118	94
9,001— 10,000	131	106

Note: "New" means purchased new not more than 18 months prior to date insurance attaches.  
 "Old" means all others.

The comprehensive and collision rates are displayed separately solely for the purpose of application of the surcharge of Section 16 to the collision premiums and it is not to be construed that the comprehensive coverage may be purchased alone.

Effective June 1, 1971

NEW JERSEY AUTOMOBILE INSURANCE PLAN

LIABILITY

SUPPLEMENT OF RULES AND RATES FOR PRIVATE PASSENGER AUTOMOBILES

SUPPLEMENT II

The rates applicable to private passenger automobiles, (non-fleet), as defined herein, are included in the Supplement. Such rates are for limits of liability of \$10,000/20,000 bodily injury liability and \$5,000 property damage liability.

THE RULES ARE THOSE SHOWN IN SUPPLEMENT I (LIABILITY) WITH THE FOLLOWING EXCEPTIONS:

Rule 1. DEFINITIONS

Add the following paragraph:

- C. The accident and conviction record of any risk newly applying for coverage under the Plan shall be ascertained by the carrier assigned as of the date of application. The accident and conviction record of any risk insured through the Plan shall be ascertained by the carrier as of the expiration date of the policy.

Rule 2. RATE DETERMINATION

Substitute the following as paragraph E:

- E. The premium determined in accordance with A to D above shall be increased 40% of the Class 4A rate if the principal operator of the automobile has not been licensed for three years.

Rule 7. INCREASED LIMITS

This rule is replaced in its entirety by the following:

- A. The tables below contain percentages to be applied to \$10,000/20,000 bodily injury, and \$5,000 property damage rates to determine the premium for other limits subject to the following provisions:
1. Upon the request of any risk, liability coverage may be provided for limits in excess of the limits required under the provisions of the financial responsibility law of the state in which the automobile is principally garaged, to comply with the provisions of the

financial responsibility law of one or more states or any province of the Dominion of Canada. The application of the higher limits shall be restricted in accordance with the applicable endorsement. The premium for such coverage shall be 75% of the appropriate increased limits premium applicable for the coverage afforded and shall be subject to a minimum premium of \$2 for the period of coverage.

- 2. For limits between \$10,000/20,000 and \$100,000/300,000 bodily injury and between \$5,000 and \$100,000 property damage not shown in the tables, refer to the company.

- B. Bodily Injury Liability Increased Limits Table. INCREASED LIMITS TABLE 10/20 applicable to all \$10,000/20,000 bodily injury liability rates.

Table with 2 columns: B.I. Limits and Factor. Rows include 10/20, 20/20, 15/30, 20/40, 25/50, 35/35, 50/100, 100/200, 100/300.

- C. Property Damage Liability Increased Limits Table. TABLE applicable to \$5,000 property damage liability rates.

Table with 4 columns: P.D. Limit, Factor, P.D. Limit, Factor. Rows include \$ 5,000, 10,000, 15,000, 25,000 and \$ 35,000, 50,000, 100,000.

Effective June 1, 1971

**AUTOMOBILE LIABILITY INSURANCE PRIVATE PASSENGER RATES★**

For Limits of \$10,000/\$20,000 B.I. and \$5,000 P.D.

Type and Class	Territory Schedule and Code							
	Terr. 01		Terr. 02		Terr. 03		Terr. 04	
	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
<b>Private Pass.</b>								
Class 4A.	\$ 83	\$ 38	\$ 97	\$ 49	\$ 61	\$ 36	\$ 63	\$ 35
Class 4AS.	79	36	92	47	58	34	60	33
Class 4B.	95	44	112	56	70	41	72	40
Class 4BS.	91	42	107	54	67	40	69	39
Class 4C.	116	53	136	69	85	50	88	49
Class 4CS.	112	51	131	66	82	49	85	47
Class 4AF.	71	32	82	42	52	31	54	30
Class 4AFS.	66	30	78	39	49	29	50	28
Class 5A, 5AF.	133	61	155	78	98	58	101	56
Class 6A, 6AF.	166	76	194	98	122	72	126	70
Class 6B, 6BF.	125	57	146	74	92	54	95	53
Class 7A, 7AF.	208	95	243	123	153	90	158	88
Class 7B, 7BF.	141	65	165	83	104	61	107	60
Class 8A, 8AF.	278	127	325	164	204	121	211	117
Class 8B, 8BF.	195	89	228	115	143	85	148	82
Class 8C, 8CF.	133	61	155	78	98	58	101	56
Class 9A, 9B.	120	55	141	71	88	52	91	51
Class 9AS.	116	53	136	69	85	50	88	49

Type and Class	Territory Schedule and Code							
	Terr. 05		Terr. 06		Terr. 07		Terr. 08	
	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
<b>Private Pass.</b>								
Class 4A.	\$ 68	\$ 34	\$ 53	\$ 37	\$ 85	\$ 38	\$ 81	\$ 31
Class 4AS.	65	32	50	35	81	36	77	29
Class 4B.	78	39	61	43	98	44	93	36
Class 4BS.	75	37	58	41	94	42	89	34
Class 4C.	95	48	74	52	119	53	113	43
Class 4CS.	92	46	72	50	115	51	109	42
Class 4AF.	58	29	45	31	72	32	69	26
Class 4AFS.	54	27	42	30	68	30	65	25
Class 5A, 5AF.	109	54	85	59	136	61	130	50
Class 6A, 6AF.	136	68	106	74	170	76	162	62
Class 6B, 6BF.	102	51	80	56	128	57	122	47
Class 7A, 7AF.	170	85	133	93	213	95	203	78
Class 7B, 7BF.	116	58	90	63	145	65	138	53
Class 8A, 8AF.	228	114	178	124	285	127	271	104
Class 8B, 8BF.	160	80	125	87	200	89	190	73
Class 8C, 8CF.	109	54	85	59	136	61	130	50
Class 9A, 9B.	99	49	77	54	123	55	117	45
Class 9AS.	95	48	74	52	119	53	113	43

Effective June 1, 1971

NEW JERSEY AUTOMOBILE INSURANCE PLAN

**AUTOMOBILE LIABILITY INSURANCE PRIVATE PASSENGER RATES★**

For Limits of \$10,000/\$20,000 B.I. and \$5,000 P.D.

Type and Class	Territory Schedule and Code							
	Terr. 10		Terr. 11		Terr. 12		Terr. 13	
	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
<b>Private Pass.</b>								
Class 4A.	\$ 53	\$ 34	\$ 57	\$ 35	\$ 65	\$ 33	\$ 71	\$ 34
Class 4AS.	50	32	54	33	62	31	67	32
Class 4B.	61	39	66	40	75	38	82	39
Class 4BS.	58	37	63	39	72	36	78	37
Class 4C.	74	48	80	49	91	46	99	48
Class 4CS.	72	46	77	47	88	45	96	46
Class 4AF.	45	29	48	30	55	28	60	29
Class 4AFS.	42	27	46	28	52	26	57	27
Class 5A, 5AF.	85	54	91	56	104	53	114	54
Class 6A, 6AF.	106	68	114	70	130	66	142	68
Class 6B, 6BF.	80	51	86	53	98	50	107	51
Class 7A, 7AF.	133	85	143	88	163	83	178	85
Class 7B, 7BF.	90	58	97	60	111	56	121	58
Class 8A, 8AF.	178	114	191	117	218	111	238	114
Class 8B, 8BF.	125	80	134	82	153	78	167	80
Class 8C, 8CF.	85	54	91	56	104	53	114	54
Class 9A, 9B.	77	49	83	51	94	48	103	49
Class 9AS.	74	48	80	49	91	46	99	48

Type and Class	Territory Schedule and Code							
	Terr. 14		Terr. 15		Terr. 16		Terr. 17	
	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
<b>Private Pass.</b>								
Class 4A.	\$ 52	\$ 31	\$ 44	\$ 28	\$ 63	\$ 33	\$ 59	\$ 30
Class 4AS.	49	29	42	27	60	31	56	29
Class 4B.	60	36	51	32	72	38	68	35
Class 4BS.	57	34	48	31	69	36	65	33
Class 4C.	73	43	62	39	88	46	83	42
Class 4CS.	70	42	59	38	85	45	80	41
Class 4AF.	44	26	37	24	54	28	50	26
Class 4AFS.	42	25	35	22	50	26	47	24
Class 5A, 5AF.	83	50	70	45	101	53	94	48
Class 6A, 6AF.	104	62	88	56	126	66	118	60
Class 6B, 6BF.	78	47	66	42	95	50	89	45
Class 7A, 7AF.	130	78	110	70	158	83	148	75
Class 7B, 7BF.	88	53	75	48	107	56	100	51
Class 8A, 8AF.	174	104	147	94	211	111	198	101
Class 8B, 8BF.	122	73	103	66	148	78	139	71
Class 8C, 8CF.	83	50	70	45	101	53	94	48
Class 9A, 9B.	75	45	64	41	91	48	86	44
Class 9AS.	73	43	62	39	88	46	83	42

Effective June 1, 1971

**AUTOMOBILE LIABILITY INSURANCE PRIVATE PASSENGER RATES★**

**For Limits of \$10,000/\$20,000 B.I. and \$5,000 P.D.**

Type and Class	Territory Schedule and Code							
	Terr. 19		Terr. 22		Terr. 23		Terr. 24	
	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
<b>Private Pass.</b>								
Class 4A.	\$ 92	\$ 48	\$ 66	\$ 35	\$ 64	\$ 35	\$ 54	\$ 36
Class 4AS.	87	46	63	33	61	33	51	34
Class 4B.	106	55	76	40	74	40	62	41
Class 4BS.	101	53	73	39	70	39	59	40
Class 4C.	129	67	92	49	90	49	76	50
Class 4CS.	124	65	89	47	86	47	73	49
Class 4AF.	78	41	56	30	54	30	46	31
Class 4AFS.	74	38	53	28	51	28	43	29
Class 5A, 5AF.	147	77	106	56	102	56	86	58
Class 6A, 6AF.	184	96	132	70	128	70	108	72
Class 6B, 6BF.	138	72	99	53	96	53	81	54
Class 7A, 7AF.	230	120	165	88	160	88	135	90
Class 7B, 7BF.	156	82	112	60	109	60	92	61
Class 8A, 8AF.	308	161	221	117	214	117	181	121
Class 8B, 8BF.	216	113	155	82	150	82	127	85
Class 8C, 8CF.	147	77	106	56	102	56	86	58
Class 9A, 9B.	133	70	96	51	93	51	78	52
Class 9AS.	129	67	92	49	90	49	76	50

Type and Class	Territory Schedule and Code							
	Terr. 25		Terr. 26		Terr. 27		Terr. 31	
	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
<b>Private Pass.</b>								
Class 4A.	\$ 44	\$ 29	\$ 36	\$ 26	\$ 56	\$ 29	\$ 57	\$ 36
Class 4AS.	42	28	34	25	53	28	54	34
Class 4B.	51	33	41	30	64	33	66	41
Class 4BS.	48	32	40	29	62	32	63	40
Class 4C.	62	41	50	36	78	41	80	50
Class 4CS.	59	39	49	35	76	39	77	49
Class 4AF.	37	25	31	22	48	25	48	31
Class 4AFS.	35	23	29	21	45	23	46	29
Class 5A, 5AF.	70	46	58	42	90	46	91	58
Class 6A, 6AF.	88	58	72	52	112	58	114	72
Class 6B, 6BF.	66	44	54	39	84	44	86	54
Class 7A, 7AF.	110	73	90	65	140	73	143	90
Class 7B, 7BF.	75	49	61	44	95	49	97	61
Class 8A, 8AF.	147	97	121	87	188	97	191	121
Class 8B, 8BF.	103	68	85	61	132	68	134	85
Class 8C, 8CF.	70	46	58	42	90	46	91	58
Class 9A, 9B.	64	42	52	38	81	42	83	52
Class 9AS.	62	41	50	36	78	41	80	50

Effective June 1, 1971

## AUTOMOBILE LIABILITY INSURANCE PRIVATE PASSENGER RATES★

For Limits of \$10,000/\$20,000 B.I. and \$5,000 P.D.

Type and Class	Territory Schedule and Code					
	Terr. 38		Terr. 39		Terr. 40	
	B.I.	P.D.	B.I.	P.D.	B.I.	P.D.
<b>Private Pass.</b>						
Class 4A.	\$ 74	\$ 41	\$ 46	\$ 32	\$ 60	\$ 31
Class 4AS.	70	39	44	30	57	29
Class 4B.	85	47	53	37	69	36
Class 4BS.	81	45	51	35	66	34
Class 4C.	104	57	64	45	84	43
Class 4CS.	100	55	62	43	81	42
Class 4AF.	63	35	39	27	51	26
Class 4AFS.	59	33	37	26	48	25
Class 5A, 5AF.	118	66	74	51	96	50
Class 6A, 6AF.	148	82	92	64	120	62
Class 6B, 6BF.	111	62	69	48	90	47
Class 7A, 7AF.	185	103	115	80	150	78
Class 7B, 7BF.	126	70	78	54	102	53
Class 8A, 8AN.	248	137	154	107	201	104
Class 8B, 8BF.	174	96	108	75	141	73
Class 8C, 8CF.	118	66	74	51	96	50
Class 9A, 9B.	107	59	67	46	87	45
Class 9AS.	104	57	64	45	84	43

Effective June 1, 1971

Private Passenger Car Medical Payments Rates ★

\$1,000 Limits

Type and Class	Territory Schedule and Code				
	Terr. 01, 07, 08 \$1,000	Terr. 02, 19 \$1,000	Terr. 03, 04, 05, 12, 13, 16, 22, 23, 38, 40, \$1,000	Terr. 06, 10, 11, 14, 17, 24, 27, 31, 39, \$1,000	Terr. 15, 25, 26 \$1,000
<b>Private Pass.</b>					
Class 4A.	\$ 8	\$ 9	\$ 7	\$ 6	\$ 5
Class 4AS.	8	9	7	6	5
Class 4B.	9	10	8	7	5
Class 4BS.	9	10	8	6	5
Class 4C.	10	12	9	8	6
Class 4CS.	10	11	9	7	6
Class 4AF.	7	8	6	5	5
Class 4AFS.	7	8	6	5	4
Class 5A, 5AF.	12	13	10	8	7
Class 6A, 6AF.	14	16	12	10	8
Class 6B, 6BF.	11	13	10	8	7
Class 7A, 7AF.	17	20	15	12	10
Class 7B, 7BF.	12	14	11	9	7
Class 8A, 8AF.	22	25	19	15	12
Class 8B, 8BF.	16	18	14	11	9
Class 8C, 8CF.	12	13	10	8	7
Class 9A, 9B.	11	12	9	8	6
Class 9AS.	10	12	9	8	6

Rates for Medical Payments limits up to \$5,000 are determined as follows:

<u>Medical Payments Limit</u>	<u>Increment to be added to rate for \$1,000 limit</u>
\$2,000	\$2
3,000	3
4,000	4
5,000	5

Effective June 1, 1971

NEW JERSEY AUTOMOBILE INSURANCE PLAN

**SUPPLEMENT OF RULES AND RATES FOR  
AUTOMOBILE PHYSICAL DAMAGE COVERAGE**

**SUPPLEMENT II**

The rates applicable to individually owned non-fleet vehicles, as defined herein, are included in this Supplement. Such rates are for the coverages specified herein.

**THE RULES ARE THOSE SHOWN IN SUPPLEMENT I (PHYSICAL DAMAGE) WITH THE FOLLOWING EXCEPTIONS:**

**Rule 1. DEFINITIONS**

Add the following Paragraph:

- E. The accident and conviction record of any risk newly applying for coverage under the Plan shall be ascertained by the carrier assigned as of the date of application.  
The accident and conviction record of any risk insured through the Plan shall be ascertained by the carrier as of the expiration date of the policy.

**Rule 2. RATE DETERMINATION**

Substitute the following as paragraph H:

- H. The premium determined in accordance with A to G above shall be increased 20% of the Class 4A collision rate if the principal operator of the automobile has not been licensed for three years.

Add the following Rule:

**Rule 5. DEDUCTIBLE INSURANCE**

Collision coverage may be written at the request of the insured on the basis of the following options:

- \$ 150 Deductible — Charge 80% of the \$100 Deductible Collision Premium
- \$ 250 Deductible — Charge 60% of the \$100 Deductible Collision Premium
- \$ 500 Deductible — Charge 45% of the \$100 Deductible Collision Premium

Effective June 1, 1971



**PHYSICAL DAMAGE RATES**  
**\$100 Deductible Comprehensive**

Territories 01, 05, 23

Private Passenger Cars

Symbol Group	Age Group	4A-4AS 4B-4BS 4C-4CS	5A 6A-6B 7A-7B 8C	8A-8B	9A-9AS 9B
1, 2	1	\$ 16	\$ 20	\$ 24	\$ 19
	2, 3	12	15	18	14
	4, 5	9	11	14	11
	6	7	9	11	8
3	1	22	28	33	26
	2, 3	16	20	24	19
	4, 5	12	15	18	14
	6	10	13	15	12
4	1	27	34	41	32
	2, 3	20	25	30	24
	4, 5	15	19	23	18
	6	12	15	18	14
5	1	36	45	54	43
	2, 3	27	34	41	32
	4, 5	20	25	30	24
	6	16	20	24	19
6	1	47	59	71	56
	2, 3	35	44	53	42
	4, 5	26	33	39	31
	6	21	26	32	25
7	1	59	74	89	71
	2, 3	45	56	68	54
	4, 5	33	41	50	40
	6	27	34	41	32

Territories 01, 05, 23

\$100 Deductible Collision

Private Passenger Cars

CLASS	AGE GROUP	SYMBOL GROUP					
		1, 2	3	4	5	6	7
(4A)-(4AS) (4B)-(4BS) (4C)-(4CS)	1	\$116	\$132	\$155	\$186	\$217	\$248
	2, 3	87	99	116	140	163	186
	4, 5	76	85	101	121	141	161
	6	64	73	85	102	119	136
(5A)	1	145	165	194	233	271	310
	2, 3	109	124	145	175	204	233
	4, 5	95	106	126	151	176	201
	6	80	91	106	128	149	170
(6A)	1	203	231	271	326	380	434
	2, 3	152	173	203	245	285	326
	4, 5	133	149	177	212	247	282
	6	112	128	149	179	208	238
(6B) (7B) (8C)	1	174	198	233	279	326	372
	2, 3	131	149	174	210	245	279
	4, 5	114	128	152	182	212	242
	6	96	110	128	153	179	204
(7A)	1	232	264	310	372	434	496
	2, 3	174	198	232	280	326	372
	4, 5	152	170	202	242	282	322
	6	128	146	170	204	238	272
(8A)	1	348	396	465	558	651	744
	2, 3	261	297	348	420	489	558
	4, 5	228	255	303	363	423	483
	6	192	219	255	306	357	408
(8B)	1	261	297	349	419	488	558
	2, 3	196	223	261	315	367	419
	4, 5	171	191	227	272	317	362
	6	144	164	191	230	268	306
(9A)-(9AS) (9B)	1	139	158	186	223	260	298
	2, 3	104	119	139	168	196	223
	4, 5	91	102	121	145	169	193
	6	77	88	102	122	143	163

**Farm Automobiles:** For Classes 5, 6, 7 and 8 charge 85% of the above Non-Farm Premiums. For Class 4, charge 75% of the above Non-Farm Premiums.

The comprehensive and collision rates are displayed separately solely for the purpose of application of the surcharge of Section 16 to the collision premiums and it is not to be construed that the comprehensive coverage may be purchased alone.

**PHYSICAL DAMAGE RATES**  
**\$100 Deductible Comprehensive**



Territory 02

Private Passenger Cars

Symbol Group	Age Group	4A-4AS 4B-4BS 4C-4CS	5A 6A-6B 7A-7B 8C	8A-8B	9A-9AS 9B
1, 2	1	\$ 19	\$ 24	\$ 29	\$ 23
	2, 3	14	18	21	17
	4, 5	11	14	17	13
	6	9	11	14	11
3	1	26	33	39	31
	2, 3	19	24	29	23
	4, 5	14	18	21	17
	6	12	15	18	14
4	1	32	40	48	38
	2, 3	24	30	36	29
	4, 5	18	23	27	22
	6	14	18	21	17
5	1	43	54	65	52
	2, 3	32	40	48	38
	4, 5	24	30	36	29
	6	20	25	30	24
6	1	56	70	84	67
	2, 3	42	53	63	50
	4, 5	31	39	47	37
	6	25	31	38	30
7	1	70	88	105	84
	2, 3	53	66	80	64
	4, 5	39	49	59	47
	6	32	40	48	38

Territory 02

\$100 Deductible Collision

Private Passenger Cars

CLASS	AGE GROUP	SYMBOL GROUP					
		1, 2	3	4	5	6	7
(4A)-(4AS) (4B)-(4BS) (4C)-(4CS)	1	\$157	\$178	\$209	\$251	\$293	\$334
	2, 3	117	134	157	188	219	251
	4, 5	102	115	136	163	190	217
	6	86	98	115	138	161	184
(5A)	1	196	223	261	314	366	418
	2, 3	146	168	196	235	274	314
	4, 5	128	144	170	204	238	271
	6	108	123	144	173	201	230
(6A)	1	275	312	366	439	513	585
	2, 3	205	235	275	329	383	439
	4, 5	179	201	238	285	333	380
	6	151	172	201	242	282	322
(6B) (7B) (8C)	1	236	267	314	377	440	501
	2, 3	176	201	236	282	329	377
	4, 5	153	173	204	245	285	326
	6	129	147	173	207	242	276
(7A)	1	314	356	418	502	586	668
	2, 3	234	268	314	376	438	502
	4, 5	204	230	272	326	380	434
	6	172	196	230	276	322	368
(8A)	1	471	534	627	753	879	1002
	2, 3	351	402	471	564	657	753
	4, 5	306	345	408	489	570	651
	6	258	294	345	414	483	552
(8B)	1	353	401	470	565	659	752
	2, 3	263	302	353	423	493	565
	4, 5	230	259	306	367	428	488
	6	194	221	259	311	362	414
(9A)-(9AS) (9B)	1	188	214	251	301	352	401
	2, 3	140	161	188	226	263	301
	4, 5	122	138	163	196	228	260
	6	103	118	138	166	193	221

**Farm Automobiles:** For Classes 5, 6, 7 and 8 charge 85% of the above Non-Farm Premiums. For Class 4, charge 75% of the above Non-Farm Premiums.

**The comprehensive and collision rates are displayed separately solely for the purpose of application of the surcharge of Section 16 to the collision premiums and it is not to be construed that the comprehensive coverage may be purchased alone.**



**PHYSICAL DAMAGE RATES**  
**\$100 Deductible Comprehensive**

Territory 03

Private Passenger Cars

Symbol Group	Age Group	4A-4AS 4B-4BS 4C-4CS	5A 6A-6B 7A-7B 8C	8A-8B	9A-9AS 9B
1, 2	1	\$ 9	\$ 11	\$ 14	\$ 11
	2, 3	7	9	11	8
	4, 5	5	6	8	6
	6	4	5	6	5
3	1	12	15	18	14
	2, 3	9	11	14	11
	4, 5	7	9	11	8
	6	5	6	8	6
4	1	15	19	23	18
	2, 3	11	14	17	13
	4, 5	8	10	12	10
	6	7	9	11	8
5	1	20	25	30	24
	2, 3	15	19	23	18
	4, 5	11	14	17	13
	6	9	11	14	11
6	1	26	33	39	31
	2, 3	20	25	30	24
	4, 5	14	18	21	17
	6	12	15	18	14
7	1	33	41	50	40
	2, 3	25	31	38	30
	4, 5	18	23	27	22
	6	15	19	23	18

Territory 03

\$100 Deductible Collision

Private Passenger Cars

CLASS	AGE GROUP	SYMBOL GROUP					
		1, 2	3	4	5	6	7
(4A)-(4AS) (4B)-(4BS) (4C)-(4CS)	1	\$ 92	\$105	\$123	\$148	\$172	\$197
	2, 3	69	79	92	111	129	148
	4, 5	60	68	80	96	112	128
	6	50	58	68	81	95	108
(5A)	1	115	131	154	185	215	246
	2, 3	86	99	115	139	161	185
	4, 5	75	85	100	120	140	160
	6	63	73	85	101	119	135
(6A)	1	161	184	215	259	301	345
	2, 3	121	138	161	194	226	259
	4, 5	105	119	140	168	196	224
	6	88	102	119	142	166	189
(6B) (7B) (8C)	1	138	158	185	222	258	296
	2, 3	104	119	138	167	194	222
	4, 5	90	102	120	144	168	192
	6	75	87	102	122	143	162
(7A)	1	184	210	246	296	344	394
	2, 3	138	158	184	222	258	296
	4, 5	120	136	160	192	224	256
	6	100	116	136	162	190	216
(8A)	1	276	315	369	444	516	591
	2, 3	207	237	276	333	387	444
	4, 5	180	204	240	288	336	384
	6	150	174	204	243	285	324
(8B)	1	207	236	277	333	387	443
	2, 3	155	178	207	250	290	333
	4, 5	135	153	180	216	252	288
	6	113	131	153	182	214	243
(9A)-(9AS) (9B)	1	110	126	148	178	206	236
	2, 3	83	95	110	133	155	178
	4, 5	72	82	96	115	134	154
	6	60	70	82	97	114	130

**Farm Automobiles:** For Classes 5, 6, 7 and 8 charge 85% of the above Non-Farm Premiums. For Class 4, charge 75% of the above Non-Farm Premiums.

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**PHYSICAL DAMAGE RATES**  
**\$100 Deductible Comprehensive**



Territory 04

Private Passenger Cars

Symbol Group	Age Group	4A-4AS 4B-4BS 4C-4CS	5A 6A-6B 7A-7B 8C	8A-8B	9A-9AS 9B
1, 2	1	\$ 11	\$ 14	\$ 17	\$ 13
	2, 3	8	10	12	10
	4, 5	6	8	9	7
	6	5	6	8	6
3	1	14	18	21	17
	2, 3	11	14	17	13
	4, 5	8	10	12	10
	6	6	8	9	7
4	1	18	23	27	22
	2, 3	14	18	21	17
	4, 5	10	13	15	12
	6	8	10	12	10
5	1	24	30	36	29
	2, 3	18	23	27	22
	4, 5	13	16	20	16
	6	11	14	17	13
6	1	32	40	48	38
	2, 3	24	30	36	29
	4, 5	17	21	26	20
	6	14	18	21	17
7	1	40	50	60	48
	2, 3	30	38	45	36
	4, 5	22	28	33	26
	6	18	23	27	22

Territory 04

\$100 Deductible Collision

Private Passenger Cars

CLASS	AGE GROUP	SYMBOL GROUP					
		1, 2	3	4	5	6	7
(4A)-(4AS) (4B)-(4BS) (4C)-(4CS)	1	\$86	\$ 98	\$115	\$138	\$161	\$184
	2, 3	64	74	86	104	121	138
	4, 5	56	63	75	90	105	120
	6	47	54	63	76	89	101
(5A)	1	108	123	144	173	201	230
	2, 3	80	93	108	130	151	173
	4, 5	70	79	94	113	131	150
	6	59	68	79	95	111	126
(6A)	1	151	172	201	242	282	322
	2, 3	112	130	151	182	212	242
	4, 5	98	110	131	158	184	210
	6	82	95	110	133	156	177
(6B) (7B) (8C)	1	129	147	173	207	242	276
	2, 3	96	111	129	156	182	207
	4, 5	84	95	113	135	158	180
	6	71	81	95	114	134	152
(7A)	1	172	196	230	276	322	368
	2, 3	128	148	172	208	242	276
	4, 5	112	126	150	180	210	240
	6	94	108	126	152	178	202
(8A)	1	258	294	345	414	483	552
	2, 3	192	222	258	312	363	414
	4, 5	168	189	225	270	315	360
	6	141	162	189	228	267	303
(8B)	1	194	221	259	311	362	414
	2, 3	144	167	194	234	272	311
	4, 5	126	142	169	203	236	270
	6	106	122	142	171	200	227
(9A)-(9AS) (9B)	1	103	118	138	166	193	221
	2, 3	77	89	103	125	145	166
	4, 5	67	76	90	108	126	144
	6	56	65	76	91	107	121

**Farm Automobiles:** For Classes 5, 6, 7 and 8 charge 85% of the above Non-Farm Premiums. For Class 4, charge 75% of the above Non-Farm Premiums.

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**PHYSICAL DAMAGE RATES**  
**\$100 Deductible Comprehensive**

Territory 06

Private Passenger Cars

Symbol Group	Age Group	4A-4AS 4B-4BS 4C-4CS	5A 6A-6B 7A-7B 8C	8A-8B	9A-9AS 9B
1, 2	1	\$ 9	\$ 11	\$ 14	\$ 11
	2, 3	7	9	11	8
	4, 5	5	6	8	6
	6	4	5	6	5
3	1	12	15	18	14
	2, 3	9	11	14	11
	4, 5	7	9	11	8
	6	5	6	8	6
4	1	15	19	23	18
	2, 3	11	14	17	13
	4, 5	8	10	12	10
	6	7	9	11	8
5	1	20	25	30	24
	2, 3	15	19	23	18
	4, 5	11	14	17	13
	6	9	11	14	11
6	1	26	33	39	31
	2, 3	20	25	30	24
	4, 5	14	18	21	17
	6	12	15	18	14
7	1	33	41	50	40
	2, 3	25	31	38	30
	4, 5	18	23	27	22
	6	15	19	23	18

Territory 06

\$100 Deductible Collision

Private Passenger Cars

CLASS	AGE GROUP	SYMBOL GROUP					
		1, 2	3	4	5	6	7
(4A)-(4AS) (4B)-(4BS) (4C)-(4CS)	1	\$ 72	\$ 82	\$ 96	\$115	\$134	\$154
	2, 3	54	61	72	86	101	115
	4, 5	47	53	62	75	87	100
	6	39	45	53	63	74	84
(5A)	1	90	103	120	144	168	193
	2, 3	68	76	90	108	126	144
	4, 5	59	66	78	94	109	125
	6	49	56	66	79	93	105
(6A)	1	126	144	168	201	235	270
	2, 3	95	107	126	151	177	201
	4, 5	82	93	109	131	152	175
	6	68	79	93	110	130	147
(6B) (7B) (8C)	1	108	123	144	173	201	231
	2, 3	81	92	108	129	152	173
	4, 5	71	80	93	113	131	150
	6	59	68	80	95	111	126
(7A)	1	144	164	192	230	268	308
	2, 3	108	122	144	172	202	230
	4, 5	94	106	124	150	174	200
	6	78	90	106	126	148	168
(8A)	1	216	246	288	345	402	462
	2, 3	162	183	216	258	303	345
	4, 5	141	159	186	225	261	300
	6	117	135	159	189	222	252
(8B)	1	162	185	216	259	302	347
	2, 3	122	137	162	194	227	259
	4, 5	106	119	140	169	196	225
	6	88	101	119	142	167	189
(9A)-(9AS) (9B)	1	86	98	115	138	161	185
	2, 3	65	73	86	103	121	138
	4, 5	56	64	74	90	104	120
	6	47	54	64	76	89	101

**Farm Automobiles:** For Classes 5, 6, 7 and 8 charge 85% of the above Non-Farm Premiums. For Class 4, charge 75% of the above Non-Farm Premiums.

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**PHYSICAL DAMAGE RATES**  
**\$100 Deductible Comprehensive**



Territories 07, 12, 13

Private Passenger Cars

Symbol Group	Age Group	4A-4AS 4B-4BS 4C-4CS	5A 6A-6B 7A-7B 8C	8A-8B	9A-9AS 9B
1, 2	1	\$ 10	\$ 13	\$ 15	\$ 12
	2, 3	8	10	12	10
	4, 5	6	8	9	7
	6	5	6	8	6
3	1	14	18	21	17
	2, 3	10	13	15	12
	4, 5	7	9	11	8
	6	6	8	9	7
4	1	17	21	26	20
	2, 3	13	16	20	16
	4, 5	9	11	14	11
	6	8	10	12	10
5	1	23	29	35	28
	2, 3	17	21	26	20
	4, 5	13	16	20	16
	6	10	13	15	12
6	1	30	38	45	36
	2, 3	22	28	33	26
	4, 5	16	20	24	19
	6	13	16	20	16
7	1	37	46	56	44
	2, 3	28	35	42	34
	4, 5	21	26	32	25
	6	17	21	26	20

Territories 07, 12, 13

\$100 Deductible Collision

Private Passenger Cars

CLASS	AGE GROUP	SYMBOL GROUP					
		1, 2	3	4	5	6	7
(4A)-(4AS) (4B)-(4BS) (4C)-(4CS)	1	\$ 80	\$ 90	\$106	\$127	\$148	\$170
	2, 3	59	68	80	95	111	127
	4, 5	52	58	69	83	96	110
	6	43	50	58	70	82	93
(5A)	1	100	113	133	159	185	213
	2, 3	74	85	100	119	139	159
	4, 5	65	73	86	104	120	138
	6	54	63	73	88	103	116
(6A)	1	140	158	186	222	259	298
	2, 3	103	119	140	166	194	222
	4, 5	91	102	121	145	168	193
	6	75	88	102	123	144	163
(6B) (7B) (8C)	1	120	135	159	191	222	255
	2, 3	89	102	120	143	167	191
	4, 5	78	87	104	125	144	165
	6	65	75	87	105	123	140
(7A)	1	160	180	212	254	296	340
	2, 3	118	136	160	190	222	254
	4, 5	104	116	138	166	192	220
	6	86	100	116	140	164	186
(8A)	1	240	270	318	381	444	510
	2, 3	177	204	240	285	333	381
	4, 5	156	174	207	249	288	330
	6	129	150	174	210	246	279
(8B)	1	180	203	239	286	333	383
	2, 3	133	153	180	214	250	286
	4, 5	117	131	155	187	216	248
	6	97	113	131	158	185	209
(9A)-(9AS) (9B)	1	96	108	127	152	178	204
	2, 3	71	82	96	114	133	152
	4, 5	62	70	83	100	115	132
	6	52	60	70	84	98	112

**Farm Automobiles:** For Classes 5, 6, 7 and 8 charge 85% of the above Non-Farm Premiums. For Class 4, charge 75% of the above Non-Farm Premiums.

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**PHYSICAL DAMAGE RATES**  
**\$100 Deductible Comprehensive**

Territory 08

Private Passenger Cars

Symbol Group	Age Group	4A-4AS 4B-4BS 4C-4CS	5A 6A-6B 7A-7B 8C	8A-8B	9A-9AS 9B
1, 2	1	\$ 10	\$ 13	\$ 15	\$ 12
	2, 3	7	9	11	8
	4, 5	5	6	8	6
	6	4	5	6	5
3	1	13	16	20	16
	2, 3	10	13	15	12
	4, 5	7	9	11	8
	6	6	8	9	7
4	1	16	20	24	19
	2, 3	12	15	18	14
	4, 5	9	11	14	11
	6	7	9	11	8
5	1	22	28	33	26
	2, 3	16	20	24	19
	4, 5	12	15	18	14
	6	10	13	15	12
6	1	28	35	42	34
	2, 3	21	26	32	25
	4, 5	15	19	23	18
	6	13	16	20	16
7	1	35	44	53	42
	2, 3	26	33	39	31
	4, 5	19	24	29	23
	6	16	20	24	19

Territory 08

\$100 Deductible Collision

Private Passenger Cars

CLASS	AGE GROUP	SYMBOL GROUP					
		1, 2	3	4	5	6	7
(4A)-(4AS) (4B)-(4BS) (4C)-(4CS)	1	\$ 82	\$ 93	\$109	\$131	\$153	\$174
	2, 3	61	70	82	98	114	131
	4, 5	53	60	71	85	99	113
	6	45	51	60	72	84	96
(5A)	1	103	116	136	164	191	218
	2, 3	76	88	103	123	143	164
	4, 5	66	75	89	106	124	141
	6	56	64	75	90	105	120
(6A)	1	144	163	191	229	268	305
	2, 3	107	123	144	172	200	229
	4, 5	93	105	124	149	173	198
	6	79	89	105	126	147	168
(6B) (7B) (8C)	1	123	140	164	197	230	261
	2, 3	92	105	123	147	171	197
	4, 5	80	90	107	128	149	170
	6	68	77	90	108	126	144
(7A)	1	164	186	218	262	306	348
	2, 3	122	140	164	196	228	262
	4, 5	106	120	142	170	198	226
	6	90	102	120	144	168	192
(8A)	1	246	279	327	393	459	522
	2, 3	183	210	246	294	342	393
	4, 5	159	180	213	255	297	339
	6	135	153	180	216	252	288
(8B)	1	185	209	245	295	344	392
	2, 3	137	158	185	221	257	295
	4, 5	119	135	160	191	223	254
	6	101	115	135	162	189	216
(9A)-(9AS) (9B)	1	98	112	131	157	184	209
	2, 3	73	84	98	118	137	157
	4, 5	64	72	85	102	119	136
	6	54	61	72	86	101	115

**Farm Automobiles:** For Classes 5, 6, 7 and 8 charge 85% of the above Non-Farm Premiums. For Class 4, charge 75% of the above Non-Farm Premiums.

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**PHYSICAL DAMAGE RATES**  
**\$100 Deductible Comprehensive**



**Territory 10**

**Private Passenger Cars**

Symbol Group	Age Group	4A-4AS 4B-4BS 4C-4CS	5A 6A-6B 7A-7B 8C	8A-8B	9A-9AS 9B
1, 2	1	\$ 7	\$ 9	\$ 11	\$ 8
	2, 3	5	6	8	6
	4, 5	4	5	6	5
	6	3	4	5	4
3	1	10	13	15	12
	2, 3	7	9	11	8
	4, 5	5	6	8	6
	6	4	5	6	5
4	1	12	15	18	14
	2, 3	9	11	14	11
	4, 5	7	9	11	8
	6	5	6	8	6
5	1	16	20	24	19
	2, 3	12	15	18	14
	4, 5	9	11	14	11
	6	7	9	11	8
6	1	21	26	32	25
	2, 3	16	20	24	19
	4, 5	12	15	18	14
	6	9	11	14	11
7	1	26	33	39	31
	2, 3	20	25	30	24
	4, 5	15	19	23	18
	6	12	15	18	14

**Territory 10**

**\$100 Deductible Collision**

**Private Passenger Cars**

CLASS	AGE GROUP	SYMBOL GROUP					
		1, 2	3	4	5	6	7
(4A)-(4AS) (4B)-(4BS) (4C)-(4CS)	1	\$ 75	\$ 85	\$100	\$120	\$140	\$160
	2, 3	56	64	75	90	105	120
	4, 5	49	55	65	78	91	104
	6	41	47	55	66	77	88
(5A)	1	94	106	125	150	175	200
	2, 3	70	80	94	113	131	150
	4, 5	61	69	81	98	114	130
	6	51	59	69	83	96	110
(6A)	1	131	149	175	210	245	280
	2, 3	98	112	131	158	184	210
	4, 5	86	96	114	137	159	182
	6	72	82	96	116	135	154
(6B) (7B) (8C)	1	113	128	150	180	210	240
	2, 3	84	96	113	135	158	180
	4, 5	74	83	98	117	137	156
	6	62	71	83	99	116	132
(7A)	1	150	170	200	240	280	320
	2, 3	112	128	150	180	210	240
	4, 5	98	110	130	156	182	208
	6	82	94	110	132	154	176
(8A)	1	225	255	300	360	420	480
	2, 3	168	192	225	270	315	360
	4, 5	147	165	195	234	273	312
	6	123	141	165	198	231	264
(8B)	1	169	191	225	270	315	360
	2, 3	126	144	169	203	236	270
	4, 5	110	124	146	176	205	234
	6	92	106	124	149	173	198
(9A)-(9AS) (9B)	1	90	102	120	144	168	192
	2, 3	67	77	90	108	126	144
	4, 5	59	66	78	94	109	125
	6	49	56	66	79	92	106

**Farm Automobiles:** For Classes 5, 6, 7 and 8 charge 85% of the above Non-Farm Premiums. For Class 4, charge 75% of the above Non-Farm Premiums.

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**PHYSICAL DAMAGE RATES**  
**\$100 Deductible Comprehensive**

Territory 11

Private Passenger Cars

Symbol Group	Age Group	4A-4AS 4B-4BS 4C-4CS	5A 6A-6B 7A-7B 8C	8A-8B	9A-9AS 9B
1, 2	1	\$ 9	\$ 11	\$ 14	\$ 11
	2, 3	7	9	11	8
	4, 5	5	6	8	6
	6	4	5	6	5
3	1	12	15	18	14
	2, 3	9	11	14	11
	4, 5	7	9	11	8
	6	5	6	8	6
4	1	15	19	23	18
	2, 3	11	14	17	13
	4, 5	8	10	12	10
	6	7	9	11	8
5	1	20	25	30	24
	2, 3	15	19	23	18
	4, 5	11	14	17	13
	6	9	11	14	11
6	1	26	33	39	31
	2, 3	20	25	30	24
	4, 5	14	18	21	17
	6	12	15	18	14
7	1	33	41	50	40
	2, 3	25	31	38	30
	4, 5	18	23	27	22
	6	15	19	23	18

Territory 11

\$100 Deductible Collision

Private Passenger Cars

CLASS	AGE GROUP	SYMBOL GROUP					
		1, 2	3	4	5	6	7
(4A)-(4AS) (4B)-(4BS) (4C)-(4CS)	1	\$ 89	\$100	\$118	\$142	\$165	\$189
	2, 3	66	76	89	106	124	142
	4, 5	58	65	77	92	107	123
	6	48	55	65	78	91	104
(5A)	1	111	125	148	178	206	236
	2, 3	83	95	111	133	155	178
	4, 5	73	81	96	115	134	154
	6	60	69	81	98	114	130
(6A)	1	156	175	207	249	289	331
	2, 3	116	133	156	186	217	249
	4, 5	102	114	135	161	187	215
	6	84	96	114	137	159	182
(6B) (7B) (8C)	1	134	150	177	213	248	284
	2, 3	99	114	134	159	186	213
	4, 5	87	98	116	138	161	185
	6	72	83	98	117	137	156
(7A)	1	178	200	236	284	330	378
	2, 3	132	152	178	212	248	284
	4, 5	116	130	154	184	214	246
	6	96	110	130	156	182	208
(8A)	1	267	300	354	426	495	567
	2, 3	198	228	267	318	372	426
	4, 5	174	195	231	276	321	369
	6	144	165	195	234	273	312
(8B)	1	200	225	266	320	371	425
	2, 3	149	171	200	239	279	320
	4, 5	131	146	173	207	241	277
	6	108	124	146	176	205	234
(9A)-(9AS) (9B)	1	107	120	142	170	198	227
	2, 3	79	91	107	127	149	170
	4, 5	70	78	92	110	128	148
	6	58	66	78	94	109	125

**Farm Automobiles:** For Classes 5, 6, 7 and 8 charge 85% of the above Non-Farm Premiums. For Class 4, charge 75% of the above Non-Farm Premiums.

The comprehensive and collision rates are displayed separately solely for the purpose of application of the surcharge of Section 16 to the collision premiums and it is not to be construed that the comprehensive coverage may be purchased alone.

**PHYSICAL DAMAGE RATES**  
**\$100 Deductible Comprehensive**



Territories 14, 19, 27

Private Passenger Cars

Symbol Group	Age Group	4A-4AS 4B-4BS 4C-4CS	5A 6A-6B 7A-7B 8C	8A-8B	9A-9AS 9B
1, 2	1	\$ 8	\$ 10	\$ 12	\$ 10
	2, 3	6	8	9	7
	4, 5	5	6	8	6
	6	4	5	6	5
3	1	11	14	17	13
	2, 3	8	10	12	10
	4, 5	6	8	9	7
	6	5	6	8	6
4	1	14	18	21	17
	2, 3	11	14	17	13
	4, 5	8	10	12	10
	6	6	8	9	7
5	1	19	24	29	23
	2, 3	14	18	21	17
	4, 5	10	13	15	12
	6	9	11	14	11
6	1	25	31	38	30
	2, 3	18	23	27	22
	4, 5	13	16	20	16
	6	11	14	17	13
7	1	31	39	47	37
	2, 3	23	29	35	28
	4, 5	17	21	26	20
	6	14	18	21	17

Territories 14, 19, 27

**\$100 Deductible Collision**

Private Passenger Cars

CLASS	AGE GROUP	SYMBOL GROUP					
		1, 2	3	4	5	6	7
(4A)-(4AS) (4B)-(4BS) (4C)-(4CS)	1	\$ 69	\$ 78	\$ 92	\$110	\$129	\$147
	2, 3	52	59	69	83	97	110
	4, 5	45	51	60	72	84	96
	6	38	43	51	61	71	81
(5A)	1	86	98	115	138	161	184
	2, 3	65	74	86	104	121	138
	4, 5	56	64	75	90	105	120
	6	48	54	64	76	89	101
(6A)	1	121	137	161	193	226	257
	2, 3	91	103	121	145	170	193
	4, 5	79	89	105	126	147	168
	6	67	75	89	107	124	142
(6B) (7B) (8C)	1	104	117	138	165	194	221
	2, 3	78	89	104	125	146	165
	4, 5	68	77	90	108	126	144
	6	57	65	77	92	107	122
(7A)	1	138	156	184	220	258	294
	2, 3	104	118	138	166	194	220
	4, 5	90	102	120	144	168	192
	6	76	86	102	122	142	162
(8A)	1	207	234	276	330	387	441
	2, 3	156	177	207	249	291	330
	4, 5	135	153	180	216	252	288
	6	114	129	153	183	213	243
(8B)	1	155	176	207	248	290	331
	2, 3	117	133	155	187	218	248
	4, 5	101	115	135	162	189	216
	6	86	97	115	137	160	182
(9A)-(9AS) (9B)	1	83	94	110	132	155	176
	2, 3	62	71	83	100	116	132
	4, 5	54	61	72	86	101	115
	6	46	52	61	73	85	97

**Farm Automobiles:** For Classes 5, 6, 7 and 8 charge 85% of the above Non-Farm Premiums. For Class 4, charge 75% of the above Non-Farm Premiums.

**The comprehensive and collision rates are displayed separately solely for the purpose of application of the surcharge of Section 16 to the collision premiums and it is not to be construed that the comprehensive coverage may be purchased alone.**



**PHYSICAL DAMAGE RATES**  
**\$100 Deductible Comprehensive**

Territories 15, 17, 24, 25, 26

Private Passenger Cars

Symbol Group	Age Group	4A-4AS 4B-4BS 4C-4CS	5A 6A-6B 7A-7B 8C	8A-8B	9A-9AS 9B
1, 2	1	\$ 7	\$ 9	\$ 11	\$ 8
	2, 3	5	6	8	6
	4, 5	4	5	6	5
	6	3	4	5	4
3	1	9	11	14	11
	2, 3	7	9	11	8
	4, 5	5	6	8	6
	6	4	5	6	5
4	1	11	14	17	13
	2, 3	8	10	12	10
	4, 5	6	8	9	7
	6	5	6	8	6
5	1	15	19	23	18
	2, 3	11	14	17	13
	4, 5	8	10	12	10
	6	7	9	11	8
6	1	19	24	29	23
	2, 3	14	18	21	17
	4, 5	11	14	17	13
	6	9	11	14	11
7	1	24	30	36	29
	2, 3	18	23	27	22
	4, 5	13	16	20	16
	6	11	14	17	13

Territories 15, 17, 24, 25, 26

**\$100 Deductible Collision**

Private Passenger Cars

CLASS	AGE GROUP	SYMBOL GROUP					
		1, 2	3	4	5	6	7
(4A)-(4AS) (4B)-(4BS) (4C)-(4CS)	1	\$ 68	\$ 77	\$ 91	\$109	\$127	\$146
	2, 3	51	58	68	82	96	109
	4, 5	45	50	59	71	83	95
	6	37	43	50	60	70	80
(5A)	1	85	96	114	136	159	183
	2, 3	64	73	85	103	120	136
	4, 5	56	63	74	89	104	119
	6	46	54	63	75	88	100
(6A)	1	119	135	159	191	222	256
	2, 3	89	102	119	144	168	191
	4, 5	79	88	103	124	145	166
	6	65	75	88	105	123	140
(6B) (7B) (8C)	1	102	116	137	164	191	219
	2, 3	77	87	102	123	144	164
	4, 5	68	75	89	107	125	143
	6	56	65	75	90	105	120
(7A)	1	136	154	182	218	254	292
	2, 3	102	116	136	164	192	218
	4, 5	90	100	118	142	166	190
	6	74	86	100	120	140	160
(8A)	1	204	231	273	327	381	438
	2, 3	153	174	204	246	288	327
	4, 5	135	150	177	213	249	285
	6	111	129	150	180	210	240
(8B)	1	153	173	205	245	286	329
	2, 3	115	131	153	185	216	245
	4, 5	101	113	133	160	187	214
	6	83	97	113	135	158	180
(9A)-(9AS) (9B)	1	82	92	109	131	152	175
	2, 3	61	70	82	98	115	131
	4, 5	54	60	71	85	100	114
	6	44	52	60	72	84	96

**Farm Automobiles:** For Classes 5, 6, 7 and 8 charge 85% of the above Non-Farm Premiums. For Class 4, charge 75% of the above Non-Farm Premiums.

The comprehensive and collision rates are displayed separately solely for the purpose of application of the surcharge of Section 16 to the collision premiums and it is not to be construed that the comprehensive coverage may be purchased alone.

PHYSICAL DAMAGE RATES



\$100 Deductible Comprehensive

Territory 16

Private Passenger Cars

Symbol Group	Age Group	4A-4AS 4B-4BS 4C-4CS	5A 6A-6B 7A-7B 8C	8A-8B	9A-9AS 9B
1, 2	1	\$ 8	\$ 10	\$ 12	\$ 10
	2, 3	6	8	9	7
	4, 5	5	6	8	6
	6	4	5	6	5
3	1	11	14	17	13
	2, 3	8	10	12	10
	4, 5	6	8	9	7
	6	5	6	8	6
4	1	14	18	21	17
	2, 3	11	14	17	13
	4, 5	8	10	12	10
	6	6	8	9	7
5	1	19	24	29	23
	2, 3	14	18	21	17
	4, 5	10	13	15	12
	6	9	11	14	11
6	1	25	31	38	30
	2, 3	18	23	27	22
	4, 5	13	16	20	16
	6	11	14	17	13
7	1	31	39	47	37
	2, 3	23	29	35	28
	4, 5	17	21	26	20
	6	14	18	21	17

Territory 16

\$100 Deductible Collision

Private Passenger Cars

CLASS	AGE GROUP	SYMBOL GROUP					
		1, 2	3	4	5	6	7
(4A)-(4AS) (4B)-(4BS) (4C)-(4CS)	1	\$70	\$79	\$93	\$112	\$130	\$149
	2, 3	52	60	70	84	98	112
	4, 5	46	51	60	73	85	97
	6	38	44	51	61	72	82
(5A)	1	88	99	116	140	163	186
	2, 3	65	75	88	105	123	140
	4, 5	58	64	75	91	106	121
	6	48	55	64	76	90	103
(6A)	1	123	138	163	196	228	261
	2, 3	91	105	123	147	172	196
	4, 5	81	89	105	128	149	170
	6	67	77	89	107	126	144
(6B) (7B) (8C)	1	105	119	140	168	195	224
	2, 3	78	90	105	126	147	168
	4, 5	69	77	90	110	128	146
	6	57	66	77	92	108	123
(7A)	1	140	158	186	224	260	298
	2, 3	104	120	140	168	196	224
	4, 5	92	102	120	146	170	194
	6	76	88	102	122	144	164
(8A)	1	210	237	279	336	390	447
	2, 3	156	180	210	252	294	336
	4, 5	138	153	180	219	255	291
	6	114	132	153	183	216	246
(8B)	1	158	178	209	252	293	335
	2, 3	117	135	158	189	221	252
	4, 5	104	115	135	164	191	218
	6	86	99	115	137	162	185
(9A)-(9AS) (9B)	1	84	95	112	134	156	179
	2, 3	62	72	84	101	118	134
	4, 5	55	61	72	88	102	116
	6	46	53	61	73	86	98

**Farm Automobiles:** For Classes 5, 6, 7 and 8 charge 85% of the above Non-Farm Premiums. For Class 4, charge 75% of the above Non-Farm Premiums.

The comprehensive and collision rates are displayed separately solely for the purpose of application of the surcharge of Section 16 to the collision premiums and it is not to be construed that the comprehensive coverage may be purchased alone.

**SUPPLEMENT II**

**NEW JERSEY AUTOMOBILE INSURANCE PLAN**

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**PHYSICAL DAMAGE RATES  
\$100 Deductible Comprehensive**

**Territory 22**

**Private Passenger Cars**

Symbol Group	Age Group	4A-4AS 4B-4BS 4C-4CS	5A 6A-6B 7A-7B 8C	8A-8B	9A-9AS 9B
1, 2	1	\$ 11	\$ 14	\$ 17	\$ 13
	2, 3	9	11	14	11
	4, 5	6	8	9	7
	6	5	6	8	6
3	1	15	19	23	18
	2, 3	11	14	17	13
	4, 5	8	10	12	10
	6	7	9	11	8
4	1	19	24	29	23
	2, 3	14	18	21	17
	4, 5	10	13	15	12
	6	9	11	14	11
5	1	26	33	39	31
	2, 3	19	24	29	23
	4, 5	14	18	21	17
	6	12	15	18	14
6	1	33	41	50	40
	2, 3	25	31	38	30
	4, 5	18	23	27	22
	6	15	19	23	18
7	1	42	53	63	50
	2, 3	31	39	47	37
	4, 5	23	29	35	28
	6	19	24	29	23

**Territory 22**

**\$100 Deductible Collision**

**Private Passenger Cars**

CLASS	AGE GROUP	SYMBOL GROUP					
		1, 2	3	4	5	6	7
(4A)-(4AS) (4B)-(4BS) (4C)-(4CS)	1	\$ 95	\$107	\$126	\$151	\$176	\$202
	2, 3	71	81	95	113	132	151
	4, 5	62	69	82	98	115	131
	6	52	59	69	83	97	111
(5A)	1	119	134	158	189	220	253
	2, 3	89	101	119	141	165	189
	4, 5	78	86	103	123	144	164
	6	65	74	86	104	121	139
(6A)	1	166	187	221	264	308	354
	2, 3	124	142	166	198	231	264
	4, 5	109	121	144	172	201	229
	6	91	103	121	145	170	194
(6B) (7B) (8C)	1	143	161	189	227	264	303
	2, 3	107	122	143	170	198	227
	4, 5	93	104	123	147	173	197
	6	78	89	104	125	146	167
(7A)	1	190	214	252	302	352	404
	2, 3	142	162	190	226	264	302
	4, 5	124	138	164	196	230	262
	6	104	118	138	166	194	222
(8A)	1	285	321	378	453	528	606
	2, 3	213	243	285	339	396	453
	4, 5	186	207	246	294	345	393
	6	156	177	207	249	291	333
(8B)	1	214	241	284	340	396	455
	2, 3	160	182	214	254	297	340
	4, 5	140	155	185	221	259	295
	6	117	133	155	187	218	250
(9A)-(9AS) (9B)	1	114	128	151	181	211	242
	2, 3	85	97	114	136	158	181
	4, 5	74	83	98	118	138	157
	6	62	71	83	100	116	133

**Farm Automobiles:** For Classes 5, 6, 7 and 8 charge 85% of the above Non-Farm Premiums. For Class 4, charge 75% of the above Non-Farm Premiums.

**The comprehensive and collision rates are displayed separately solely for the purpose of application of the surcharge of Section 16 to the collision premiums and it is not to be construed that the comprehensive coverage may be purchased alone.**

**PHYSICAL DAMAGE RATES**  
**\$100 Deductible Comprehensive**



Territory 31

Private Passenger Cars

Symbol Group	Age Group	4A-4AS 4B-4BS 4C-4CS	5A 6A-6B 7A-7B 8C	8A-8B	9A-9AS 9B
1, 2	1	\$ 8	\$ 10	\$ 12	\$ 10
	2, 3	6	8	9	7
	4, 5	5	6	8	6
	6	4	5	6	5
3	1	11	14	17	13
	2, 3	8	10	12	10
	4, 5	6	8	9	7
	6	5	6	8	6
4	1	14	18	21	17
	2, 3	11	14	17	13
	4, 5	8	10	12	10
	6	6	8	9	7
5	1	19	24	29	23
	2, 3	14	18	21	17
	4, 5	10	13	15	12
	6	9	11	14	11
6	1	25	31	38	30
	2, 3	18	23	27	22
	4, 5	13	16	20	16
	6	11	14	17	13
7	1	31	39	47	37
	2, 3	23	29	35	28
	4, 5	17	21	26	20
	6	14	18	21	17

Territory 31

\$100 Deductible Collision

Private Passenger Cars

CLASS	AGE GROUP	SYMBOL GROUP					
		1, 2	3	4	5	6	7
(4A)-(4AS) (4B)-(4BS) (4C)-(4CS)	1	\$ 75	\$ 85	\$100	\$120	\$140	\$160
	2, 3	56	64	75	90	105	120
	4, 5	49	55	65	78	91	104
	6	41	47	55	66	77	88
(5A)	1	94	106	125	150	175	200
	2, 3	70	80	94	113	131	150
	4, 5	61	69	81	98	114	130
	6	51	59	69	83	96	110
(6A)	1	131	149	175	210	245	280
	2, 3	98	112	131	158	184	210
	4, 5	86	96	114	137	159	182
	6	72	82	96	116	135	154
(6B) (7B) (8C)	1	113	128	150	180	210	240
	2, 3	84	96	113	135	158	180
	4, 5	74	83	98	117	137	156
	6	62	71	83	99	116	132
(7A)	1	150	170	200	240	280	320
	2, 3	112	128	150	180	210	240
	4, 5	98	110	130	156	182	208
	6	82	94	110	132	154	176
(8A)	1	225	255	300	360	420	480
	2, 3	168	192	225	270	315	360
	4, 5	147	165	195	234	273	312
	6	123	141	165	198	231	264
(8B)	1	169	191	225	270	315	360
	2, 3	126	144	169	203	236	270
	4, 5	110	124	146	176	205	234
	6	92	106	124	149	173	198
(9A)-(9AS) (9B)	1	90	102	120	144	168	192
	2, 3	67	77	90	108	126	144
	4, 5	59	66	78	94	109	125
	6	49	56	66	79	92	106

**Farm Automobiles:** For Classes 5, 6, 7 and 8 charge 85% of the above Non-Farm Premiums. For Class 4, charge 75% of the above Non-Farm Premiums.

**The comprehensive and collision rates are displayed separately solely for the purpose of application of the surcharge of Section 16 to the collision premiums and it is not to be construed that the comprehensive coverage may be purchased alone.**

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**PHYSICAL DAMAGE RATES**  
**\$100 Deductible Comprehensive**

Territory 38

Private Passenger Cars

Symbol Group	Age Group	4A-4AS 4B-4BS 4C-4CS	5A 6A-6B 7A-7B 8C	8A-8B	9A-9AS 9B
1, 2	1	\$ 12	\$ 15	\$ 18	\$ 14
	2, 3	9	11	14	11
	4, 5	7	9	11	8
	6	5	6	8	6
3	1	16	20	24	19
	2, 3	12	15	18	14
	4, 5	9	11	14	11
	6	7	9	11	8
4	1	20	25	30	24
	2, 3	15	19	23	18
	4, 5	11	14	17	13
	6	9	11	14	11
5	1	27	34	41	32
	2, 3	20	25	30	24
	4, 5	15	19	23	18
	6	12	15	18	14
6	1	35	44	53	42
	2, 3	26	33	39	31
	4, 5	19	24	29	23
	6	16	20	24	19
7	1	44	55	66	53
	2, 3	33	41	50	40
	4, 5	24	30	36	29
	6	20	25	30	24

Territory 38

\$100 Deductible Collision

Private Passenger Cars

CLASS	AGE GROUP	SYMBOL GROUP					
		1, 2	3	4	5	6	7
(4A)-(4AS) (4B)-(4BS) (4C)-(4CS)	1	\$ 95	\$107	\$126	\$151	\$176	\$202
	2, 3	71	81	95	113	132	151
	4, 5	62	69	82	98	115	131
	6	52	59	69	83	97	111
(5A)	1	119	134	158	189	220	253
	2, 3	89	101	119	141	165	189
	4, 5	78	86	103	123	144	164
	6	65	74	86	104	121	139
(6A)	1	166	187	221	264	308	354
	2, 3	124	142	166	198	231	264
	4, 5	109	121	144	172	201	229
	6	91	103	121	145	170	194
(6B) (7B) (8C)	1	143	161	189	227	264	303
	2, 3	107	122	143	170	198	227
	4, 5	93	104	123	147	173	197
	6	78	89	104	125	146	167
(7A)	1	190	214	252	302	352	404
	2, 3	142	162	190	226	264	302
	4, 5	124	138	164	196	230	262
	6	104	118	138	166	194	222
(8A)	1	285	321	378	453	528	606
	2, 3	213	243	285	339	396	453
	4, 5	186	207	246	294	345	393
	6	156	177	207	249	291	333
(8B)	1	214	241	284	340	396	455
	2, 3	160	182	214	254	297	340
	4, 5	140	155	185	221	259	295
	6	117	133	155	187	218	250
(9A)-(9AS) (9B)	1	114	128	151	181	211	242
	2, 3	85	97	114	136	158	181
	4, 5	74	83	98	118	138	157
	6	62	71	83	100	116	133

**Farm Automobiles:** For Classes 5, 6, 7 and 8 charge 85% of the above Non-Farm Premiums. For Class 4, charge 75% of the above Non-Farm Premiums.

**The comprehensive and collision rates are displayed separately solely for the purpose of application of the surcharge of Section 16 to the collision premiums and it is not to be construed that the comprehensive coverage may be purchased alone.**

**PHYSICAL DAMAGE RATES**  
**\$100 Deductible Comprehensive**



**Territory 39**

**Private Passenger Cars**

Symbol Group	Age Group	4A-4AS 4B-4BS 4C-4CS	5A 6A-6B 7A-7B 8C	8A-8B	9A-9AS 9B
1, 2	1	\$ 7	\$ 9	\$ 11	\$ 8
	2, 3	5	6	8	6
	4, 5	4	5	6	5
	6	3	4	5	4
3	1	10	13	15	12
	2, 3	7	9	11	8
	4, 5	5	6	8	6
	6	4	5	6	5
4	1	12	15	18	14
	2, 3	9	11	14	11
	4, 5	7	9	11	8
	6	5	6	8	6
5	1	16	20	24	19
	2, 3	12	15	18	14
	4, 5	9	11	14	11
	6	7	9	11	8
6	1	21	26	32	25
	2, 3	16	20	24	19
	4, 5	12	15	18	14
	6	9	11	14	11
7	1	26	33	39	31
	2, 3	20	25	30	24
	4, 5	15	19	23	18
	6	12	15	18	14

**Territory 39**

**\$100 Deductible Collision**

**Private Passenger Cars**

CLASS	AGE GROUP	SYMBOL GROUP					
		1, 2	3	4	5	6	7
(4A)-(4AS) (4B)-(4BS) (4C)-(4CS)	1	\$ 65	\$ 73	\$ 86	\$103	\$120	\$138
	2, 3	48	55	65	77	90	103
	4, 5	42	47	56	67	78	89
	6	35	40	47	57	66	76
(5A)	1	81	91	108	129	150	173
	2, 3	60	69	81	96	113	129
	4, 5	53	59	70	84	98	111
	6	44	50	59	71	83	95
(6A)	1	114	128	151	180	210	242
	2, 3	84	96	114	135	158	180
	4, 5	74	82	98	117	137	156
	6	61	70	82	100	116	133
(6B) (7B) (8C)	1	98	110	129	155	180	207
	2, 3	72	83	98	116	135	155
	4, 5	63	71	84	101	117	134
	6	53	60	71	86	99	114
(7A)	1	130	146	172	206	240	276
	2, 3	96	110	130	154	180	206
	4, 5	84	94	112	134	156	178
	6	70	80	94	114	132	152
(8A)	1	195	219	258	309	360	414
	2, 3	144	165	195	231	270	309
	4, 5	126	141	168	201	234	267
	6	105	120	141	171	198	228
(8B)	1	146	164	194	232	270	311
	2, 3	108	124	146	173	203	232
	4, 5	95	106	126	151	176	200
	6	79	90	106	128	149	171
(9A)-(9AS) (9B)	1	78	88	103	124	144	166
	2, 3	58	66	78	92	108	124
	4, 5	50	56	67	80	94	107
	6	42	48	56	68	79	91

**Farm Automobiles:** For Classes 5, 6, 7 and 8 charge 85% of the above Non-Farm Premiums. For Class 4, charge 75% of the above Non-Farm Premiums.

**The comprehensive and collision rates are displayed separately solely for the purpose of application of the surcharge of Section 16 to the collision premiums and it is not to be construed that the comprehensive coverage may be purchased alone.**

**PHYSICAL DAMAGE RATES**  
**\$100 Deductible Comprehensive**

**Territory 40**

**Private Passenger Cars**

Symbol Group	Age Group	4A-4AS 4B-4BS 4C-4CS	5A 6A-6B 7A-7B 8C	8A-8B	9A-9AS 9B
1, 2	1	\$ 8	\$ 10	\$ 12	\$ 10
	2, 3	6	8	9	7
	4, 5	5	6	8	6
	6	4	5	6	5
3	1	11	14	17	13
	2, 3	8	10	12	10
	4, 5	6	8	9	7
	6	5	6	8	6
4	1	14	18	21	17
	2, 3	11	14	17	13
	4, 5	8	10	12	10
	6	6	8	9	7
5	1	19	24	29	23
	2, 3	14	18	21	17
	4, 5	10	13	15	12
	6	9	11	14	11
6	1	25	31	38	30
	2, 3	18	23	27	22
	4, 5	13	16	20	16
	6	11	14	17	13
7	1	31	39	47	37
	2, 3	23	29	35	28
	4, 5	17	21	26	20
	6	14	18	21	17

**Territory 40**

**\$100 Deductible Collision**

**Private Passenger Cars**

CLASS	AGE GROUP	SYMBOL GROUP					
		1, 2	3	4	5	6	7
(4A)-(4AS) (4B)-(4BS) (4C)-(4CS)	1	\$ 74	\$ 83	\$ 98	\$118	\$137	\$157
	2, 3	55	63	74	88	103	118
	4, 5	48	54	64	76	89	102
	6	40	46	54	65	75	86
(5A)	1	93	104	123	148	171	196
	2, 3	69	79	93	110	129	148
	4, 5	60	68	80	95	111	128
	6	50	58	68	81	94	108
(6A)	1	130	145	172	207	240	275
	2, 3	96	110	130	154	180	207
	4, 5	84	95	112	133	156	179
	6	70	81	95	114	131	151
(6B) (7B) (8C)	1	111	125	147	177	206	236
	2, 3	83	95	111	132	155	177
	4, 5	72	81	96	114	134	153
	6	60	69	81	98	113	129
(7A)	1	148	166	196	236	274	314
	2, 3	110	126	148	176	206	236
	4, 5	96	108	128	152	178	204
	6	80	92	108	130	150	172
(8A)	1	222	249	294	354	411	471
	2, 3	165	189	222	264	309	354
	4, 5	144	162	192	228	267	306
	6	120	138	162	195	225	258
(8B)	1	167	187	221	266	308	353
	2, 3	124	142	167	198	232	266
	4, 5	108	122	144	171	200	230
	6	90	104	122	146	169	194
(9A)-(9AS) (9B)	1	89	100	118	142	164	188
	2, 3	66	76	89	106	124	142
	4, 5	58	65	77	91	107	122
	6	48	55	65	78	90	103

**Farm Automobiles:** For Classes 5, 6, 7 and 8 charge 85% of the above Non-Farm Premiums. For Class 4, charge 75% of the above Non-Farm Premiums.

**The comprehensive and collision rates are displayed separately solely for the purpose of application of the surcharge of Section 16 to the collision premiums and it is not to be construed that the comprehensive coverage may be purchased alone.**

PHYSICAL DAMAGE RATES



\$100 Deductible Comprehensive

Statewide

Pick-Ups

Original Cost New	Age Group	4A-4AS 4B-4BS 4C-4CS	5A 6A-6B 7A-7B 8C	8A-8B
\$ 0— 2,400	1	\$ 4	\$ 5	\$ 6
	2, 3	3	4	5
	4, 5 6	2 2	3 3	3 3
2,401— 3,200	1	6	8	9
	2, 3	4	5	6
	4, 5 6	3 3	4 4	5 5
3,201— 4,000	1	7	9	11
	2, 3	5	6	8
	4, 5 6	4 3	5 4	6 5
4,001— 5,000	1	9	11	14
	2, 3	7	9	11
	4, 5 6	5 4	6 5	8 6
5,001— 6,000	1	12	15	18
	2, 3	9	11	14
	4, 5 6	7 6	9 8	11 9
6,001— 10,000	1	15	19	23
	2, 3	12	15	18
	4, 5 6	8 7	10 9	12 11

Statewide

\$100 Deductible Collision

Pick-Ups

Original Cost New	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B
\$ 0— 2,400	1	\$ 38	\$ 48	\$ 67	\$ 57	\$ 76	\$114	\$ 86
	2, 3	29	36	51	44	58	87	65
	4, 5 6	25 21	31 26	44 37	38 32	50 42	75 63	56 47
2,401— 3,200	1	43	54	75	65	86	129	97
	2, 3	33	41	58	50	66	99	74
	4, 5 6	28 24	35 30	49 42	42 36	56 48	84 72	63 54
3,201— 4,000	1	51	64	89	77	102	153	115
	2, 3	38	48	67	57	76	114	86
	4, 5 6	33 28	41 35	58 49	50 42	66 56	99 84	74 63
4,001— 5,000	1	61	76	107	92	122	183	137
	2, 3	46	58	81	69	92	138	104
	4, 5 6	40 34	50 43	70 60	60 51	80 68	120 102	90 77
5,001— 6,000	1	71	89	124	107	142	213	160
	2, 3	54	68	95	81	108	162	122
	4, 5 6	46 39	58 49	81 68	69 59	92 78	138 117	104 88
6,001— 10,000	1	82	103	144	123	164	246	185
	2, 3	61	76	107	92	122	183	137
	4, 5 6	53 45	66 56	93 79	80 68	106 90	159 135	119 101

**Farm Automobiles:** For Classes 5, 6, 7 and 8 charge 85% of the above Non-Farm Premiums. For Class 4, charge 75% of the above Non-Farm Premiums.

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Effective June 1, 1971

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PHYSICAL DAMAGE—MOTORCYCLES

\$100 Deductible Combined Additional Coverage

(With Malicious Mischief and Vandalism)

Statewide

Original Cost New	Age Group	4A-4AS 4B-4BS 4C-4CS	5A 6A-6B 7A-7B 8C	8A-8B	9A-9AS 9B
\$ 0— 400	1	\$ 2	\$ 3	\$ 3	\$ 2
	2, 3	2	3	3	2
	4, 5	2	3	3	2
	6	2	3	3	2
401— 600	1	4	5	6	5
	2, 3	4	5	6	5
	4, 5	4	5	6	5
	6	4	5	6	5
601— 900	1	7	9	11	8
	2, 3	7	9	11	8
	4, 5	7	9	11	8
	6	7	9	11	8
Over 900	1	10	13	15	12
	2, 3	10	13	15	12
	4, 5	10	13	15	12
	6	10	13	15	12

Territories 01, 05, 23

\$100 Deductible Collision

Original Cost New	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B	9A-9AS 9B
\$ 0— 400	1	\$ 87	\$109	\$152	\$131	\$174	\$261	\$196	\$104
	2, 3	65	81	114	98	130	195	146	78
	4, 5	57	71	100	86	114	171	128	68
	6	48	60	84	72	96	144	108	58
401— 600	1	105	131	184	158	210	315	236	126
	2, 3	78	98	137	117	156	234	176	94
	4, 5	69	86	121	104	138	207	155	83
	6	57	71	100	86	114	171	128	68
601— 900	1	140	175	245	210	280	420	315	168
	2, 3	104	130	182	156	208	312	234	125
	4, 5	91	114	159	137	182	273	205	109
	6	76	95	133	114	152	228	171	91
Over 900	1	158	198	277	237	316	474	356	190
	2, 3	119	149	208	179	238	357	268	143
	4, 5	102	128	179	153	204	306	230	122
	6	87	109	152	131	174	261	196	104

Effective June 1, 1971

MOTORCYCLES—PHYSICAL DAMAGE RATES



\$100 Deductible Collision

Territory 02

Original Cost New	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B	9A-9AS 9B
\$ 0— 400	1	\$118	\$148	\$207	\$177	\$236	\$354	\$266	\$142
	2, 3	88	110	154	132	176	264	198	106
	4, 5	77	96	135	116	154	231	173	92
	6	64	80	112	96	128	192	144	77
401— 600	1	141	176	247	212	282	423	317	169
	2, 3	105	131	184	158	210	315	236	126
	4, 5	92	115	161	138	184	276	207	110
	6	77	96	135	116	154	231	173	92
601— 900	1	188	235	329	282	376	564	423	226
	2, 3	141	176	247	212	282	423	317	169
	4, 5	123	154	215	185	246	369	277	148
	6	103	129	180	155	206	309	232	124
Over 900	1	213	266	373	320	426	639	479	256
	2, 3	161	201	282	242	322	483	362	193
	4, 5	138	173	242	207	276	414	311	166
	6	118	148	207	177	236	354	266	142

Territory 03

\$100 Deductible Collision

Original Cost New	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B	9A-9AS 9B
\$ 0— 400	1	\$ 69	\$ 86	\$121	\$104	\$138	\$207	\$155	\$ 83
	2, 3	52	65	91	78	104	156	117	62
	4, 5	45	56	79	68	90	135	101	54
	6	38	48	67	57	76	114	86	46
401— 600	1	83	104	145	125	166	249	187	100
	2, 3	62	78	109	93	124	186	140	74
	4, 5	54	68	95	81	108	162	122	65
	6	46	58	81	69	92	138	104	55
601— 900	1	111	139	194	167	222	333	250	133
	2, 3	83	104	145	125	166	249	187	100
	4, 5	73	91	128	110	146	219	164	88
	6	61	76	107	92	122	183	137	73
Over 900	1	126	158	221	189	252	378	284	151
	2, 3	95	119	166	143	190	285	214	114
	4, 5	81	101	142	122	162	243	182	97
	6	70	88	123	105	140	210	158	84

Effective June 1, 1971

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**MOTORCYCLES—PHYSICAL DAMAGE RATES**

**\$100 Deductible Collision**

**Territory 04**

Original Cost New	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B	9A-9AS 9B
\$ 0— 400	1	\$ 65	\$ 81	\$114	\$ 98	\$130	\$195	\$146	\$ 78
	2, 3	48	60	84	72	96	144	108	58
	4, 5	42	53	74	63	84	126	95	50
	6	35	44	61	53	70	105	79	42
401— 600	1	78	98	137	117	156	234	176	94
	2, 3	58	73	102	87	116	174	131	70
	4, 5	51	64	89	77	102	153	115	61
	6	43	54	75	65	86	129	97	52
601— 900	1	104	130	182	156	208	312	234	125
	2, 3	77	96	135	116	154	231	173	92
	4, 5	68	85	119	102	136	204	153	82
	6	57	71	100	86	114	171	128	68
Over 900	1	117	146	205	176	234	351	263	140
	2, 3	88	110	154	132	176	264	198	106
	4, 5	76	95	133	114	152	228	171	91
	6	65	81	114	98	130	195	146	78

**Territory 06**

**\$100 Deductible Collision**

Original Cost New	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B	9A-9AS 9B
\$ 0— 400	1	\$ 54	\$ 68	\$ 95	\$ 81	\$108	\$162	\$122	\$ 65
	2, 3	40	50	70	60	80	120	90	48
	4, 5	35	44	61	53	70	105	79	42
	6	30	38	53	45	60	90	68	36
401— 600	1	65	81	114	98	130	195	146	78
	2, 3	48	60	84	72	96	144	108	58
	4, 5	42	53	74	63	84	126	95	50
	6	35	44	61	53	70	105	79	42
601— 900	1	86	108	151	129	172	258	194	103
	2, 3	64	80	112	96	128	192	144	77
	4, 5	56	70	98	84	112	168	126	67
	6	47	59	82	71	94	141	106	56
Over 900	1	98	123	172	147	196	294	221	118
	2, 3	74	93	130	111	148	222	167	89
	4, 5	63	79	110	95	126	189	142	76
	6	54	68	95	81	108	162	122	65

Effective June 1, 1971

## MOTORCYCLES—PHYSICAL DAMAGE RATES

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## \$100 Deductible Collision

## Territories 07, 12, 13

Original Cost New	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B	9A-9AS 9B
\$ 0— 400	1	\$ 60	\$ 75	\$105	\$ 90	\$120	\$180	\$135	\$ 72
	2, 3	45	56	79	68	90	135	101	54
	4, 5	39	49	68	59	78	117	88	47
	6	33	41	58	50	66	99	74	40
401— 600	1	71	89	124	107	142	213	160	85
	2, 3	53	66	93	80	106	159	119	64
	4, 5	47	59	82	71	94	141	106	56
	6	39	49	68	59	78	117	88	47
601— 900	1	95	119	166	143	190	285	214	114
	2, 3	71	89	124	107	142	213	160	85
	4, 5	62	78	109	93	124	186	140	74
	6	52	65	91	78	104	156	117	62
Over 900	1	108	135	189	162	216	324	243	130
	2, 3	81	101	142	122	162	243	182	97
	4, 5	70	88	123	105	140	210	158	84
	6	60	75	105	90	120	180	135	72

## Territory 08

## \$100 Deductible Collision

Original Cost New	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B	9A-9AS 9B
\$ 0— 400	1	\$ 62	\$ 78	\$109	\$ 93	\$124	\$186	\$140	\$ 74
	2, 3	46	58	81	69	92	138	104	55
	4, 5	40	50	70	60	80	120	90	48
	6	34	43	60	51	68	102	77	41
401— 600	1	74	93	130	111	148	222	167	89
	2, 3	55	69	96	83	110	165	124	66
	4, 5	48	60	84	72	96	144	108	58
	6	40	50	70	60	80	120	90	48
601— 900	1	98	123	172	147	196	294	221	118
	2, 3	73	91	128	110	146	219	164	88
	4, 5	64	80	112	96	128	192	144	77
	6	54	68	95	81	108	162	122	65
Over 900	1	111	139	194	167	222	333	250	133
	2, 3	84	105	147	126	168	252	189	101
	4, 5	72	90	126	108	144	216	162	86
	6	62	78	109	93	124	186	140	74

Effective June 1, 1971

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**MOTORCYCLES—PHYSICAL DAMAGE RATES**

**\$100 Deductible Collision**

**Territory 10**

Original Cost New	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B	9A-9AS 9B
\$ 0— 400	1	\$ 56	\$ 70	\$ 98	\$ 84	\$112	\$168	\$126	\$ 67
	2, 3	42	53	74	63	84	126	95	50
	4, 5	37	46	65	56	74	111	83	44
	6	31	39	54	47	62	93	70	37
401— 600	1	68	85	119	102	136	204	153	82
	2, 3	50	63	88	75	100	150	113	60
	4, 5	44	55	77	66	88	132	99	53
	6	37	46	65	56	74	111	83	44
601— 900	1	90	113	158	135	180	270	203	108
	2, 3	67	84	117	101	134	201	151	80
	4, 5	59	74	103	89	118	177	133	71
	6	49	61	86	74	98	147	110	59
Over 900	1	102	128	179	153	204	306	230	122
	2, 3	77	96	135	116	154	231	173	92
	4, 5	66	83	116	99	132	198	149	79
	6	56	70	98	84	112	168	126	67

**Territory 11**

**\$100 Deductible Collision**

Original Cost New	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B	9A-9AS 9B
\$ 0— 400	1	\$ 67	\$ 84	\$117	\$101	\$134	\$201	\$151	\$ 80
	2, 3	50	63	88	75	100	150	113	60
	4, 5	44	55	77	66	88	132	99	53
	6	36	45	63	54	72	108	81	43
401— 600	1	80	100	140	120	160	240	180	96
	2, 3	59	74	103	89	118	177	133	71
	4, 5	52	65	91	78	104	156	117	62
	6	43	54	75	65	86	129	97	52
601— 900	1	107	134	187	161	214	321	241	128
	2, 3	80	100	140	120	160	240	180	96
	4, 5	70	88	123	105	140	210	158	84
	6	58	73	102	87	116	174	131	70
Over 900	1	121	151	212	182	242	363	272	145
	2, 3	91	114	159	137	182	273	205	109
	4, 5	78	98	137	117	156	234	176	94
	6	67	84	117	101	134	201	151	80

Effective June 1, 1971

## MOTORCYCLES—PHYSICAL DAMAGE RATES

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## \$100 Deductible Collision

## Territories 14, 19, 27

Original Cost New	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B	9A-9AS 9B
\$ 0— 400	1	\$ 52	\$ 65	\$ 91	\$ 78	\$104	\$156	\$117	\$ 62
	2, 3	39	49	68	59	78	117	88	47
	4, 5	34	43	60	51	68	102	77	41
	6	28	35	49	42	56	84	63	34
401— 600	1	62	78	109	93	124	186	140	74
	2, 3	46	58	81	69	92	138	104	55
	4, 5	41	51	72	62	82	123	92	49
	6	34	43	60	51	68	102	77	41
601— 900	1	83	104	145	125	166	249	187	100
	2, 3	62	78	109	93	124	186	140	74
	4, 5	54	68	95	81	108	162	122	65
	6	45	56	79	68	90	135	101	54
Over 900	1	94	118	165	141	188	282	212	113
	2, 3	70	88	123	105	140	210	158	84
	4, 5	61	76	107	92	122	183	137	73
	6	52	65	91	78	104	156	117	62

## Territories 15, 17, 24, 25, 26

## \$100 Deductible Collision

Original Cost New	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B	9A-9AS 9B
\$ 0— 400	1	\$ 51	\$ 64	\$ 89	\$ 77	\$102	\$153	\$115	\$ 61
	2, 3	38	48	67	57	76	114	86	46
	4, 5	33	41	58	50	66	99	74	40
	6	28	35	49	42	56	84	63	34
401— 600	1	62	78	109	93	124	186	140	74
	2, 3	46	58	81	69	92	138	104	55
	4, 5	40	50	70	60	80	120	90	48
	6	34	43	60	51	68	102	77	41
601— 900	1	82	103	144	123	164	246	185	98
	2, 3	61	76	107	92	122	183	137	73
	4, 5	53	66	93	80	106	159	119	64
	6	45	56	79	68	90	135	101	54
Over 900	1	93	116	163	140	186	279	209	112
	2, 3	70	88	123	105	140	210	158	84
	4, 5	60	75	105	90	120	180	135	72
	6	51	64	89	77	102	153	115	61

Effective June 1, 1971

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MOTORCYCLES—PHYSICAL DAMAGE RATES

\$100 Deductible Collision

Territory 16

Original Cost New	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B	9A-9AS 9B
\$ 0— 400	1	\$ 53	\$ 66	\$ 93	\$ 80	\$106	\$159	\$119	\$ 64
	2, 3	39	49	68	59	78	117	88	47
	4, 5	34	43	60	51	68	102	77	41
401— 600	6	29	36	51	44	58	87	65	35
	1	63	79	110	95	126	189	142	76
	2, 3	47	59	82	71	94	141	106	56
601— 900	4, 5	41	51	72	62	82	123	92	49
	6	34	43	60	51	68	102	77	41
	1	84	105	147	126	168	252	189	101
Over 900	2, 3	63	79	110	95	126	189	142	76
	4, 5	55	69	96	83	110	165	124	66
	6	46	58	81	69	92	138	104	55
Over 900	1	95	119	166	143	190	285	214	114
	2, 3	72	90	126	108	144	216	162	86
	4, 5	62	78	109	93	124	186	140	74
Over 900	6	53	66	93	80	106	159	119	64

Territory 22

\$100 Deductible Collision

Original Cost New	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B	9A-9AS 9B
\$ 0— 400	1	\$ 71	\$ 89	\$124	\$107	\$142	\$213	\$160	\$ 85
	2, 3	53	66	93	80	106	159	119	64
	4, 5	47	59	82	71	94	141	106	56
401— 600	6	39	49	68	59	78	117	88	47
	1	85	106	149	128	170	255	191	102
	2, 3	63	79	110	95	126	189	142	76
601— 900	4, 5	55	69	96	83	110	165	124	66
	6	46	58	81	69	92	138	104	55
	1	113	141	198	170	226	339	254	136
Over 900	2, 3	85	106	149	128	170	255	191	102
	4, 5	74	93	130	111	148	222	167	89
	6	62	78	109	93	124	186	140	74
Over 900	1	128	160	224	192	256	384	288	154
	2, 3	97	121	170	146	194	291	218	116
	4, 5	83	104	145	125	166	249	187	100
Over 900	6	71	89	124	107	142	213	160	85

Effective June 1, 1971

## MOTORCYCLES—PHYSICAL DAMAGE RATES

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## \$100 Deductible Collision

## Territory 31

Original Cost New	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B	9A-9AS 9B
\$ 0— 400	1	\$ 56	\$ 70	\$ 98	\$ 84	\$112	\$168	\$126	\$ 67
	2, 3	42	53	74	63	84	126	95	50
	4, 5	37	46	65	56	74	111	83	44
	6	31	39	54	47	62	93	70	37
401— 600	1	68	85	119	102	136	204	153	82
	2, 3	50	63	88	75	100	150	113	60
	4, 5	44	55	77	66	88	132	99	53
	6	37	46	65	56	74	111	83	44
601— 900	1	90	113	158	135	180	270	203	108
	2, 3	67	84	117	101	134	201	151	80
	4, 5	59	74	103	89	118	177	133	71
	6	49	61	86	74	98	147	110	59
Over 900	1	102	128	179	153	204	306	230	122
	2, 3	77	96	135	116	154	231	173	92
	4, 5	66	83	116	99	132	198	149	79
	6	56	70	98	84	112	168	126	67

## Territory 38

## \$100 Deductible Collision

Original Cost New	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B	9A-9AS 9B
\$ 0— 400	1	\$ 71	\$ 89	\$124	\$107	\$142	\$213	\$160	\$ 85
	2, 3	53	66	93	80	106	159	119	64
	4, 5	47	59	82	71	94	141	106	56
	6	39	49	68	59	78	117	88	47
401— 600	1	85	106	149	128	170	255	191	102
	2, 3	63	79	110	95	126	189	142	76
	4, 5	55	69	96	83	110	165	124	66
	6	46	58	81	69	92	138	104	55
601— 900	1	113	141	198	170	226	339	254	136
	2, 3	85	106	149	128	170	255	191	102
	4, 5	74	93	130	111	148	222	167	89
	6	62	78	109	93	124	186	140	74
Over 900	1	128	160	224	192	256	384	288	154
	2, 3	97	121	170	146	194	291	218	116
	4, 5	83	104	145	125	166	249	187	100
	6	71	89	124	107	142	213	160	85

Effective June 1, 1971

★ **MOTORCYCLES—PHYSICAL DAMAGE RATES**

**\$100 Deductible Collision**

**Territory 39**

Original Cost New	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B	9A-9AS 9B
\$ 0— 400	1	\$ 49	\$ 61	\$ 86	\$ 74	\$ 98	\$147	\$110	\$ 59
	2, 3	36	45	63	54	72	108	81	43
	4, 5	32	40	56	48	64	96	72	38
	6	27	34	47	41	54	81	61	32
401— 600	1	58	73	102	87	116	174	131	70
	2, 3	43	54	75	65	86	129	97	52
	4, 5	38	48	67	57	76	114	86	46
	6	32	40	56	48	64	96	72	38
601— 900	1	77	96	135	116	154	231	173	92
	2, 3	58	73	102	87	116	174	131	70
	4, 5	50	63	88	75	100	150	113	60
	6	42	53	74	63	84	126	95	50
Over 900	1	88	110	154	132	176	264	198	106
	2, 3	66	83	116	99	132	198	149	79
	4, 5	57	71	100	86	114	171	128	68
	6	48	60	84	72	96	144	108	58

**Territory 40**

**\$100 Deductible Collision**

Original Cost New	Age Group	4A-4AS 4B-4BS 4C-4CS	5A	6A	6B 7B 8C	7A	8A	8B	9A-9AS 9B
\$ 0— 400	1	\$ 56	\$ 70	\$ 98	\$ 84	\$112	\$168	\$126	\$ 67
	2, 3	41	51	72	62	82	123	92	49
	4, 5	36	45	63	54	72	108	81	43
	6	30	38	53	45	60	90	68	36
401— 600	1	66	83	116	99	132	198	149	79
	2, 3	49	61	86	74	98	147	110	59
	4, 5	43	54	75	65	86	129	97	52
	6	36	45	63	54	72	108	81	43
601— 900	1	89	111	156	134	178	267	200	107
	2, 3	66	83	116	99	132	198	149	79
	4, 5	58	73	102	87	116	174	131	70
	6	48	60	84	72	96	144	108	58
Over 900	1	100	125	175	150	200	300	225	120
	2, 3	76	95	133	114	152	228	171	91
	4, 5	65	81	114	98	130	195	146	78
	6	55	69	96	83	110	165	124	66

Effective June 1, 1971

PHYSICAL DAMAGE—LIGHT COMMERCIAL

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Entire State

\$100 Deductible Comprehensive Coverage

Original Cost New	Age Groups	Premiums	Original Cost New	Age Groups	Premiums
\$ 0— 1,300	1	5	\$ 5,001— 6,000	1	27
	2	4		2	20
	3	3		3	14
	4	2		4	10
1,301— 1,800	1	8	6,001— 7,000	1	32
	2	6		2	24
	3	4		3	17
	4	3		4	12
1,801— 2,400	1	10	7,001— 8,000	1	37
	2	8		2	27
	3	5		3	19
	4	4		4	14
2,401— 3,200	1	14	8,001— 9,000	1	41
	2	10		2	31
	3	7		3	22
	4	5		4	14
3,201— 4,000	1	18	9,001— 10,000	1	46
	2	13		2	35
	3	9		3	25
	4	7		4	17
4,001— 5,000	1	22			
	2	16			
	3	12			
	4	8			

Entire State

\$100 Deductible Collision Coverage

Original Cost New	Age Groups	Premiums	Original Cost New	Age Groups	Premiums
\$ 0— 1,300	1	33	\$ 5,001— 6,000	1	114
	2	33		2	114
	3	33		3	80
	4	23		4	80
1,301— 1,800	1	37	6,001— 7,000	1	137
	2	37		2	137
	3	26		3	96
	4	26		4	96
1,801— 2,400	1	46	7,001— 8,000	1	160
	2	46		2	160
	3	32		3	112
	4	32		4	112
2,401— 3,200	1	58	8,001— 9,000	1	183
	2	58		2	183
	3	41		3	128
	4	41		4	128
3,201— 4,000	1	74	9,001— 10,000	1	204
	2	74		2	204
	3	52		3	143
	4	52		4	143
4,001— 5,000	1	92			
	2	92			
	3	64			
	4	64			

The comprehensive and collision rates are displayed separately solely for the purpose of application of the surcharge of Section 16 to the collision premiums and it is not to be construed that the comprehensive coverage may be purchased alone.

Effective June 1, 1971

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PHYSICAL DAMAGE

RECREATIONAL TRAILERS (MOBILE HOMES)

\$100 Deductible Comprehensive

Entire State

ORIGINAL COST NEW	NEW and OLD
\$ 0—\$ 600	\$ 1
601— 800	3
801— 1,050	4
1,051— 1,300	5
1,301— 1,600	6
1,601— 1,900	8
1,901— 2,400	9
2,401— 3,000	12
3,001— 4,000	15
4,001— 5,000	19
5,001— 6,000	24
6,001— 7,000	28
7,001— 8,000	32
8,001— 9,000	37
9,001— 10,000	41

\$100 Deductible Collision

Entire State

ORIGINAL COST NEW	NEW	OLD
\$ 0—\$ 600	\$10	\$ 8
601— 800	12	9
801— 1,050	13	10
1,051— 1,300	15	12
1,301— 1,600	18	14
1,601— 1,900	20	16
1,901— 2,400	23	18
2,401— 3,000	28	22
3,001— 4,000	34	27
4,001— 5,000	42	34
5,001— 6,000	50	40
6,001— 7,000	58	46
7,001— 8,000	66	53
8,001— 9,000	74	59
9,001— 10,000	82	66

**Note:** "New" means purchased new not more than 18 months prior to date insurance attaches.  
 "Old" means all others.

The comprehensive and collision rates are displayed separately solely for the purpose of application of the surcharge of Section 16 to the collision premiums and it is not to be construed that the comprehensive coverage may be purchased alone.

PROPOSED AMENDMENTS TO NEW JERSEY AUTOMOBILE INSURANCE PLAN

Matter Underscored - New  
Matter in Brackets - Deleted

SECTION 1 - PURPOSES OF PLAN - No Change.

SECTION 2 - EFFECTIVE DATE - No Change.

SECTION 3 - RESIDENTS AND NON-RESIDENTS - No Change.

SECTION 4 - ADMINISTRATION -

The Plan shall be administered by a Governing Committee and a Manager. The Governing Committee (hereinafter referred to as "the Committee") shall consist of five Plan subscriber companies, one from each of the following classes of companies:

Insurance Services Office

Mutual Insurance Rating Bureau

National Association of Independent Insurers

All other stock insurance companies

All other non-stock insurance companies

The Commissioner of Insurance shall be an ex officio member of the Committee. One representative of producers shall be an advisory member.

Each company serving on the Committee shall be represented by a salaried employee of the company. Not more than one company in a group under the same management shall serve on the Committee at the same time. The Commissioner may be represented by his designee. The producer representative shall be an authorized New Jersey Agent or Broker and shall be designated by the Commissioner for a period of one year and his term of office shall be concurrent with that of the other members of the Committee.

Annually on a date fixed by the Committee, each respective group of companies heretofore described shall elect its representative to the Committee to serve for a period of one year or until a successor is elected. Twenty days notice of such meeting shall be given in writing to all companies which are subscribers to the Plan. A majority of such companies shall constitute a quorum and voting by proxy shall be permitted. The notice of each annual meeting shall be accompanied by an agenda for such meeting.

SECTION 5. DUTIES OF GOVERNING COMMITTEE

The Committee shall meet as often as may be required to perform the general duties of administration of the Plan. Three company members of the Committee shall constitute a quorum. All decisions by the Committee shall be by majority vote of its company members. In case of a tie, the Commissioner or his designee shall have the decisive vote.

The Committee shall be empowered to appoint a Manager, budget expenses, levy assessments, disburse funds and perform all duties essential to the proper administration of the Plan. The adoption of or substantive changes in pension plans or employee benefit programs shall be subject to approval of companies which are plan subscribers.

Annually the Manager shall prepare an operating budget in the prescribed manner for submission to the Committee. Such budget shall be approved by the Committee and furnished to the companies which are plan subscribers on request. Any expenditure in excess of or not included in the annual budget, shall be approved by the Committee. The Committee shall furnish to all companies which are subscribers to the Plan and the Commissioner, a written report of operations annually in such form and detail as the Committee may determine. Upon request, the Manager shall furnish such additional information as the Commissioner may from time to time require.

SECTION 6. DISTRIBUTION AND ASSIGNMENT OF APPLICANTS

Amend paragraph (3) of Sub-Section I.A by deleting the last five words "and reported to the Plan."

Amend paragraph (a) (3) of Sub-Section I.A as follows:

(3) Motor Vehicles of Truckmen operating beyond a radius of [150] 100 miles from the limits of the city or town of principal garaging.

Delete paragraph C in its entirety from Sub-Section I and insert same as a new paragraph A in Sub-Section III amended as follows:

III. Bodily Injury, Property Damage, Medical Payments and Physical Damage Coverages.

A-There shall be added to each company's respective proportion of "private passenger non-fleet Automobile Insurance Plan premiums" and/or "Physical Damage Automobile Insurance Plan Premiums" an amount equal to the applicable premium for a private passenger non-fleet risk that newly obtains automobile [bodily injury and property damage liability] insurance through the Automobile Insurance Plan, if such risk was insured with that company for any period during the 90 days preceding the application to the Plan, or at the time of application to the Plan still is insured

SECTION 6. DISTRIBUTION AND ASSIGNMENT OF APPLICANT (CONT'D)

with that company for such coverage [through the voluntary market] and such risk has been refused renewal by or has received from the company notice of intent not to renew like coverage by the same company [at rates produced by the company's rating system applicable to standard risks provided:] with the same policy form provisions, rules, rates and classifications of the Manual under which the expiring policy was written except for revisions thereof approved by the Commissioner and at the same terms as applicable to the existing policy provided:

- (a) [There has been no change in ownership of the automobile or applicable classification except a change in classification by reason of attained age of the insured since insurance was last in force, and]  
There has been no change in the risk's characteristics which result in a change in classification requiring the application of higher rates than would apply if this change had not occurred, and
- (b) The applicant owner or anyone who usually operates the automobile is not subject to additional charges under Section 16 of this Plan except for the additional charge provided under Section 16 [G.] F 7, and
- (c) With respect to physical damage coverages only, during the 36 months immediately preceding the date of application, the applicant owner or anyone who usually operates the automobile has not been involved in 3 or more occurrences, per vehicle, resulting in an aggregate loss, under the comprehensive coverage, of \$100 or more, excluding loss adjustment expenses.

An offer to renew only part of the coverages provided in an expiring policy shall be deemed refusal to renew with respect to the coverages not included in the offer.

The "Applicable Premium" shall be the premium charged in accordance with Section 16 of the Plan for [Bodily Injury, and Property Damage Liability] the coverages [at the] and limits requested by the applicant [not exceeding the] or the coverages and limits last provided [under the Plan] by the non-renewing carrier, whichever is lower. [If the applicant had Medical Payment insurance coverage and applies for such coverage through the Plan, such Medical Payments insurance premium shall be added to the "Applicable Premium" at the limits applied for and not exceeding the limit of \$5,000].

with more than one carrier during the twelve months preceding application

SECTION 6. DISTRIBUTION AND ASSIGNMENT OF APPLICANTS (CONT'D)

to the Plan, the "Applicable Premium" shall be added to the respective proportion of "private passenger non-fleet Automobile Insurance Plan premium" and/or "physical damage Automobile Insurance Plan Premium" of the company that last refused renewal of coverage during the twelve-month period.

Re-letter the present paragraph A as paragraph B. Amend as follows:

B - All of the data necessary to comply with the foregoing distribution procedure [ , except "Private Passenger non-fleet Automobile Insurance Plan Premiums," "Physical Damage Automobile Insurance Plan Premiums", "Motorcycle Automobile Insurance Plan Premiums" and the "Applicable Premiums" as defined in Section 6, I, C] shall be reported to the [Plan] Automobile Insurance Plans Service Office by each company subscribing to this Plan or by the Statistical agencies designated by [the] such companies and each company agrees to permit its statistical agent to release such data to the [Plan] Automobile Insurance Plans Service Office and agrees that its statistical agent shall be permitted to furnish the [Plan] Automobile Insurance Plans Service Office with statements of its Insurance Plan experience.

The "Applicable Premium" as defined in [Section 6, I, C] paragraph A of this Sub-Section shall be determined by the Plan for each company at least every 90 calendar days and each company's respective proportion of "private passenger non-fleet Automobile Insurance Plan premiums" and/or "Physical Damage Automobile Insurance Plan Premiums" shall be increased in accordance with [Section 6, I, C] paragraph A of this Sub-Section promptly upon such determination.

Prior to determining the "Applicable Premium" for the purpose of this increase the Plan shall send a copy of the application form to the last prior carrier with a request for verification or correction of any item of the application form bearing on the classification of the risk including the applicability of surcharges under Section 16 of the Plan and of Physical Damage losses, other than Collision, which have application to condition (c) of paragraph A of this Sub-Section.

This notification shall specify that the carrier's "Private Passenger non-fleet Automobile Insurance Plan Premium" and/or "Physical Damage Automobile Insurance Plan Premium" will be increased by the "Applicable Premium" unless a reply is received within 30 days of mailing and such reply indicates that conditions (a) [and] (b) and (c) [Section 6, I, C] of paragraph A of this Sub-Section do not apply for the risk.

SECTION 6. DISTRIBUTION AND ASSIGNMENT OF APPLICANTS (CONT'D)

Upon receipt of verification or correction, or upon expiration of the thirty day period, whichever occurs first, the Plan shall:

1. Notify the carrier to whom the risk was assigned of any correction or advise the carrier that no correction is required.
2. Make the appropriate record in order to comply with [Section 6, I, C] paragraph A of this Sub-Section.

The[Plan] Autcmobile Insurance Plans Service Office shall adjust the current estimated assignment quota of each company [annually] monthly to reflect the amount of Insurance Plan Premiums which was less than or in excess of its proportionate share of the total Insurance Plan premium [for such year]. The Automobile Insurance Plans Service Office shall monthly notify the Plan of each company's quota adjustment.

The remainder of Section 6 remains unchanged.

SECTION 7 - COST OF ADMINISTRATION - No Change

SECTION 8 - CONVICTIONS - No Change

SECTION 9 - ELIGIBILITY

Amend paragraph (b) of sub-section B as follows:

- (b) If the applicant's [automobile] vehicle for automobile physical damage coverage is the type as defined in paragraphs B, C, or D of Rule 1 of the Physical Damage Supplement I and has an Actual Cash Value in excess of \$10,000.

SECTION 10 - EXTENT OF COVERAGE

Amend paragraph II of sub-section A as follows:

II. Risks subject to Supplement II (Liability)

Risks subject to Supplement II as defined in Section 16 shall be written by the assigned company for such limits for bodily injury and property damage liability as requested by the insured not to exceed the limits [last carried by the risk if such risk is or was immediately preceding the application to the Plan insured through the voluntary market, or the limits] of \$100,000/\$300,000 for bodily injury and \$100,000 for property damage [whichever is lower]. Risks written through the Plan which upon renewal [newly] qualify for coverage under Supplement II (Liability) shall be written by the assigned carrier at the limits requested by the insured subject to maximum limits of \$100,000/\$300,000 for bodily injury and \$100,000 for property damage liability.

Amend paragraph 1 of sub-section D as follows:

1. The company shall be required to write a policy or binder for Comprehensive, (Fire, Theft, and Combined Additional Coverage on motorcycles) and Collision coverage on an Actual Cash Value Basis subject to \$100.00 deductible applicable to each loss as to each automobile [.] except as follows:

SECTION 10 - EXTENT OF COVERAGE (CONT'D)

The private passenger automobile, as defined in Rule 1, A of the Physical Damage Supplement I, is rated above symbol 7 as per the Symbol and Identification Section. In these cases, all coverages are to be written on an Actual Cash Value basis subject to a maximum loss payable of \$10,000 and to a \$250 deductible applicable to each automobile for each loss arising out of each occurrence.

SECTION 11 - APPLICATION FOR ASSIGNMENT - No Substantive Change.

Amend references to Section 6, I, C in sub-section A and C to read "Section 6, III, A".

SECTION 12- DESIGNATION OF COMPANY

Amend the first sentence of A and B as follows:

Upon receipt of the application for insurance properly completed and the deposit specified in Section 11 A of 11 C and if the application form shows that the applicant is eligible for coverage, the Plan shall designate a company to which the applicant shall be assigned and shall so advise the applicant and producer of record and shall state in such notice the date when the coverage shall become effective, which date shall be 12:01 A.M. on the day following the date of [assignment to the designated insurer.] mailing of the application to the Plan office as shown by the postmark on the transmittal envelope. If the postmark is not legible, or is a metered mail postmark, the coverage will be effective at 12:01 A.M., on the day following receipt of the application by the Plan office. For the purposes of this section, the postmark date which is to be recognized by the Plan shall be the postmark of the United States Postal Service.

SECTION 13 - THREE YEAR ASSIGNMENT PERIOD - No Change.

SECTION 14 - COMPANY'S NOTICE TO APPLICANT

Delete the last paragraph of sub-section D in its entirety.

SECTION 14A - INSTALLMENT PAYMENT PLAN - No Change.

SECTION 15 - COMPANY'S NOTICE TO PLAN

Delete this section in its entirety.

SECTION 16 - RATES

[1] A. [All] Risks [as] defined in the Liability and Physical Damage Rules and Rates Supplements [placed through the Plan] shall be subject to the rules, rates, surcharges, minimum premiums and classifications [filed on behalf of] approved for all companies subscribing to this Plan as filed on their behalf by the Automobile Insurance Plans Service Office.

Delete sub paragraphs A and B of sub-section 1 in their entirety and replace with the following:

1) Liability Supplement I and Physical Damage Supplement I rules and rates apply to risks that do not qualify for Supplement II.

2) Supplement II rules and rates apply to the following types of risks:

- (a) The risk was insured within the 90 days preceding application to the Plan or at the time of application to the Plan still is insured with a company authorized to write Automobile Insurance in New Jersey, and such risk has been refused renewal or has received from the company notice of intent not to renew like coverage by the same company with the same policy form provisions, rules, rates and classifications of the manual under which the expiring policy was written, except for revisions thereof approved by the Commissioner, and at the same terms as applicable to the existing policy, provided, there has been no change in the risk's characteristics which result in a change in classification requiring the application of higher rates than would apply if this change had not occurred, and the applicant owner or anyone who usually operates the automobile has been free of accidents and/or moving traffic violations that would have made him subject to additional charges provided for in this Section, and has not been convicted of two or more moving traffic violations not specified in Paragraphs F1-4 of this Section or of a high misdemeanor or felony involving the use of an automobile within the 36 months preceding the date of application or in the case of a renewal policy during the thirty-six months preceding the effective date of the renewal policy.

SECTION 16 - RATES (CONT'D)

Note: A person insured under the consent to higher rate provision of the New Jersey statute (N.J. 17:29A - 7.1) shall qualify for Supplement II rates if he submits in lieu of a non-renewal notice an offer from the carrier to renew coverage at rates higher than manual or a request to complete a form consenting to such higher rates, provided he meets all other requirements for such qualification.

(b) The risk is currently insured by assignment through the Plan at Supplement I rates, or at the rates in effect prior to June 1, 1971 in the Liability and Physical Damage Supplements if the current coverage had an effective date within 12 months preceding June 1, 1971, and such risk has been free of accidents and/or moving traffic violations that would have made it subject to additional charges provided for in this Section and has not been convicted of two or more traffic violations not specified in Paragraphs F1-4 of this Section or high misdemeanor or felony involving the use of an automobile within the thirty-six months preceding the effective date of the renewal policy.

(c) A risk which previously qualified for Supplement II, or a risk which would have qualified under paragraph (b) above at renewal but which failed to renew its prior coverage, shall remain eligible for Supplement II on subsequent applications if such risk reapplies within 60 days of the effective date of cancellation or termination, provided such risk has been free of accidents and/or moving traffic violations that would have made it subject to additional charges provided for in this Section and has not been convicted of two or more traffic violations not specified in Paragraphs F1-4 of this Section or a high misdemeanor or felony involving the use of an automobile within the thirty-six months preceding the date of the new application. Such reapplication shall be assigned to the previous carrier.

Note: The date of conviction shall be determining in establishing the 36 months experience period of paragraphs a, b and c above.

Sub-Section 2 through 8 are to be lettered B through H.

All paragraphs of this section will be accordingly re-numbered and all references within this section to other paragraphs of this section will be likewise amended.

Amend Paragraphs 5 and 6 of Sub-Section F.

5. TWO POINTS shall be assigned for each accident involving the applicant, or any operator of the automobile resident in the same household, while operating any private passenger type automobile or motorcycle resulting in Bodily Injury or Death, or resulting in damage to any property, including his own, of \$100 or more, excluding any loss adjustment expenses.
6. ONE POINT shall be assigned for each property damage accident for which points have not been assigned under paragraph [E] 5 above because the damage was less than \$100, excluding any loss adjustment expenses.

Add the following as a new EXCEPTION (e) following the present paragraph F.

(e) Physical damage losses other than collision.

Amend the first Note following Point Value Additional Charges to read as follows:

Note: Irrespective of the classification of the risk additional charges under this section shall be determined by applying the proper percentage to the total limits Class 4A premium for the appropriate rating territory as specified in Supplement 1 Rules and Rates.

SECTION 16A - SURCHARGE - No Change.

SECTION 17 - STANDARD POLICY COVERAGE

Amend the first paragraph as follows:

All applicants assigned under the Plan shall be afforded uniform coverage, equivalent to the Basic Automobile Liability and Physical Damage Form, Second Revision thereof, dated April 1, 1955, as contained in the Standard Provision for Automobile Liability and Physical Damage Policies except that (1) physical damage coverage shall be amended by an approved Physical Damage Endorsement which shall exclude coverage to any automobile while used (a) in any prearranged racing or competitive speed contest or (b) in the business of transporting flammables or similar hazardous material, [and] (2) physical damage coverage for private passenger automobiles rated above symbol 7 shall be amended by an approved Physical Damage Endorsement which shall limit the maximum loss payable to \$10,000 and provide for a \$250 deductible applicable to each automobile for each loss arising out of each occurrence, and (3) standard automobile medical payments coverage shall be afforded to four wheeled private passenger risks, upon request of the applicant and shall apply as excess insurance over benefits paid or payable under the provisions of any workmen's compensation law, disability benefits law, or any similar law.

Any required filings of policy or endorsement forms shall be made on behalf of all companies subscribing to this Plan by the Automobile Insurance Plans Service Office. For the purpose of such filings, each company subscribing to this Plan is a subscriber to the Automobile Insurance Plans Service Office.

SECTION 18 - CANCELLATIONS

Amend the second paragraph of sub-section B.

Each such cancellation shall be on a pro rata basis, subject to the minimum charge of \$10.00 per car or policy, and a copy of each such cancellation notice shall be furnished to the producer of record. A statement of facts in support of each such cancellation shall be furnished [to the Plan,] to the producer of record and to the insured and, except in the case of cancellation for non-payment of premium, to the Plan and the Commissioner of Insurance of the State, ten days prior to the effective date of cancellation.

SECTION 19 - RIGHT OF APPEAL - No Change

SECTION 20 - RE-ELIGIBILITY - No Change

SECTION 21 - COMMISSION - No Change

SECTION 22 - RE-CERTIFICATION OF OPERATOR'S LICENSE OF APPLICANT OR PRINCIPAL OPERATOR OF THE MOTOR VEHICLE - No Change

SECTION 23 - INDEMNIFICATION

(This is a new Section already approved by the Insurance Department).

Any person or subscriber made a party to any action or suit because such person or subscriber served on a Committee or was an officer or employee of the Plan shall be indemnified by the Plan against all costs and expenses incurred in connection with such action or suit, provided however, such indemnification shall not be provided on any matter in which said person or subscriber shall be finally adjudged in such action or suit to be liable for negligence or misconduct. In the event of settlement, indemnification shall be provided only when the Plan is advised by counsel that the person or subscriber to be indemnified did not commit such a breach of duty. The costs and expenses of such indemnification shall be pro rated and paid for by the subscribers as provided by Section 7 of the Plan.

LIABILITY - SUPPLEMENT I

Amend the last sentence of the introductory paragraph to read as follows:

Additional charges determined in accordance with the provisions set forth in Section 16 of the Plan are to be applied to the total limits Class 4A rates in this Supplement.

Rule 2. RATE DETERMINATION

Add the following as a new paragraph D.

D. If increased limits as provided in Section 10, are being afforded, apply the appropriate increased limits factor contained in Rule 7, of this Supplement I to the rates determined under (A) to (C) above.

Designate the present paragraph D as paragraph E and amend as follows:

E. Refer to The Two or More Automobile Credit Rule and The Driver Training Credit Rule for any discounts applicable. [To the rates determined under (A) to (C).] Apply any such discounts to the rates determined under (A) to (D).

Designate the present paragraph E as paragraph F and amend as follows:

F. Irrespective of the classification of the risk, additional charges under Section 16 shall be determined by applying the proper percentage to the total limits Class 4A premium for the appropriate rating territory.

LIABILITY - SUPPLEMENT II

Rule 2. RATE DETERMINATION

Substitute the following as paragraph D:

D. If increased limits as provided in Section 10, are being afforded, apply the appropriate increased limits factors contained in Rule 7 of this Supplement II to the rates determined under (A) to (C).

Substitute the following as paragraph [E] F.

[E] F. The premium determined in accordance with A to [D] E above shall be increased 40% of the total limits Class 4 A rate if the principal operator of the automobile has not been licensed for three years.

EXPLANATORY MEMORANDUM OF PROPOSED AMENDMENTS

NEW JERSEY AUTOMOBILE INSURANCE PLAN

(Only those Sections which have been amended are included below)

SECTION 4 - ADMINISTRATION

The amendments to Section 4 provide for the inclusion of the Commissioner of Insurance as an ex-officio member of the Governing Committee who may be represented by his designee. One producer representative to be designated by the Commissioner is also included on the Committee as an advisory member. The producer representatives term of office is set as one year to run concurrently with that of the other Committee members.

SECTION 5 - DUTIES OF GOVERNING COMMITTEE

This amendment provides that all decisions by the Governing Committee shall be made by its company members. The Commissioner shall vote only in the case of tie vote of the Committee. This Section also now provides that the Plan Manager shall furnish the Commissioner with such additional information as he may require.

SECTION 6 - DISTRIBUTION AND ASSIGNMENT OF APPLICANTS

Amendments to Sub-Section I and III have been included to require that statistical data necessary to the development of company quotas shall be reported to the Automobile Insurance Plans Service Office. Monthly quota adjustments are to be supplied to the Plan by A.I.P.S.O. Sub-Section I has also been amended to provide that assignments of long-haul truckmen shall be based on a 100 miles radius of operation from the city or town of principal garaging. This conforms the rule, which previously provided for a 150 mile radius, to the statistical codes of the statistical agencies.

The inverse assignment provisions have been moved from Sub-Section I to Sub-Section III to bring physical damage under the inverse assignment procedure.

The conditions for the inverse assignment procedure have been re-defined providing that a company will be subject to the inverse assignment penalty if it refuses to renew coverage with the same policy form provisions, rules and classifications of the Manual under which the expiring policy was written except for revisions thereof approved by the Commissioner and at the same term as applicable to the existing policy provided:

- a) There has been no change in the risk's characteristics which result in a change in classification requiring the application of higher rates than would apply if the change had not occurred, and

- b) The risk is not subject to the additional charges under Section 16 except for the inexperienced operator surcharge.

A third condition has been added to be applicable in the event the company has refused to renew physical damage coverage. This condition provides that the company will be subject to an inverse assignment for physical damage if the risk has not been involved in three or more occurrences resulting in an aggregate loss of \$100 or more (excluding loss adjustment expenses) under the comprehensive coverage.

The rules also stipulate that an offer to renew only part of the coverages provided in an expiring policy shall be deemed refusal to renew with respect to the coverages not included in the offer.

The verification procedure set forth in Section 6 has been amended to require the prior carrier which refused renewal to notify the Plan of comprehensive losses which have application to condition (c) of the inverse assignment procedure.

SECTION 9 - ELIGIBILITY

An amendment to paragraph B allows for the assignment of private passenger automobiles with an Actual Cash Value in excess of \$10,000.

SECTION 10 - EXTENT OF COVERAGE

Paragraph II of Sub-Section A is amended to permit a risk which was previously insured in the voluntary market to purchase limits of liability to the maximum available under Supplement 1. Previously, such a risk could not purchase coverage beyond that last afforded under the voluntary coverage.

Sub-Section D is amended to limit the maximum loss payable to \$10,000 on a private passenger automobile with an Actual Cash Value in excess of \$10,000. This amendment also provides for \$250 deductible to be applicable to each automobile for each loss arising out of each occurrence.

SECTION 11 - APPLICATION FOR ASSIGNMENT

Editorial change only.

SECTION 12 - DESIGNATION OF COMPANY

This amendment provides for the Plan to effect coverage as of the date following the date of postmark of the transmittal envelope in which an application is submitted. The rule stipulates that only the postmark of the United States Postal Service will be recognized for the purposes

SECTION 14 - COMPANY'S NOTICE TO APPLICANT

The deletion of the last paragraph of Sub-Section D is in accordance with the Insurance Department's interpretation of the recent statute that the producer of record may retain the unearned commission.

SECTION 15 - COMPANY'S NOTICE TO PLAN

This section is deleted in its entirety as all statistical data will, in the future, be developed through the Automobile Insurance Plans Service Office. Amendments have been included in Section 6 authorizing this procedural change.

SECTION 16 - RATES

The amendments to Section 16 are for purpose of more clearly defining those risks which qualify for Supplement II rates and coverages. This Section has also been amended to provide that a person previously insured under the consent to higher rate provision of New Jersey Statutes shall qualify for Supplement II if he submits an offer from the carrier to renew coverage at rates higher than Manual in lieu of a non-renewal notice or a request to complete a form consenting to such higher rate. All other requirements for Supplement II must also be met by such person.

Paragraph 2 (b) of Sub-Section A has been amended to make it clear that risks currently insured by assignment at Supplement II rates shall be eligible for Supplement II upon reassignment. The present language excluded such risks from Supplement II.

Paragraphs 5 and 6 of Sub-Section F require the exclusion of any loss adjustments expenses from losses for property damage accidents. These amendments have been included by the Insurance Department to prevent the application of surcharges for accidents involving actual payments of less than the required dollar amounts stipulated in each paragraph which amounts have been increased by inclusion of loss adjustment expenses to the actual loss paid to an insured. Physical Damage losses, other than collision, had been added as a new exception to the accident surcharges of Section 16.

The note following the Point Value Additional Charges has been amended to define clearly that the surcharge is determined by applying the proper percentage to the total limits Class 4A premium.

SECTION 17 - STANDARD POLICY COVERAGE

Provision has been made in this Section for an approved physical damage endorsement amending the physical damage coverage for a private passenger automobile rated above symbol 7 limiting the maximum loss payable to \$10,000 and further providing for a \$250 deductible applicable to each automobile for each loss arising out of each occurrence.

SECTION 18 - CANCELLATION

The second paragraph of Section 18-B has been amended to require that the Plan be notified of only those cancellations falling under 18-B (1) to (4). All other cancellations need not be individually reported to the Plan. This amendment conforms the reporting requirements of Section 18 to those in Section 6.

SECTION 23 - INDEMNIFICATION

Included with these amendments is the New Section 23, already approved by the Insurance Department which sets forth the procedures for indemnification of a Plan employee or Committee member for any action or suit brought against such person in connection with his duties as a Plan employee or Committee member.

LIABILITY SUPPLEMENTS I AND II

RULE 2 - RATE DETERMINATION

This rule in both Supplements has been amended to more clearly define the procedure to be followed to determine a rate under the Plan.