

CONSUMER GUIDE



New Jersey
Department
of
Banking and
Insurance

AUTO TIER RATING 2002



James E. McGreevey
Governor

Holly C. Bakke
Commissioner

TABLE OF CONTENTS

	Page
Introduction to Auto Insurance Tier Rating -----	1
Glossary of Terms -----	2
Schedule 1 and Schedule 2 Violations -----	4
Who Looks at What -----	6
Where to Find a Particular Insurer	
AAA Mid-Atlantic Insurance Company of New Jersey (Keystone Group) -----	7
Agway Insurance Company -----	11
Allstate New Jersey Insurance Company -----	8
American International Insurance Company of New Jersey -----	10
American Spirit Insurance Company -----	12
Amica Mutual Insurance Company -----	14
Atlantic Mutual Insurance Company (Atlantic Mutual Group) -----	11
Atlantic Specialty Insurance Company (Atlantic Mutual Group) -----	11
Bayside Casualty Ins. Co (Colonial Penn Group) -----	18
Camden Fire Insurance Association -----	16
Centennial Insurance Company (Atlantic Mutual Group) -----	11
Central Mutual Insurance Company -----	11
Chubb Insurance Company of New Jersey (Chubb Group) -----	11
Colonial Penn Insurance Company (Colonial Penn Group) -----	18
Commercial Insurance Company of Newark, New Jersey (CNA Group) -----	17
Continental Insurance Company of New Jersey (CNA Group) -----	17
Electric Insurance Company -----	19
Farm Family Casualty Insurance Company -----	11
First Trenton Indemnity Company (Travelers Group) -----	20
Founders Insurance Company (Formerly Penn National Mutual Casualty Company) -----	21
Greater New York Mutual Insurance Company (Greater New York Group) -----	11
GSA Insurance Company (Robert Plan Group) -----	42
Hanover Insurance Company -----	22
Harleysville-Garden State Insurance Company -----	11
Hartford Underwriters Insurance Company (Hartford Group) -----	23
IFA Insurance Company -----	24
Insurance Company of Greater New York (Greater New York Group) -----	11
Keystone Insurance Company (Keystone Group) -----	7
Lancer Insurance Company -----	25
Liberty Insurance Corporation (Liberty Group) -----	26
Liberty Mutual Fire Insurance Company (Liberty Group) -----	26
Merchants Insurance Company of NH., Inc. (Merchants Group) -----	28
Merchants Mutual Insurance Company (Merchants Group) -----	28
Metropolitan Direct Property and Casualty Insurance Company (Metropolitan Group) -----	29
Metropolitan Group Property and Casualty Insurance Company (Metropolitan Group) -----	29
Metropolitan Property and Casualty Insurance Corp. (Formerly USF&G and The St. Paul Co.) -----	30

Motor Club of America Insurance Company -----	31
National General Insurance Company -----	32
Newark Insurance Company (Robert Plan Group) -----	42
New Jersey CURE -----	33
New Jersey Manufacturers Insurance Company (NJ Manufacturers Group) -----	7
New Jersey Re-Insurance Company (NJ Manufacturers Group) -----	34
Ohio Casualty of NJ -----	36
Pacific Indemnity Company (Chubb Group) -----	11
Palisades Insurance Company (Palisades Group) -----	37
Palisades Safety and Insurance Association (Palisades Group) -----	37
Parkway Insurance Company -----	38
Proformance Insurance Company -----	39
Providence Washington Insurance Company -----	11
Prudential Commercial Insurance Company (Prudential Group) -----	40
Prudential General Insurance Company of New Jersey (Prudential Group) -----	40
Prudential Property and Casualty Insurance Company of New Jersey (Prudential Group) -----	40
Public Service Mutual Insurance Company -----	11
Red Oak Insurance Company (Travelers Group) -----	7
The Robert Plan -----	42
Rutgers Casualty Insurance Company -----	44
Security Indemnity Insurance Company -----	45
Selective Insurance Company of America -----	46
Sentry Insurance, A Mutual Company -----	47
State Farm Indemnity Company -----	48
State National Insurance Company -----	49
TIG Insurance Company -----	7
Tokio Marine and Fire Insurance Company, Ltd. -----	50
Twin City Fire Insurance Company (Hartford Group) -----	51
United Services Automobile Association (USAA Group) -----	52
USAA Casualty Insurance Company (USAA Group) -----	52
Utica Mutual Insurance Company -----	53
Yasuda Fire and Marine Insurance Company -----	11

AUTO INSURANCE TIER RATING

Reforms have been enacted which eliminate auto insurance surcharges for motor vehicle violations and surcharges. Now insurers are using tier systems to determine rates. Tier rating systems take the "complete picture" into account to identify a good risk, rather than simply penalizing drivers for accidents and DMV violations. Insurers consider a number of risk characteristics, including driving record, years of driving experience, vehicle type and coverage limits when determining a driver's tier placement. Other factors, like age, gender, and marital status may also impact on an individual's rate within a specific tier.

On the following pages, the auto insurers' tier rating systems are summarized. As you can see, insurers have developed a number of ways to evaluate risk - and risk characteristics considered important to one insurer don't necessarily carry the same weight with another. This makes it more important than ever for consumers to shop around - as insurers' tier systems and rates can vary considerably.

Take some time to review the tier summaries, consider your own risk characteristics, and find the insurers that will place you in their best tiers. Armed with this information, you can contact the insurers for rate quotes and find the company and coverages best suited to your individual circumstances.

Things to note when reviewing the tier summaries:

Direct Writers: Some insurers use a "direct writer" system to market their insurance. This means that they do not use agents, but sell directly to consumers. If an insurer is a direct writer it will be noted after the company's name.

Membership Requirements: Some insurers have membership requirements you must meet before you will be eligible for coverage. Those requirements will be noted at the top of the company's summary.

Ineligible Drivers: No company has to insure ineligible drivers (with nine or more insurance eligibility points). However, a notation appears in the right hand corner of the page for those companies that have indicated they may consider offering coverage - either for new or renewal business.

2-Point Forgiveness: Insurers are required by law to forgive a driver's first 2-point speeding violation. Insurers may not consider such a violation when determining eligibility for a standard tier.

Glossary: A glossary has also been included to help clarify some terms that might not be familiar to you.

GLOSSARY

at-fault accident - an accident resulting in payment by the insurance company of \$500 or more in which the insured was at least as responsible as any other driver involved. A ticket need not be issued for the accident to be considered "at-fault."

DMV (Division of Motor Vehicles) - an arm of the New Jersey Department of Transportation which issues drivers' licenses and motor vehicle registrations, among other things, and regulates the proper issuance and use of these documents.

DMV points - see reference under "insurance points."

DMV violations - see reference to DMV points under "insurance points."

eligible driver - an eligible driver has fewer than 9 insurance points and is guaranteed insurance coverage in the voluntary market.

experienced operator/driver - a driver with more than three years licensed driving experience.

gray market - a car built outside the United States to foreign specifications.

inexperienced operator/driver - a driver with fewer than three years licensed driving experience.

insurance points - insurance points may accumulate in one of two ways: NJAC 11:3-34.5 Schedule 1 insurance points accrue for violations such as drunk driving, driving a car without liability insurance, or having an at-fault accident, and from NJAC 11:3-34.5 Schedule 2 Division of Motor Vehicle (DMV) points accrue on your drivers license for violations such as speeding, careless driving, and failure to obey traffic signals, to name a few. (See the exhibit at the end of this guide)

liability limits: the amount of liability coverage contained in the policy. Frequently abbreviated, the notation "15/30/5" indicates a policy that includes \$15,000 in bodily injury (BI) coverage for injuries you cause to a single person in an accident; \$30,000 for injuries you cause to all people involved in an accident; \$5,000 in property damage (PD) coverage for damages you cause to another person's property in an accident. Higher limits will be abbreviated similarly. Liability limits may also be noted in a combined single limit (CSL) - for example, \$300,000 (abbreviated as 300) to cover all your liability for an accident.

non-principal operator/driver - a driver who lives in the same household as the principal driver and may, on occasion, drive the insured car.

occasional operator/driver - see "non-principal driver."

PAIP (Personal Automobile Insurance Plan) - insures drivers ineligible for coverage in the voluntary auto insurance market (drivers with nine or more eligibility points for at-fault accidents and DMV violations) or drivers with a lapse of coverage of 30 days or more.

principal operator/driver - the driver who usually drives the car.

schedule 1 violation - see reference under "insurance points."

sports group, sports premium group - designations for two-passenger body type vehicles. Examples: Honda Del Sol (Sports Group), Corvette (Sports Premium Group)

standard, intermediate and high performance - determined by the vehicle's net weight to horsepower ratio. Examples: Ford Taurus (Standard), BMW 740 Sedan (Intermediate), Camaro Z28 (High Performance)

Automobile Insurance

Schedule of Automobile Insurance Eligibility Points - **Schedule 1**

N.J.S.A. Section Number (If Applicable)	Event Description	DMV Event Identifier(s) (If Applicable)	Points
39:4-50	Operating a motor vehicle under the influence of alcohol or drugs	0450; 3261	9
39:4-50.4	Refusal to submit to a chemical test	4504	9
2C:11-2	Vehicular homicide	C115	9
39:3-40	Operating a motor vehicle while driving privilege is suspended	0340	9
39:6B-2	Operating a motor vehicle without liability insurance	06B2	9
39:6A-15	Misrepresentation of insurance coverage	6A15	9
	Each at fault accident		5
	*For each full year of a court imposed driver's license suspension within the preceding 3 years		3
	*For each full year within the immediately preceding 3 years that a person has not held a driver's license		1
	Involved in a fatal accident	EFTL	4
		NFTL	2
39:3-37	Obtaining a driver's license or registration through deception	0337; 0312; 05D5; 1312; MSNJ; MSOS	5
39:3-38	Make or use counterfeit plate or plates other than issued	0338	5
39:3-38.1	Make, alter or counterfeit driver's license or registration	3381	5
	Failure to verify insurance involved in an automobile accident	FVIA	2

***Points for failure to hold a driver's license in the previous three years are not cumulative to points for driver's license suspension.**

Schedule of Automobile Insurance Eligibility Points - **Schedule 2**

27:23-29	Moving against traffic-New Jersey Turnpike, Garden State Parkway, and Atlantic City Expressway	2
27:23-29	Improper passing-- New Jersey Turnpike, Garden State Parkway, and Atlantic City Expressway	4
27:23-29	Unlawful use of median strip-- New Jersey Turnpike, Garden State Parkway, and Atlantic City Expressway	2
39:3-20	Operating constructor vehicle in excess of 30 mph	3
39:4-14.3	Operating motorized bicycle on a restricted highway	2
39:4-14.3d	More than one person on a motorized bike	2
39:4-35	Failure to yield to pedestrian in crosswalk	2
39:4-36	Failure to yield to pedestrian in crosswalk; passing a vehicle yielding to pedestrian in crosswalk	2
39:4-41	Driving through a safety zone	2
39:4-52 & 39:5C-1	Racing on highway	5
39:4-55	Improper action or omission on grades and curves	2
39:4-57	Failure to observe direction of officer	2
39:4-66	Failure to stop vehicle before crossing sidewalk	2
39:4-66.1	Failure to yield to pedestrians or vehicles while entering or leaving highway	2
39:4-71	Operating a motor vehicle on a sidewalk	2
39:4-80	Failure to obey direction of officer	2

39:4-81	Failure to observe traffic signals	2
39:4-82	Failure to keep right	2
39:4-82.1	Improper operating of vehicle on divided highway or divider	2
39:4-83	Failure to keep right at intersection	2
39:4-84	Failure to pass to right of vehicle proceeding in opposite direction	5
39:4-85	Improper passing on right or off roadway	4
39:4-85.1	Wrong way on a one-way street	2
39:4-86	Improper passing in no passing zone	4
39:4-87	Failure to yield to overtaking vehicle	2
39:4-88	Failure to observe traffic lanes	2
39:4-89	Tailgating	5
39:4-90	Failure to yield at intersection	2
39:4-90.1	Failure to use proper entrances to limited access highways	2
39:4-91 & 39:4-92	Failure to yield to emergency vehicles	2
39:4-96	Reckless driving	5
39:4-97	Careless driving	2
39:4-97.1	Slow speed blocking traffic	2
39:4-97a	Destruction of agricultural or recreational property	2
39:4-98 & 39:4-99	Exceeding maximum speed 1-14 mph over limit	2
	Exceeding maximum speed 15-29 mph over limit	4
	Exceeding maximum speed 30 mph or more over limit	5
39:4-105	Failure to stop for traffic light	2
39:4-115	Improper turn at traffic light	3
39:4-119	Failure to stop at flashing red signal	2
39:4-122	Failure to stop for police whistle	2
39:4-123	Improper right or left turn	3
39:124	Improper turn from approved turning course	3
39:4-125	Improper "U" turn	3
39:4-126	Failure to give proper signal	2
39:4-127	Improper backing or turning in street	2
39:4-127.1	Improper crossing of railroad grade crossing	2
39:4-127.2	Improper crossing of bridge	2
39:4-128	Improper crossing of railroad grade crossing by certain vehicles	2
39:4-128.1	Improper passing of school bus	5
39:4-128.4	Improper passing of a frozen dessert truck	4
39:4-129	Leaving the scene of an accident	
	No personal injury	2
	Personal injury	8
39:4-144	Failure to observe "stop" or "yield" signs	2
39:5D-4	Moving violation out-of-state	2

WHO LOOKS AT WHAT

The following nine companies consider the length of time you've been insured with their company when determining eligibility for their best tier:

Allstate New Jersey Insurance Company
Founders Insurance Company (Formerly Penn National Mutual Casualty Company)
Hanover Insurance Company
IFA Insurance Company
Palisades Safety and Insurance Association (Palisades Group)
Palisades Insurance Company (Palisades Group)
PRUCOMNJ (Prudential Group)
Sentry Insurance, A Mutual Company
State Farm Insurance Company

The following four companies require you to purchase other insurance with their company as a condition of considering you for their best tier:

Founders Insurance Company (Formerly Pennsylvania National Mutual Casualty Company)
Hanover Insurance Company
PRUCOMNJ (Prudential Group)
Sentry Insurance, A Mutual Company

The following fifteen companies require you to carry full coverage (including comprehensive and collision) as a condition of considering you for their best tier:

American Spirit Insurance Company
Amica Mutual Insurance Company
Commercial Insurance Company of Newark, NJ (CNA Group)
Continental Insurance Company of NJ (CNA Group)
Electric Insurance Company
Founders Insurance Company (Formerly Pennsylvania National Mutual Casualty Company)
Hanover Insurance Company
Motor Club of America Insurance Company
NJ Re-Insurance Company (NJ Manufacturers Group)
Ohio Casualty of New Jersey
Parkway Insurance Company
Security Indemnity Insurance Company
Selective Insurance Company
State Farm Indemnity Company
Utica Mutual Insurance Company

Every insurer requires a certain level of driving experience and/or attained age as a condition for qualifying for the preferred tier.

The following insurers have removed surcharges from their rating systems, but have chosen not to file tier rating plans.

Red Oak Insurance Company (Part of the Travelers Group)

402 Lippincott Drive
Marlton, NJ 08053
609-983-2400

Keystone Group

Keystone Insurance Company
AAA Mid-Atlantic Insurance Company of New Jersey
2040 Market Street
Philadelphia, PA 19103
800-451-5982

TIG Insurance Company

5205 North O'Connor Blvd.
Irving, TX 75039
800-848-2981

New Jersey Manufacturers Insurance Co. (Direct Writer/Membership Requirements)

301 Sullivan Way
West Trenton, NJ 08628
609-883-1300

(NJM was not required to revise its rating system, since it never imposed surcharges on its members.)

Membership requirements: liability limits of at least \$100,000, all drivers must be eligible persons, and must: be actively employed by a member firm of the New Jersey Business & Industry Association, be actively employed by the State of New Jersey, have been an insured operator under a NJM auto policy or be the named insured or resident spouse on a NJM policy. All vehicles to be insured must be registered and garaged at the application address. All drivers listed on the application must have been licensed for at least two years. Coverage will not be issued if any unlicensed individual will become eligible for a license in the one-year period after application.

Allstate New Jersey Insurance Company
Suite H1A 3075 Sanders Road
Northbrook, IL 60062-7127
800-366-2958

Tier 1 (standard)	Tier 2
Driver has maintained continuous liability insurance without a lapse of coverage of 30 days or more in the past three years and has accumulated less than nine motor vehicle points in the past three years or has had a qualifying accident and has accumulated less than four motor vehicle points in the past three years.	Continuous liability insurance without a lapse of 30 days or more has not been maintained during the past three years or the driving record is not verifiable.
Tier 1 Discounts	Tier 2
Allstate discounts rates based on the specific driving record of the operator as well as other criteria including the prior insurance company, property policies within Allstate and the presence of inexperienced drivers.	No discounts

Discount Rating Criteria for NEW Business within Tier 1

- 1. All assigned operators have continuously maintained insurance with the same prior carrier for five or more years.**
- 2. All assigned operators have continuously maintained insurance with a preferred insurance company for three or more years.**
- 3. All assigned operators have continuously maintained Bodily Injury Liability Limits of at least \$50,000 per person for three or more years. (See list below)**
- 4. The vehicle has collision and comprehensive coverage.**
- 5. The named insured and/or spouse owns the house, townhouse, condominium or mobilehome, in which they reside.**

Please Note: New Business Rating Rules will be used for an operator that has NOT *continuously maintained* insurance with Allstate New Jersey for the six months prior to the effective date of this transaction.

Preferred Insurance Companies

State Farm Indemnity
Allstate Insurance Company
New Jersey Manufacturers Insurance Company
Liberty Mutual Fire Insurance Company
Selective Insurance Company of America
First Trenton Indemnity Company
Hanover Insurance Company
Keystone NJ Insurance Company
AAA Mid Atlantic Insurance Company
United Services Automobile Association
AMICA Mutual Insurance Company
^Ohio Casualty of New Jersey
Motor Club of America Insurance Company
American Spirit Insurance Company
CHUBB NJ Insurance Company
American International Insurance Company of NJ (AIG)
*Colonial Penn Insurance Company
The Prudential Commercial Insurance of NJ

*Applicants must have held prior coverage with Allstate

^Insureds written by West American for 3 years prior to being written by Ohio Casualty qualify.

Preferred Plus Discounts	Preferred Discounts	Standard Discounts
There are nine levels of preferred plus discounts that can be applied to a vehicle. Each level has its own Initial Qualification Requirements (IQR) which are based on the driving history of all the drivers assigned to the vehicle.	There are seven levels of preferred discounts that can be applied to a vehicle. Each level has its own Initial Qualification Requirements (IQR) which are based on the driving history of all the drivers assigned to the vehicle.	There are six levels of standard discounts that can be applied to a vehicle. Each level has its own Initial Qualification Requirements (IQR) which are based on the driving history of all the drivers assigned to the vehicle.
Level 1: The vehicle/operator will be rated in this level if all five of the Rating Criteria apply and the IQR are met.	The vehicle/operator will be rated in the appropriate level according to IQR, when three of the Rating Criteria apply.	The vehicle/operator will be rated in the appropriate level according to IQR, when 2 or less of the Rating Criteria apply.
Level 2 through 9: The vehicle/operator will be rated in the appropriate level according to IQR, and if four or more of the Rating Criteria are met.		
Driver Exception for Preferred Plus Discount levels 2 through 9: If the operator has obtained their license within the three year experience period and has been added to the policy within 60 days of being licensed and the named insured or spouse qualifies for the Preferred Plus Discount Level, the operator will also qualify for a Preferred Plus Discount Level 2-9 based on IQR.	Driver Exception for Preferred Discount Levels 1 through 7: If the operator has obtained their license within the three year experience period and has been added to the policy within 60 days of being licensed and the named insured or spouse qualifies for the Preferred Discount Level, the operator will also qualify for a Preferred Discount Level 1 through 7 based on IQR.	Driver Exception for Standard Discount Levels 1 through 6 If the operator has obtained their license within the three year experience period and has been added to the policy within 60 days of being licensed and the named insured or spouse qualifies for the Standard Discount Level, the operator will also qualify for a Standard Discount Level 1 through 6 based on IQR.

Note: If a vehicle qualifies for more than one level of discount, only the lowest rated discount level applies

American International Insurance Company of NJ (Direct Writer)
C/O AIG Marketing
505 Carr Road
Wilmington, DE 19809
302-761-3000

The company uses a scoring system to determine a driver's rating tier. Each insured starts with a base score (264). Points are either added or subtracted based on 12 rating variables. The lower the score, the lower the rate. (Please note, for the sake of simplicity, score points have been rounded. Your actual score may vary slightly as a result.)

Lowers score	Raises Score
<p>PRIOR INSURANCE (-61) - If applicant had prior insurance.</p> <p>PARKING TYPE (-72) - If a vehicle is parked in a garage.</p> <p>OCCASIONAL OPERATORS (28) -</p> <p>BODILY INJURY CLAIMS (37) - If the drivers covered under the policy had any bodily injury</p>	<p>SECOND DRIVER (63) - If the second driver is child under age 25.</p> <p>If there are occasional drivers on the policy (in addition to the insured).</p> <p>MINIMUM LIMITS (-60) - If the policy's liability limits are greater than 25/50.</p> <p>claims in excess of \$500 paid in the last three years.</p> <p>VEHICLE TYPE (45) - If the vehicle is a private passenger auto (not including a motorhome, recreational trailer, pickup, van or utility trailer).</p> <p>NOT-AT-FAULT COLLISIONS (61) - For each not-at-fault collision resulting in a payment of more than \$500.</p> <p>YOUTHFUL OPERATORS (8) - If there is a youthful operator in the household. (younger than age 25)</p> <p>ACCIDENTS (44) - For each accident resulting in a payment of more than \$500.</p> <p>MOVING VIOLATIONS (21) - If a driver has a moving violation in the last three years.</p> <p>VEHICLE EXPOSURE TYPE (14) - If the insured vehicle is classified as intermediate or high performance, sports or sports premium type, or underwriting sensitive (see company for details).</p> <p>TIER</p>

SCORE	0
<= 130	1
130 - 175	2
175 - 211	3
211 - 269	4
269 - 324	5
324 +	

The following insurers use the same standard five tier rating plan:

Atlantic Mutual Group, 45 Wall Street, New York, NY 10005, 212-943-1800
Atlantic Mutual Insurance Company
Centennial Insurance Company,

Atlantic Specialty Insurance Company

***Chubb Group**, 15 Mountainview Road, P.O. Box 1615, Warren, NJ 07061-1615, 908-903-2000
Chubb Insurance Company of New Jersey

Pacific Indemnity Company

Greater New York Group, 200 Madison Avenue, New York, NY 10016, 212-683-9700

Greater New York Mutual Insurance Company

Insurance Company of Greater New York

***Agway Insurance Company**, P.O. Box 4851, Syracuse, NY 13221-4851, 315-449-7121

Camden Fire Insurance Association, 436 Walnut Street, Philadelphia, PA 19105-1109, 800-888-0995

Central Mutual Insurance Company, 800 South Washington Street, Van Wert, OH 45891-0351, 419-238-1010

***Farm Family Casualty Insurance Co.**, P.O. Box 656, Albany, NY 12201, 518-431-5000 (Direct Writer/Membership Requirements)

Harleysville-Garden State Insurance Company, 355 Maple Avenue, Harleysville, PA 19438-2297, 215-256-5000

Providence Washington Insurance Company, P.O. Box 518, Providence, RI 02903-0518, 401-453-7000

Public Service Nutual Insurance Company, 132 West 31st Street, New York, NY 10001, 800-223-5213

Yasuda Fire & Marine Insurance Company, 225 Liberty Street, 43rd Floor, New York, NY 10281-1058, 212-416-1200

Tier 1	Tier 2 Standard	Preferred Tier 3A Occasional Inexperienced	Operator Tier 3B Principal Inexperienced	Operator Tier 4 Substandard	w/ accident Tier 5 Eligible Person
Driver has:	Driver has:	Driver has:	Driver has:	Driver has:	
Three or more years driving experience	Three or more years driving experience	Less than three years driving experience	Less than three years driving experience	Three or more years driving experience	All eligible persons NOT qualifying for Tiers 1 through 4
No at-fault accidents	No at-fault accidents	No at-fault accidents	No at-fault accidents	One at-fault accident	
No DMV points or violations from Schd. 1	Six or fewer DMV points	Six or fewer DMV points	Six or fewer DMV points	Six or fewer DMV points	
		Principal driver has at least three years driving experience			
All other drivers assigned to vehicle meet criteria for Tier1	All other drivers assigned to vehicle meet criteria for Tier 1 or 2			All other drivers assigned to vehicle meet criteria for Tier 1 or 2	

Chubb: If number of vehicles exceed number of drivers on policy, additional vehicles qualify for Tier 1.

Agway: If any vehicle has more than one comprehensive loss of \$500 or more within a 3-year period it will be moved to the next higher rated tier.

Farm Family: Direct Writer, insured must maintain an active New Jersey Farm Bureau membership.

EXPERIENCED OPERATORS - PREFERRED TIERS

	Tier 1A	Tier 1B	Tier 1C
Driving Experience	8 or more years driving experience	5 or more years of driving experience	
	Average or above average drivers health questionnaire or if below average questionnaire, then a satisfactory medical certification required for drivers who have been licensed 53 or more years (at company's expense)		
Prior Insurance	Must have held continuous coverage for the past 12 months		
Driving Record: 5-year experience period			
Driver Level	No accidents or violations	No more than 1 violation or 2 DMV points	No more than 1 minor violations or 2 DMV points and/or 1 minor (less than \$500) at-fault accident with a total count of 2 occurrences for the driver
Policy Level	No more than 1 comprehensive claim on the policy	No more than 1 comprehensive claims and/or 1 not-at-fault accident with a total of 2 on the policy (including those listed above).	No more than 2 comprehensive claims and/or 1 not-at-fault accidents with a total of 2 on the policy (including those listed above).
Vehicle Use	No business use		
Coverage	Multi-car policy with at least one vehicle having full coverage (including comprehensive and collision)	Multi-car policy with at least one vehicle having full coverage (including comprehensive and collision)	Single Car policy must have full coverage
Vehicle Type	All vehicles must be Standard or Intermediate Performance		
Liability Limits	\$250/500	\$250/500	\$100/300
Declaration pages from previous policy must be submitted for verification of higher limits. If this informaiton is not provided, the insured will be placed int he standard tier.			

EXPERIENCED OPERATORS - STANDARD, NONSTANDARD AND PAIP TIERS

	Tier 2	Tier 4	Tier 5	Tier 6
Driving Experience	3 or more years of driving experience			
Driving Record: 3-year experience period				
Driver Level	No more than 3 violations or 6 DMV points and no more than 2 minor (less than \$500) at-fault accidents with a total count of 4 occurrences for driver	No more than 1 at-fault accident (over \$500)	Less than 9 eligibility points	Renewal business only: drivers with 9 to 15 eligibility points
Additional Guidelines			Must qualify as an eligible driver, but not qualify for Tiers 1A, 1B, 1C, 2 or 4	

INEXPERIENCED OPERATORS - PREFERRED TIERS

	Tier 3A	Tier 3B
Driving Experience	No more than 3 years of driving experience	
Prior Insurance	- must have held continuous coverage for the past 12 months	
Driving Record	- 3-year experience period, 5 years for major violations (i.e. leaving scene of accident, operating under the influence, etc.)	
Driver Level	No accidents or violations	No more than 1 violation or 2 DMV points
Policy Level	No more than 1 comprehensive claim on the policy	No more than 2 comprehensive claims and/or 1 not-at-fault accident with a total of 2 on the policy including driver level count Coverage
Multi-car policy		
All vehicles must be	Vehicle Type Standard to Intermediate Performance Vehicle Assignment Driver must be	
assigned to a Standard	Performance vehicle	
Additional Guidelines	Must live with parents or be away at school without a car (for drivers 17 to 19)	

INEXPERIENCED OPERATORS-STANDARD, NONSTANDARD AND PAIP TIERS

	Tier 4Y	Tier 5Y	Tier 6Y
Driving Experience	No more than 3 years of driving experience		
Driving Record:	3-year experience period		
Driver Level	No more than 2 violations** or 6 DMV points and/or 1 minor (less than \$500) at-fault accident with a total count of 2 occurrences for driver	Less than 9 eligibility points	Renewal business only: drivers with 9 to 15 eligibility points
Additional Guidelines	**Acceptable violations do not include occurrences equal to 5 DMV points (e.g. reckless driving)	Must qualify as an eligible driver, but not qualify for tier 3A, 3B, or 4Y	

FOR NEW BUSINESS ONLY:

Experienced operators will be placed no higher than Tier 1C for 24 months.

Inexperienced operators will be placed no higher than Tier 4Y for 24 months.

NOTE:

Any insured that does not respond to the renewal questionnaire will be placed down two tiers from current tier.

Example: Eligible for Tier 1B placed in Tier 2

AMICA Mutual Insurance Company (Direct Writer)**P.O. Box 500****Lincoln, RI 02865-0500****800-242-6422**

Tier 1	Tier 2	Tier 3	Tier 4
Driver licensed 3 years Driver has no at-fault accidents, no violations, no points and no more than one comprehensive claim per vehicle over \$500	Driver has no at-fault accidents, no more than six points and no more than one comprehensive claim over \$500	Driver has no at-fault accidents, no more than six points and no more than one comprehensive claim over \$500	Driver has no at-fault accidents, no more than six points and no more than two comprehensive claims over \$500
There are no drivers under age 25	There are no drivers under age 21, no principal operator 21-24	No driver is a principal operator under age 21	
There are no drivers age 65 and older	There are no drivers age 75 and older	There are no drivers age 85 and older	
The vehicle is not rated as high performance, sports or sports premium	The vehicle is not rated as high performance, sports or sports premium	The vehicle is not rated as high performance, sports or sports premium	
At least one vehicle is insured for physical damage both comprehensive and collision	At least one vehicle is insured for physical damage both comprehensive and collision	At least one vehicle is insured for physical damage both comprehensive and collision	
The liability limits are \$300,000 or higher	The liability limits are \$300,000 or higher	The liability limits are \$300,000 or higher	
No more than 2 non-pay cancellation notices issued in the last 3 years	No more than 2 non-pay cancellation notices issued in the last 3 years	No more than 2 non-pay cancellation notices issued in the last 3 years	No more than 3 non-pay cancellation notices issued in the last 3 years
The following additional criteria will apply to New Business Only Effective January. 1, 2002			
No driver has had a Not-At-Fault accident in the last 3 years.	There has been no more than 1 Not-At-Fault accident per insured vehicle in the last 3 years.	There has been no more than 1 Not-At-Fault accident per insured vehicle in the last 3 years	
Any driver added to an Amica policy on or after Jan. 1, 2002 must have had prior liability insurance for three continuous years with a voluntary insurer without a lapse of more than 30 days. *	Any driver added to an Amica policy on or after Jan. 1, 2002 must have had prior liability insurance for three continuous years with a voluntary insurer without a lapse of more than 30 days. *	Any driver added to an Amica policy on or after Jan. 1, 2002 must have had prior liability insurance for three continuous years with a voluntary insurer without a lapse of more than 30 days. *	
Any driver added to an Amica policy must be continually licensed in the US or Canada for six consecutive years	Any driver added to an Amica policy must be continually licensed in the US or Canada for six consecutive years	Any driver added to an Amica policy must be continually licensed in the US or Canada for six consecutive years	Any driver added to an Amica policy must be continually licensed in the US or Canada for six consecutive years.
Any vehicle newly insured by Amica on or after Jan. 1, 2002, must be parked off the street.	Any vehicle newly insured by Amica on or after Jan. 1, 2002, must be parked off the street.	Any vehicle newly insured by Amica on or after Jan. 1, 2002, must be parked off the street.	
	No driver added to an Amica policy on or after Jan. 1, 2001 has accumulated any motor vehicle points	No driver added to an Amica policy on or after Jan. 1, 2001 has accumulated any motor vehicle points	

Tier 5	Tier 6	Tier 7	Tier 8	Tier 9
Drivers have no more than 1 at-fault accident, no more than 6 points and no more than 2 comprehensive claims over \$500	Drivers have no more than 1 at-fault accident, no more than 6 points and no more than 3 comprehensive claims over \$500	Drivers have no more than 1 at-fault accident, no more than 8 points and no more than 3 comprehensive claims over \$500	Drivers have more than one at-fault accident, no more than six points and no more than 3 comprehensive claims over \$500	All eligible drivers who do not otherwise qualify for Tiers 1-8.
Driver licensed three yrs.			Driver licensed three yrs.	
There are no drivers under age 25	There are no drivers under age 21, no principal operator age 21-24		There are no drivers under age 25	
No drivers age 65 and older	No drivers age 75 and older		No drivers age 65 and older	
No more than 3 non-pay cancellation notices issued in the last 3 years	No more than 4 non-pay cancellation notices issued in the last 3 years	No more than 4 non-pay cancellation notices issued in the last 3 years	No more than 5 non-pay cancellation notices issued in the last 3 years	

Camden Fire Insurance Association
436 Walnut Street
Philadelphia, PA 19105-1109
800-888-0995

Tier 1 Preferred	Tier 2 Standard	Tier 3A Occasional Inexperienced Operator	Tier 3B Principal Inexperienced Operator	Tier 4 Substandard w/ accident	Tier 5 Eligible Person Tier
Driver has:	Driver has:	Driver has:	Driver has:	Driver has:	
Three or more years driving experience	Three or more years driving experience	Less than three years driving experience	Less than three years driving experience	Three or more years driving experience	All eligible persons NOT qualifying for Tiers 1 through 4
No at-fault accidents	No at-fault accidents	No at-fault accidents	No at-fault accidents	One at-fault accident	
No DMV points or violations from Schd. 1	Six or fewer DMV points	Six or fewer DMV points	Six or fewer DMV points	Six or fewer DMV points	
		Principal driver has at least three years driving experience			
All other drivers assigned to vehicle meet criteria for Tier1	All other drivers assigned to vehicle meet criteria for Tier 1 or 2			All other drivers assigned to vehicle meet criteria for Tier 1 or 2	

These additional criteria for placement in Tier 1 Preferred will apply to **NEW BUSINESS ONLY** effective September 21, 2001.

If one or more of the following risk characteristics are present, no vehicle may be placed in better than the Standard Tier. These criteria will be utilized for three years. After a three-year period, existing renewal guidelines will be used for tier placement.

1. Lack of full coverage on at least one vehicle.
2. Applicant can not document prior insurance, if required by law, for the three years immediately proceeding the date of application.
3. All vehicles on the policy carry less than 100/300/50 liability coverage or 300 Combined Single Limit.
4. The applicant has been insured under a policy that has cancelled for non-payment within the previous 36 months.
5. The applicant has less than eight years driving experience.
6. The applicant has a multi car policy.

In addition, the following will apply to both new and renewal business effective September 21, 2001. If a policy is cancelled for non-payment within the previous 36 months and is subsequently reinstated, no operator on the policy will be eligible for Tier 1 Preferred.

May take Ineligible Drivers

CNA Group, CNA Plaza - 33S, Chicago, IL 60685, 312 822-5000
Commercial Insurance Company of Newark, NJ
Continental Insurance Company of New Jersey

Plan A Platinum Plus	Plan B Platinum	Plan C Gold	Plan D Silver Select	Plan E Silver
Principal operator has nine or more years driving experience	Principal operator has five or more years driving experience	Principal operator has three or more years driving experience	All eligible persons that do not qualify for Plan A, B, or C (excluding physical damage for vehicles over \$80,000)	For risks that are not eligible for the voluntary market (subject to company's underwriting guidelines)
Occasional operators have nine or more years driving experience	Occasional operator has three or more years driving experience			
Driver has no violations and no accidents in last 5 years (excluding "hit while parked" accidents)	Driver has one at-fault or not-at-fault accident or 1-3 DMV points (excluding "hit while parked" accidents)	Three or less DMV points and one accident of any kind or four to six points with no accidents of any kind (excluding "hit while parked" accidents)		
No more than one comprehensive loss of \$500 or more	No more than two comprehensive losses of \$500 or more	One comprehensive loss of \$500 or more in excess of number of vehicles on policy		
No vehicles on prohibited list*	No vehicles on prohibited list*	Vehicles valued over \$80,000 and vehicles on prohibited list* are ineligible for physical damage coverage	No vehicles on prohibited list*	
Vehicle is not driven more than 25,000 miles per year	Vehicle is not driven more than 25,000 miles per year			
Full coverage on all vehicles and 100/300 limits	At least one car is insured with full coverage and 100/300 limits;			
Vehicle's price when new over \$15,000				
Number of cars is equal or greater than number of drivers				

* Prohibited List: Aston Martin, Avanti, Bentley, Bricklin, Cobra, Delorean, Dodge Viper, Excalibur, Ferrari, Hummer, Jensen, Interceptor, Lamborghini, Lancia Scorpion, Lotus, Maserati, Morgan, Pantera, Rolls Royce, TVR, Zimmer

Colonial Penn Group, P.O. Box 1990, Valley Forge, PA 19482-1990, 800-523-1700

Colonial Penn Insurance Company (Direct Writer)

Bayside Casualty Ins. Co. (Agency Writer)

Colonial Penn uses a point system to place drivers in one of ten tiers. Tiers 1 through 6 are preferred tiers. Tier 7 is the standard tier. Tiers 8 through 10 are non-standard tiers.

To determine the applicable tier, sum all principal operator points (driving record and operator's age points), any secondary operator driving record and inexperienced operator points and additional inexperience operator points and all policy level and vehicle level points.

Scores of 7 - 10 level points are considered standard risks (Tier 5). Higher scores will pay higher premiums, lower scores will be eligible for preferred rates.

Operator Characteristic level points	1st	2nd	3rd & Subsequent
Major traffic convictions	+35	+35	+35
At-fault accidents (\$500 threshold)	+10	+15	+20
At-fault accident (under \$500)	+4	+5	+10
Not-at-fault accidents	+4	+5	+10
Moving traffic violations (3 - 8 points)	+4-8	+4-8	
Comprehensive claims other than theft >\$500	+0	+3	+3
Theft	+3	+6	+6
Unmarried, under age 30	+4		
Married, under age 30	+3		
Unmarried, age 30-49	+3		
Inexperienced Operator (Principal)	+9		
Inexperienced Operator (Non-principal)	+6		

Vehicle level points		Policy level points		Bodily Injury Limit Points		Points for Late payments in last 12 months		Points for Lapse in Prior Coverage	
Vehicle kept in garage	+0	Homeowner	+0	<50/100	+5	0-1	+0	yes	+10
Vehicle kept in driveway	+1	Renter	+2	50/100	+2	2-4	+1 for each >1	no	0
Vehicle parked on street, parking lot	+3	# of drivers differs from # of cars	+2	100/300	0	5 or more	+2 for each >4		
		0 - 5 years with co.	+2	>100/300	-2				
		6 - 7 years with co.	-0						
		7+ years with co.	-1						

Tier	1	2	3	4	5	6	7	8	9	10
Points	-4 to -1	1	2, 3, 4	5 to 8	9 to 12	13 to 18	19 to 23	24 to 28	29 to 36	36+

May take Ineligible Drivers

Electric Insurance Company (Direct Writer)
152 Conant Street
P.O. Box 1029
Beverly, MA 01915-0729
508-921-0660

Tier 1 (the superior tier)	Tier 2 (the preferred tier)	Tier 3 (the standard tier)	Tier 4	Tier 5 is for renewal business only for drivers who do not qualify for any other tier
Driver has been licensed for nine years or more	Driver has been licensed for five years or more	Driver has no at-fault accidents	Driver has no more than one at-fault accident with at least \$500 paid	Driver has no more than two at-fault accidents with at least \$500 paid
Driver has no at-fault accidents and no motor vehicle violations	Driver has no at-fault accidents and no motor vehicle violations	Driver has accumulated no more than six motor vehicle points	Driver has accumulated no more than nine motor vehicle points	Driver has accumulated no more than twelve motor vehicle points
BI limits are 100/300	BI limits are 50/100			
The vehicle is insured for physical damage				

First Trenton Indemnity Company (Part of the Travelers Group)
406-J Lippincott Drive
Marlton, NJ 08053
856 983-2400

10% discount for risks insured with company continuously for more than five years.
10% discount if the insured has homeowners policy with company.

Preferred Tier	Standard Tier	Substandard
<p>All drivers must be accident and DMV points free</p> <p>Renewal business only: individual drivers who are accident and point free</p>	<p>All eligible drivers who do not qualify for the preferred or substandard tier will be written in the standard tier.</p>	<p>A policy will be rated in the substandard tier if:</p> <p>An undisclosed operator and/or accident is discovered during underwriting process</p> <p>Any named insured failed to carry liability insurance in preceding 12 months (when required by law to do so)</p> <p>The number of comprehensive losses in excess of \$500 exceeds the number of cars on the policy</p> <p>Renewal: insured failed to respond to request for underwriting information</p>
<p>Number of comprehensive losses of \$500 or more does not exceed number of cars</p>		
<p>All drivers licensed at least six years</p> <p>Renewals: principal driver must be licensed for at least six years</p>		
<p>Minimum coverage limits of 50/100/50</p>		<p>The following drivers will be rated in the substandard tier:</p> <p>Any driver with three or more accidents regardless of fault</p> <p>Any driver with an at-fault accident and any non-related DMV points</p> <p>Any driver who failed to carry liability insurance</p> <p>Any driver licensed less than three years</p> <p>Any driver with a suspended license</p>
<p>All licensed drivers must be listed as operators unless insured elsewhere</p>		
<p>No undisclosed operators</p> <p>No license suspensions</p> <p>No licensed operator without liability insurance in preceding 12 months</p>		<p>The following vehicles will be rated in the substandard tier:</p> <p>Vehicles priced over \$70,000 when new</p> <p>Vehicles classified as sports, high performance, etc.- if youthful driver applies to that vehicle</p>
<p>No vehicles priced over \$70,000 when new</p>		
<p>No youthful drivers assigned to any sports, sports premium or intermediate or high performance vehicles</p>		
		<p>Gray market, kit cars or antique autos</p>

May take Ineligible Drivers

Founders Insurance Company
(Formerly Penn National Mutual Casualty Company)
P.O. Box 2361
Harrisburg, PA 17105-2361
717-234-4941

Founders uses a point system based on driver, vehicle and policy information to determine tier placement. All drivers begin as standard risks with zero points. The total number of Tier Rating Points for each vehicle is then reached by adding or subtracting points for **driver, experience, vehicle** and **policy information as listed below.**

Applicable Tier	1	2	3		4	5	6	7	8	9	A	B	C	D
# of Tier Points (per vehicle)	< -8	-8	-7	-6	-5	-4	-3	-2	-1	0	+1	+2	+3	+4

DRIVER INFORMATION

Accidents: For each at-fault accident that results in a paid claim of at least \$500	+4
For each not at-fault accident or loss	+2

Violations: Tier Points are assigned for each DMV point incurred in the prior three-year period.

DMV pts	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Tier pts.	-4	-3	-2	-1	-1	+0	+0	+1	+2	+3	+4	+5	+6	+7	+8

RIENCE: Tier points are assigned if the operator of the auto has not been licensed for nine (9) years.

Number of years licensed	Occasional Operator	Principal Operator
Less than 1 full year	+6	+8
1 - 2 years	+4	+6
3 - 4 years	+2	+4
5 - 8 years	0	+2
9 or more	0	0

VEHICLE INFORMATION

Vehicles insured for comprehensive and collision coverage	-2
Vehicles insured for Liability Only	+1
Vehicles classified as Sports, Sports Premium or High Performance	+4

POLICY INFORMATION

Drivers who insure both auto and home with Founders	-1
Drivers continuously insured with Founders for three to four years	-1
Drivers continuously insured with Founders for five or more years	-2
Lapse in coverage greater than 30 days	+2

Vehicles in excess of the number of operators will be tiered based on the operator who most frequently operates the vehicle. However, in no case will the remaining vehicles be assigned higher than Tier A.

Founders will only provide coverage to ineligible risks if the risk is an occasional operator accounting for less than 10% of the vehicle use.

Hanover Insurance Company
100 North Parkway
Worcester, MA 01605
800-922-8247

These companies use a point system to place drivers in one of seven tiers. The scoring criteria are split into three categories, Motor Vehicle Record/Accident-related, Operator-related and Vehicle/Coverage-related. Tier 4 is the standard tier. Drivers in Tier 1 to 3 will pay lower premiums. Drivers in Tiers 5 to 7 will pay higher premiums.

TIER	SCORING POINTS
1	-12 or less
2	-11 to - 8
3	- 7 to - 4
4	- 3 to + 6
5	+ 7 to +11
6	+12 to +17
7	+18 or more

Scores are determined as follows:

MVR/Accident Related

Serious Conviction (generally, Schedule 1 violations)	30
Intermediate Conviction (generally, 4-5 point Schedule 2 violations)	4
Minor Conviction (generally, 2 point Schedule 2 violations)	1
At-Fault Accident	10
Not-At-Fault Accident payment over \$500	3
Comprehensive loss with payment over \$500	3

Operator Related

Driver not insured continuously for three years	6
Failure to respond to request for rating data	6

Choose one of the following:

Named insured with Hanover for 10 years or more	-6
Named insured with Hanover for five but less than 10 years	-4
Named insured with Hanover for two years but less than five years	-2
Named insured with same voluntary market insurer for 10 years or more	-3
Named insured with same voluntary market insurer for five years but less than 10 years	-2
Named insured with same voluntary market insurer for two years but less than five years	-1

Choose one of the following:

Named insured licensed for five years or more	0
Named insured licensed for four years, but less than five years	5
Named insured licensed two years, but less than four years	12
Named insured licensed for less than two years	18

If applicable; choose one of the following:

An inexperienced operator licensed for less than five years but not less than three years	5
An inexperienced operator licensed for less than three years	15

Vehicle/Coverage Related

Vehicle insured for full coverage	-5
Vehicle insured for under \$50,000/\$100,000 or under \$100,000 CSL	2
Home presently insured with a Hanover company	-3

May take Ineligible Drivers

**Hartford Underwriters Insurance Company
Hartford Plaza
Hartford, CT 06115
800-771-8557**

Must be member of AARP to be eligible for coverage

Tier 1 Preferred	Tier 2	Standard Tier 3A Occasional Inexperienced Operator	Tier 3B Principal Inexperienced Operator	Tier 4 w/ accident	Tier 5	Tier 6
Driver has:	Driver has:	Driver has:	Driver has:	Driver has:	Driver has:	
Three or more years driving experience	Three or more years driving experience	Less than three years driving experience	Less than three years driving experience	Three or more years driving experience	Three or more years driving experience	Non- eligible persons NOT qualifying for Tiers 1 through 5
No at-fault accidents	No at-fault accidents	No at-fault accidents	No at-fault accidents	No more than one at-fault accident	No more than one at-fault accident and three or fewer DMV points or	More than eight DMV points and
No DMV points or violations from Schedule 1	Six or fewer DMV points	Six or fewer DMV points	Six or fewer DMV points	Two or fewer DMV points	No at-fault accidents and 7-8 DMV points	all terms of AARP's lifetime continuation agreement are met
		Principal driver has three years driving experience			No prior insurance for one policy term (new business)	
All other drivers assigned to vehicle meet criteria for Tier 1	All other drivers assigned to vehicle meet criteria for Tier 1 or 2			All other drivers assigned to vehicle meet criteria for Tier 1 or 2	High value vehicles*	

*Model years 1990 and newer valued at \$99,999+ or Model years 1989 and older valued at \$55,000

Tier 1A * Preferred	Tier 2 Standard	Tier 3A Occasional Inexperienced Operator	Tier 3B Principal Inexperienced Operator	Tier 4 Substandard w/ accident	Tier 5 Eligible Person Tier
Driver has:	Driver has:	Driver has:	Driver has:	Driver has:	Drivers who:
Three or more years driving experience	Three or more years driving experience	Less than three years driving experience	Less than three years driving experience	Three or more years driving experience	are eligible persons NOT qualifying for Tiers 1 through 4 or
No at-fault accidents	No at-fault accidents	No at-fault accidents	No at-fault accidents	One at-fault accident	Drivers who: fail to disclose underwriting information that results in a higher premium,
No DMV points or violations from Schedule 1	Six or fewer DMV points	Six or fewer DMV points	Six or fewer DMV points	Six or fewer DMV points	have a prior lapse in coverage of over 30 days,
Each car is driven less than 12,000 miles per year.		Principal driver has three years driving experience		Additional drivers also licensed at least 3 years and meet the criteria for Tier 1 or 2. don't complete the	renewal questionnaire. All members of
the household have been insured by IFA for three continuous years.					
No more than one reinstatement in previous year.					
No open claims.					
*Tier 1B and 1C					

are lower rated preferred tiers.

Tier 1B: Has the same criteria as 1A except that the insured must have been in Tier 1A for the past year - with comprehensive and collision coverage on at least one car.

Tier 1C: Has the same criteria as 1A except that the insured must have been in Tier 1B or 1C for the past year - with comprehensive and collision coverage on at least one car.

(Direct Writer/Membership requirements)

Lancer Insurance Company
370 West Park Avenue
Long Beach, NY 11516-3292
516-431-4441

Lancer is a membership company for active and retired employees of educational institutions including teachers, janitors, etc.

Tier 1	Tier 2	Tier 3	Tier 4	Tier 5
Meets Tier 2 requirements	Meets Tier 3 requirements	Meets Tier 4 requirements	Meets Tier 5 requirements	
Principal driver licensed 15+ years	Principal driver licensed 10+ years	Principal driver licensed 3+ years	Principal driver licensed 1+ year	
Driver has no comprehensive claims in the past 3 years	Driver has no more than one comprehensive claim in the past 3 years	Driver has no more than two comprehensive claims in the past 3 years		
Driver has no not-at-fault accidents in the past 3 years	Driver has no more than one not-at-fault accident and no at-fault accident in the past 3 years No claims by a non-listed driver resulting in payments of greater than \$500 in the past 3 years	Driver has no more than 1 at-fault accident in past 3 years and no more than 2, regardless of fault, in last 3 years. No at-fault accidents by non-listed driver in last year, no more than 1 in last 3 years	Driver has no more than one at-fault accident in the past year and no more than 3 not-at-fault accidents in the past 3 years	Driver has no more than 2 not-at-fault accidents in the past year
Driver has no moving violations in the past 2 years, no more than one moving violation in the past 3 years and no violations assigned five or more points by NJ DMV in the past year	Driver has no more than one moving violation in the past year and no violations assigned five or more points by NJ DMV in the past year (single driver)	Driver has six or less DMV points	Driver has six or less DMV points	Driver has no more than eight DMV points
Minimum liability requirements BI 100/300, PD 25	Minimum liability requirements BI 50/100 PD 25			
For single car risk, vehicle may not be more than 10 years old	For single car risk, vehicle may not be more than 15 years old			
No vehicle used for business use				
	Driver has no known lapse in insurance coverage in the past year, no license suspension in the past 3 years and no DWI violations in the past five years	No license suspension in last 3 years longer than 60 days*	In the past 3 years: No more than 2 license suspensions - and no license suspension greater than 180 days*	Vehicles on prohibited list (includes Lamborghini, Lexus and Corvette)

*other than administrative decisions (for example: a suspension for failing to pay parking tickets)

Tiers are assigned after the forgiveness plan has been applied. Policyholders who qualify for the companies' Preferred Auto Rating Program (PARP) based on additional rating criteria (such as homeownership and accident/conviction free standards) receive an additional 10 percent discount.

FOR RENEWAL BUSINESS ONLY

Tier 1	Tier 2	Tier 3	Tier 4	Tier 5- will take ineligibles	Tier 6
No operator has more than 6 motor vehicle points	No operator has more than 6 motor vehicle points	No operator has more than 6 motor vehicle points	All operators are "eligible persons," but an operator does not qualify for Tiers 1-3	An operator is not an "eligible person."	An operator is not an "eligible person" and does not qualify for Tier 5
No at-fault accidents	An operator of the vehicle has no more than 1 at-fault accident	An operator of the vehicle has no more than 1 at-fault accident		No operator has a violation of 9 points or more	The company chooses to accept the risk in the voluntary market pursuant to internal underwriting guidelines
All operators have been licensed to drive for at least 3 years	All operators have been licensed to drive for at least 3 years			No operator has more than 12 eligibility points	
No operator has failed to maintain continuous liability insurance on their owned or leased vehicle during the 6 months preceding application	No operator has failed to maintain continuous liability insurance on their owned or leased vehicle during the 6 months preceding application	No operator has failed to maintain continuous liability insurance on their owned or leased vehicle during the 6 months preceding application			

Requirements for drivers licenses within an experience period apply to any driver licensed in the US, its territories or possessions, Canada, or Puerto Rico.

Vehicles on policies in effect on 12/31/01 will renew in their current tier until an event occurs in the experience period to require a re-evaluation of tier assignment. Events that will require a re-evaluation of tier assignment are:

- Addition or deletion of an at-fault accident, a violation or license suspension/revocation
- Addition of a violation, not at-fault accident, or comprehensive loss greater than \$50.00 during the 12 month period ending ninety days prior to the policy renewal effective date.
- Change in the driving experience of an inexperienced operator
- Change in the length of time the policyholder has maintained prior insurance
- Addition or deletion of a vehicle
- Addition or deletion of an operator

TIER 7 Preferred; Five-year Experience Period	TIER 8 Preferred; Five-year Experience Period	TIER 9 Standard; Three Year Experience Period
No motor vehicle points, or Schedule 1 violations for any operator on the policy in the past five years.	No motor vehicle points, or Schedule 1 violations for any operator on the policy in the past five years.	No motor vehicle points, or Schedule 1 violations for any operator
No at-fault accidents for any operator	No at-fault accidents for any operator	No at-fault accidents for any operator
No not-at-fault accidents for any operator	No not-at-fault accidents for any operator	No more than 2 not-at-fault accidents for any operator
No comprehensive claim greater than \$50	No comprehensive claim greater than \$50	No more than 2 comprehensive claim payments greater than \$50.00
No license suspensions or revocations for any operator	No license suspensions or revocations for any operator	
Named insured must be a homeowner	Named insured must be a homeowner	
All vehicles on policy must carry comprehensive and collision coverage	Vehicle must carry comprehensive and collision coverage	
No vehicles rated as high performance, sports, or sports premium	No vehicles rated as high performance, sports, or sports premium	No vehicles rated as high performance, sports, or sports premium
All vehicles must carry Bodily Injury Liability limits at 100,000/300,000 or 300,000 Combined Single on prior and requested policies	All vehicles must carry Bodily Injury Liability limits at 50,000/100,000 or 100,000 Combined Single on prior and requested policies	
All operators are at least 25 years old and have been licensed for at least seven years	All operators are at least 25 years old and have been licensed for at least seven years	All operators have been licensed to drive for at least three years
All operators have maintained continuous liability insurance on any owned or leased vehicle with a Liberty Insurance Corp company for the past five years	All operators have maintained continuous liability insurance on any owned or leased vehicle with a Liberty Insurance Corp company for the past five years	All operators have maintained continuous liability insurance on any owned or leased vehicle for the past three years

TIER 10	TIER 11	TIER 12	TIER 13 Ineligible Drivers	TIER 14 Ineligible Drivers
No operator with more than six points	No operator with more than six points	All operators are “eligible persons” and an operator does not qualify for tiers	Operator is not an “eligible person	Operator is not an “eligible person” and does not qualify for Tier 13
No operator has more than one at-fault accident	No operator has more than one at-fault accident		No operator has a “serious” violation as defined in NJAC 11:3-34.5 Schedule 1	
All operators have been licensed for at least three years			No operator has more than 12 eligibility points	
All operators have maintained continuous liability insurance on any owned or leased vehicle for the past two years	All operators have maintained continuous liability insurance on any owned or leased vehicle during the preceding year		The company chooses to accept the risk in the voluntary market pursuant to internal underwriting guidelines	The company chooses to accept the risk in the voluntary market pursuant to internal underwriting guidelines

Merchants Group, 250 Main Street, Buffalo, NY 14240-0903, 716-849-3333
Merchants Mutual Insurance Company
Merchants Insurance Company of NH, Inc.

Tier 1	Tier 2 Standard	Tier 3A	Tier 3B	Tier 4	Tier 5
Driver has been licensed for three years	Driver has been licensed for three years	Driver would qualify for Tier 2 placement, but there is an inexperienced non-principal operator assigned to vehicle	Driver would qualify for Tier 2, but is an inexperienced principal operator	Driver has been licensed three years	Eligible drivers who do not qualify for any other tier
Driver has no at-fault accidents and no DMV points	Driver has no at-fault accidents and no more than six DMV points			The driver has no more than one at-fault accident	
The driver has not been convicted of any Schedule 1 violations				The driver has accumulated no more than six DMV points	
Maximum vehicle age 10 years for new business					
No sports or high performance vehicles. Intermediate vehicles allowed if driver is licensed at least 9 years					
No more than one comp. claim over \$500 for new business. For renewal business two or more comp. claims over \$500					
Business use is not eligible					
For New Business Only					
Driver has been continuously licensed to drive for at least six years.					
Vehicle is insured with comprehensive and collision coverages					
Policy limits are at least 100/300/50 or \$300,000 CSL					
Both driver and vehicle have had continuous insurance coverage for the prior year (if required by law).					

May take Ineligible Drivers (Met Group only)

Metropolitan Group, 700 Quaker Lane, P.O. Box 350, Warwick, RI 02887, 800-438-6381
Metropolitan Direct Property & Casualty Insurance Company (Preferred Co.) (Direct Writer)
Metropolitan Group Property & Casualty Insurance Company (+15% rates)

Initial eligibility requirements for Met Direct (preferred)	Initial eligibility requirements for Met Group
No drivers with more than four DMV points	No more than eight DMV points within past three years for any driver on car;
Maximum of one not-at-fault accident or comprehensive claim in past three years per household	Drivers with 9+ points will be considered for coverage subject to underwriting review.
All principal operators must have at least three years driving experience with at least one driver with 10 years experience	
Inexperienced occasional operators must have at least one year of driving experience	
No lapses in coverage in last three years	
No vehicles on policy older than 10 years, one vehicle must be less than seven years old	
Number of drivers cannot exceed number of cars by more than one	
If vehicles exceed number of drivers: no non-rated driver in household with any comprehensive claims, accidents or violations in past three years.	
No claims in past three years for any unlisted driver	
No high performance, unacceptable vehicles, gray market, limited production or kit cars;	
No physical damage on car in excess of \$1,000.	

Metropolitan starts every eligible applicant in Tier 6 (standard). The company adds the policy level tier points and the vehicle level tier points (see below) separately for each driver. This total is then added to or subtracted from the driver's initial Tier 6 assignment to rate each driver.

Policy Level Tier Conditions		Vehicle Level Tier Conditions	
No more than one minor violation or non-fault accident for all drivers	-1pt	For each minor violation in excess of three; or the first at-fault accident over \$500; or four non-fault accidents	+1 pt.
No violations, license suspensions or accidents on any driver listed on policy in the past 3-4 years: in the past 5 years:	-2 pts -3 pts	For the second and each additional at-fault accident over \$500; or five non-fault accidents	+2 pts
No major violations or license suspension and no more than two accidents or minor violations on drivers who reside in the household but are not rated on the policy	-1 pt	For each major violation (e.g. driving while intoxicated)	+3 pts
No accidents or violations on a driver licensed less than five years.	-1 pt.	For six non-fault accidents	+4 pts
		For seven or more non-fault accidents	+6 pts

Tier	1	2	3	4	5	6	7	8	9	10	11	12
Points	-5	-4	-3	-2	-1	0	1	2	3	4	5	6

Metropolitan Property & Casualty Insurance Co.
700 Quaker Lane
P.O.Box 350
Warwick, RI 02887
800-438-6381
(Formerly USF&G Group and The St. Paul Company)

May take Ineligible Drivers

Tier 1 (Preferred Tier)	Tier 2 (Standard)	Tier 3 (Sub-Standard)
Driver is an eligible person with less than 9 points	Driver is an eligible person with less than 9 points	Driver would otherwise qualify for Tier 1 or 2, but there is an inexperienced non-principal operator assigned to the vehicle
Driver has been licensed to drive for at least five years	Driver has been licensed for at least three years	
Driver has not been convicted of a motor vehicle violation within the 36 months prior to the effective date of the policy	Driver has not accumulated more than six DMV points within the last three years	
Driver has not been convicted of any Schedule 1 offenses	Driver has not been involved in an at-fault accident within the last three years	
Driver has not been involved in an at-fault accident within the last five years	Driver has not incurred more than two losses resulting in payment over \$500 in the last three years	
Driver has not incurred more than two losses resulting in payment over \$500 in the last three years		
Vehicle (when new) priced at \$70,000 or less		
Both the driver and the vehicle have had continuous insurance coverage for the prior year (if required by law)		
All additional drivers assigned to the vehicle have been licensed at least five years and meet the eligibility criteria of Tier 1	All additional drivers assigned to the vehicle have been licensed at least three years and meet the eligibility criteria of Tier 2	
Tier 4 (Sub-standard)	Tier 5 (Sub-standard)	Tier 6 (Sub-Standard)
Driver would otherwise qualify for Tier 1 or 2, but he or she is an inexperienced principal operator	A driver is eligible for Tier 5 if he or she does not qualify for Tiers 1-4 and meets all of the following criteria	Driver does not qualify for Tiers 1-5. If the driver is ineligible (9 or more points), then at least one operator on the policy must be an eligible driver
	Driver is an eligible driver (less than nine points).	
	Driver has been licensed to drive for at least three years	
	Driver does not have more than one at-fault accident within the last three years	
	All additional drivers assigned to the vehicle have been licensed for at least three years and meet the eligibility criteria for Tier 5	

Tier 1 Super Preferred	Tier 2 Preferred	Tier 3 Standard	Tier 4	Tier 5	Tier 6
Principal driver is at least 24 years old and has been licensed at least seven years	Principal driver is at least 21 years old and has been licensed at least four years	Principal driver has been licensed at least three years	Principal driver has been licensed at least three years	Principal driver has been licensed at least two years	The driver is an eligible person, but does not qualify for Tiers 1-5
Occasional drivers are at least 22 years old and have been licensed at least five years	Occasional drivers are at least 20 years old and have been licensed at least three years	Occasional drivers have been licensed at least one year	Drivers have up to eight DMV points	Drivers have up to eight DMV points	
No driver has accumulated any DMV points	Driver has up to three DMV points	Driver has up to six DMV points	Driver has no more than one at-fault accident or no more than two non-fault accidents or comprehensive claims	Driver has no more than one at-fault accident or no more than three non-fault accidents or comprehensive claims	
Original cost new of the vehicle is no more than \$40,000 when physical damage coverage is purchased	Original cost new of the vehicle is no more than \$50,000 when physical damage coverage is purchased	Original cost new of the vehicle is no more than \$60,000 when physical damage coverage is purchased	Original cost new of the vehicle is no more than \$70,000 when physical damage coverage is purchased	Original cost new of the vehicle is no more than \$80,000 when physical damage coverage is purchased	
Drivers have no at-fault or non-fault accidents and no comprehensive claims	Drivers have no at-fault accidents and no non-fault accident or comprehensive claim	Drivers have no at-fault accidents and no more than one non-fault accidents or comprehensive claims			
Full coverage with minimum limits of 100/300/50	Full coverage with minimum limits of 100/300/50				
Insured has had no lapse in coverage of 30 days or more in the past 12 months	Insured has had no lapse in coverage of 30 days or more in the past 12 months				

- If an insured is canceled or non-renewed by Motor Club, they will not be rewritten for a minimum of 12 months from the effective date of the cancellation or non-renewal.
- If an insured's license has been suspended for 45 days or more in the past 12 months, they are not eligible for preferred or standard tiers. They will be eligible for non-standard tiers.
- If an undisclosed operator or loss is revealed during the underwriters review period, the policy will be penalized by placement in one tier higher than accessed risk.

FOR NEW BUSINESS ONLY: Single car policies are not eligible for the preferred tiers.

National General Insurance Company (Direct Writer/Membership Requirements)
3044 West Grand Blvd.
Detroit, MI 48202
314-493-8000

National General is a direct writer and a membership company which requires membership in certain clubs or organizations such as the National Rural Letter Carriers Association, Employees of General Motors, and the VFW, as a condition of providing insurance.

Tier 1(Preferred)	Tier 2 (Standard)	Tier 3 (Substandard)	Tier 4 (Substandard)
Drivers with no motor vehicle violation points, no at-fault accidents and no tier points*, and	Drivers with one to six motor vehicle violation points, no at-fault accidents and no tier points*; or	Drivers with no motor vehicle violation points, one at-fault accident and no tier points*; or no motor vehicle violation points, no at-fault accidents and one tier point; or one to six motor vehicle violation points, no at-fault accidents and one tier point.	All those not eligible for Tiers 1, 2, or 3, including but not limited to: drivers with seven or more motor vehicle violation points or an at-fault accident and tier points* and/or motor vehicle violation points, two or more at-fault accidents
The policy insures a Recreational Vehicle (if eligibility for insurance was met through the named insured's membership in a RV association or group).	Individuals insured under policies which do not include a recreational vehicle, but who would otherwise qualify for Tier 1 (if eligibility for insurance was met through the named insured's membership in a RV association or group).		

* A tier point is assigned for any operator who has not been licensed for three or more years.

Membership Requirements:

1. Drivers must be licensed 36 months within the 10 years preceding inception of policy.
2. Within the next 24 months, no person in the household who lacks the above driving experience will become a licensed driver.
3. The driver must meet all NJCURE underwriting criteria and membership requirements.

	Tier 1 Tier 2	Standard	Tier 3-A	Tier 3-B	Tier 4
Tier 5 The driver has been licensed for at least 3 years	The driver has been licensed for at least 3 years	The driver is an inexperienced non-principal operator, who is licensed less than 3 years, and would otherwise qualify for Tier 2	The driver is an inexperienced principal operator who is licensed less than 3 years and would otherwise qualify for Tier 2	The driver has been licensed for at least 3 years	All other drivers not otherwise qualified for Tiers 1-4 and who satisfy NJCURE's underwriting criteria and membership requirements
The driver has had no at fault accidents or schedule 1 violations	The driver has had no at fault accidents	The driver has had no at fault accidents	The driver has had no at fault accidents	In the previous 3 years, the driver had only one at fault accident, and after forgiveness, has no motor vehicle points	
After forgiveness the driver has no motor vehicle points	After forgiveness the driver has no more than 6 motor vehicle points	After forgiveness the driver has no more than 6 motor vehicle points	After forgiveness the driver has no more than 6 motor vehicle points	All additional drivers of this car are licensed for at least three years and qualify for Tier 1, Tier 2 or Tier 4	
All additional drivers assigned to this car must meet these criteria	All additional drivers assigned to this car must meet these criteria	The inexperienced operator is not a principal operator	The inexperienced operator is a principal operator of the auto		

New Jersey Re-Insurance Company
(Part of NJ Manufacturers Group)
301 Sullivan Way
West Trenton, NJ -8628
609-883-1300

Preferred Any driver(s) insured under a Standard Policy	Safe Driver Tier Any driver(s) insured under a Standard Policy	Standard Tier
No at-fault accidents, suspensions or revocations during preceding five years	Driver has no at-fault accidents during preceding four years	Driver has one at-fault accident
Free of serious violations and violations for preceding five years	No more than one violation within preceding four years	Driver has more than one violation
All household residents must be free of any convictions for a criminal offense or any civil or administrative penalty, fine or order of restitution in excess of \$100 for insurance fraud during previous five years	No conviction within preceding four years of any of the following viola- tions: tailgating, reckless driving, improper passing of school bus, racing on highway, failure to pass to the right, exceeding maximum speed 30 mph or more over limit, alcohol/ drug related occurrence other than as included in schedule 1	Driver has a license or registration suspen- sion or revocation for one of the following in the last three years: Parking Offenses Adjudication Act Dishonored Check-Insurance Surcharge Failure to Verify Insurance Unsatisfied Judgment Failure to Change Address Failure to Deposit Security
*Must be less than 75 years of age	No principal driver or occasional operator with less than three years licensed driving experience	A driver assigned to vehicle has been licensed less than three years
Must have had insurance continu- ously in force for the previous three years	No suspension or revocation of driver's license or vehicle registration within the preceding four years	No physical damage coverage (comprehen- sive or collision) on the vehicle
All vehicles must be parked overnight in an enclosed lot, garage, carport or driveway	Maintained continuous liability coverage except for a single lapse in coverage of 29 days or less during preceding three years	
Has verifiable driving record for previous five years	Has verifiable driving record for previous three years	
All vehicles must be insured for comprehensive coverage	All vehicles must be insured for comprehensive coverage	
No more than one claim per vehicle during preceding five years	No more than one claim per vehicle to be insured during preceding four years	
All vehicles seven or less model years must be insured for collision		

*Once qualified, no preferred tier driver will become ineligible for renewal in this tier based on attained age.

Note: A reduction of 5% is applied to the standard tier rates for each consecutive claim and violation free year, for all drivers and vehicles insured with New Jersey Reinsurance subject to a maximum of 15%.

The rates in the safe driver tier can be reduced by 5% if all cars are in the safe driver tier, there have been no claims on the three prior NJ Re policies and all drivers are violation free during the last three years. (A claim is defined as total payment, including expenses, of \$100 or more.)

Rated Tier	Residual Tier
New or renewal business applicants with one at-fault accident	Any driver(s) having more than ten insurance eligibility points or whose driving privilege is suspended
**Driver has one or more serious violations, more than one at-fault accident, one or more at-fault accident and one or more violation or two or more violations	
Principal driver has been licensed less than two years	
Driver has a license or registration suspension or revocation for a period greater than 29 days or multiple license or registration suspensions	
Driver has been nonrenewed in the last year	
Failure to comply with two written requests for underwriting information	
Failure to maintain continuous liability insurance for 30 or more days during the previous three years	

* *No vehicle will be assigned to the rated tier solely on the basis of violations which total six motor vehicle points or less for each operator.

Ohio Casualty of New Jersey
136 North Third Street
Hamilton, OH 45025
800 843-6446

Deluxe Tier	Preferred Tier	Standard Tier	Moderate Tier	Acceptable Tier
Driver has no at-fault accidents and no DMV points in the past 5 years	Driver has no at-fault accidents and no more than 2 DMV points in the past 5 years	Driver has no at-fault accidents and has no more than six DMV points in the past 3 years	Driver has no more than one at-fault accident or more than six DMV points	The driver must be an eligible person
Driver has no not-at-fault accidents in the past 5 years	Driver has no more than one not-at-fault accident in the past 5 years	Driver has no more than one not-at-fault accident in the past 3 years	Driver has no more than two not-at-fault accidents in the past 3 years	
Driver has been licensed for six years or more	Driver has been licensed for six years or more	The principal operator must be licensed three years or more	The principal operator has been licensed three years or more	
The vehicle is insured with comprehensive and collision coverages	The vehicle is insured with comprehensive and collision coverages			
The policy limits must be 100/300/50	The policy limits must be 100/300/50			
The vehicle is driven 12,000 miles or less annually	The vehicle is driven no more than 20,000 miles annually			

Both companies use a point system based on driver and vehicle information in determining tier placement. Palisades Safety uses 5 tiers. Palisades Insurance uses 6 tiers

Palisades Safety				
Tier 1	Tier 2	Tier 3 Standard	Tier 4	Tier 5
Three or more years with company and risk score no higher than 10	Less than three years with company and risk score no higher than 10	Risk score 11 to 45	Risk score 46 to 90	Risk score higher than 90

Palisades Insurance					
Tier 1	Tier 2	Tier 3 Standard	Tier 4	Tier 5	Tier 6
Risk score less than or equal -45	Risk score less than 0 and greater than -45	Risk score greater than or equal to 0 and less than 45	Risk score greater than or equal to 45 and less than 80	Risk score greater than or equal to 80 and less than 110	Risk score greater than or equal to 110

To determine your Risk Score Add or Subtract the applicable points from table below:

ADD			SUBTRACT	
10 points	For each DMV point		7 points	For each claim, violation and accident-free year with company (up to 5 years)
15 points	For each late payment (up to 5)		15 points	Palisades Insurance only: For carrying full coverage and liability limits of at least 100/300
30 points	For failure to return renewal questionnaire	Palisades Safety only: For not providing medical certification (for drivers with 47+ years of driving experience)		
70 points	For one or more inexperienced operators	For each at-fault accident (one will be forgiven if insured is with company 5+ years)	7 points if any one is true; 20 points if any two are true; 50 points if all three are true	a) There are no at-fault accidents and no claim incidents on the policy. b) Principal parking location is a private garage. c) Policyholder also carries homeowners insurance with Palisades.
30 points divided by the number of vehicles insured	For each claim incident		5 points	Palisades Safety only: (for each renewal up to 25 points).

Parkway Insurance Company
1200 East Route 22
Bridgewater, NJ 08807-0880
908-704-9751

Tier 1	Tier 2	Tier 3	Tier 4	Tier 5	Tier 6
Drivers with:	Driver with:		Drivers with:	Drivers with:	PAIP eligible
No at-fault accidents	No at-fault accidents	Eligible drivers who do not qualify for any other tier and have 6 or less DMV points	Less than three years driving experience with no motor vehicle points; or	Less than three years driving experience with no motor vehicle points; or	Driver must be qualify for coverage in PAIP and there must be at least one other eligible operator on the policy assigned to his/her own vehicle
No DMV points	No DMV points		One DMV point and the principal driver of a HILDI* vehicle; or	Less than three years driving experience and the principal driver of a HILDI* vehicle; or	
Eight years driving experience for principal operator and three years experience for occasional operators	Six years driving experience for principal operator and three years experience for occasional operators		a lapse of coverage for 15-30 days preceding application; or	a lapse of coverage for 30+ days preceding application; or	
Less than two not-at-fault losses greater than \$500	Less than two not at-fault losses greater than \$500		2 or more not-at-fault losses greater than \$500 with no DMV points; AND	2 or more not-at-fault losses greater than \$500 with at least one DMV point; or	
At least one vehicle with full coverage	At least one vehicle with full coverage			more than six DMV points, or	
Continuous insurance for six or more years	Continuous insurance for three years or more			an at-fault accident, AND	
			driver does not qualify for Tier 5	driver is not PAIP qualified	

At-Fault Accident Forgiveness -

Parkway will forgive an accident if it occurred within the last three years, the driver was insured with Parkway/FFIC continuously for the previous ten years, that driver has not had an at-fault accident during the previous five years and that driver had less than two not at-fault losses.

Motor Vehicle Point Free Discount (15%)

Parkway will provide a 15 percent discount if, in the previous five years, all drivers on the vehicle have no DMV points, no at-fault accidents and less than two not at-fault losses.

*Deemed "substantially worse than average" by the Highway Loss Data Institute: Dodge Neon; Ford Aspire, Escort; Geo Metro, Prizm; Honda Civic, Civic Coupe; Hyundai Accent, Elantra, Sonata; Isuzu Rodeo; Kia Sephia; Mazda Protégé; Mercury Tracer; Mitsubishi Eclipse, Galant ,Mirage; Nissan 200SX, Nissan 240 SX, Altima, Sentra; Toyota Celica, Corolla, Tercel.

May take Ineligible Drivers

Proformance Insurance Company
303 West Main Street
Freehold, NJ 07728
732-665-1100

Tier A	Tier One	Tier Two	Tier Three	Tier Four
All drivers hold a NJ drivers license and	All drivers hold a NJ drivers license and	All drivers hold a NJ drivers license and	All operators hold a NJ drivers license and	Any driver who does not meet the requirements of Tier A, One, Two or Three.
All drivers have been licensed at least 10 years	All principal operators have been licensed more than three years and	At least one principal operator has less than three years experience or	At least one operator has less than three years experience and has an at-fault accident or	Proformance will not take PAIP eligible risks as new business. Renewal business may have up to 14 eligibility points.
No driver has any accidents, violations, or any insurance related claims in the past five years (except towing only claims)	No driver has been convicted of a Schedule 1 violation.	At least one driver has three complete years of driving experience and has incurred one at-fault accident	At least one driver has three years of driving experience and has two at-fault accidents	
No driver has had a drivers license suspension in past three years				
Policy must insure more than one vehicle and each must be insured for physical damage				
Minimum liability 250/500/100 or 500CSL				
Each vehicle must be symbol 6 or greater				
Principal operator must be a homeowner				
No driver has been cancelled or non-renewed by any auto insurer in past three years				

The Prudential of New Jersey Group, 23 Main Street, Holmdel, NJ 07733, 800 437-5556
The Prudential Commercial Insurance Company of New Jersey (PRUCOMNJ)
The Prudential Property & Casualty Ins. Co of New Jersey (PRUPACNJ)
The Prudential General Insurance Company of New Jersey (PRUGENNJ)

The Prudential has created two new companies - The Prudential Commercial Insurance Company of NJ (PRUCOMNJ) at rates approximately 10% below The Prudential Property & Casualty Insurance Company of NJ (PRUPACNJ) and The Prudential General Insurance Company of NJ (PRUGENNJ) with rates approximately 25 % higher than PRUPACNJ. The eligibility requirements for each company are summarized as follows:

PRUCOMNJ	PRUPACNJ	PRUGENNJ
For multi-car policies - must have been with PRUPACNJ for at least three years. For single car policies - must have been with PRUPACNJ for at least five years.	Must provide proof of insurance for the three years immediately preceding the effective date of the application.	PRUGENNJ will take all eligible persons unless the policy has been non-renewed by a Prudential of NJ company in the six months preceding the date of application. If the prior policy has been canceled for non-payment of premium with a lapse of 30 days or more immediately preceding the effective date of the application, coverage will only be provided if the policy is paid in full.
No Schedule 1 Violations or 5 point or more DMV violations in the past 7 years	No Schedule 1 Violations or 5 point or more DMV violations in the past 7 years	
No at-fault accidents, not-at-fault accidents, comprehensive losses or DMV violations in last five years for single policies or last three years for multi-car policies.	For single car policies- no at-fault accidents or violations and no more than one non-fault accident or comprehensive loss in last three years For multi-car policies - no more than one at-fault accident or violation; or no more than a total of two accidents, violations or comprehensive losses in last three years.	
All principal operators have at least three years driving experience.	At least one principal operator must have three years driving experience.	
	Full coverage must be on at least one vehicle.*	
If insured has not held auto insurance with Prudential for prior 7+ years, must have a PRUPACNJ dwellers or condo policy or a Prudential individual life insurance policy for at least one year.		

NOTE: Households that have drivers with suspended licenses are not eligible for PRUPACNJ or PRUCOMNJ and will only be written in PRUGENNJ.

*New business only. Renewal policyholders who do not carry comprehensive and collision will be considered for PRUPACNJ or PRUCOMNJ

All new customers begin with a tier rating assignment of 2. One rating tier will be added for each chargeable accident within the three year experience period. One rating tier will be added for each Schedule 1 Major Violation within the experience period. One rating tier will also be added for each driver who has accumulated 7 or more DMV points. The maximum tier based upon driving activity is Tier 6.

# of Months with Company	# of Chargeable Accidents			
	0	1	2	3+
0 - 11	2	3	4	5
12 - 35	2	3	4	5
36 - 59	1	2	3	4
60 - 119	1	2	3	4
120+	1	2	3	4

Tier 7 would apply to a vehicle with an inexperienced driver otherwise eligible for Tier 1. (For renewal business only)

Tier 8 would apply to a vehicle with an inexperienced driver otherwise eligible for Tier 2

The Robert Plan
200 Metroplex Drive
Edison, NJ 08817
908-271-3000

#GSA Insurance Company
516-576-3400

Newark Insurance Company
9300 Arrowpoint Blvd.
Charlotte, NC 28217-5599
800-526-4486

These companies use a system of credit and debit points to place drivers in one of twenty-one tiers. Insureds placed in these tiers are assigned credit points based upon:

Tiers **one to nine** are the **preferred tiers**.

- Years with the company
- Years of continuous insurance having physical damage coverage
- Bodily Injury limits of at least \$100,000/\$300,000
- Companion homeowners policy
- Off street parking
- Number of years licensed
- Type of vehicle

Tiers **10 to 21** are **non-preferred tiers**.

- Number of accidents and the payout amount of personal injury claims sustained in the accident
- DMV points accumulated
- Inexperienced operators

PREFERRED TIERS	
Tier	Credit Points
1	19+
2	17-18
3	14-16
4	11-13
5	9, 10
6	7, 8
7	5, 6
8	3, 4
9	0-2
NOTE: Preferred operators who have only 3 subsequent debit points will not necessarily lose preferred status, but will drop two tiers instead (e.g. tier 2 drops to tier 4).	

NON-PREFERRED TIERS			
Tier	Debit Points	Tier	Debit Points
10	0-2	16	13, 14
11	3, 4*	17	15, 16
12	5, 6	18	17, 18
13	7, 8	19	19, 20
14	9, 10	20	21, 22
15	11, 12	21	23+
*Operators with no accident and no inexperience and with less than 7 DMV points are rated in the standard tier at 1.			

#GSA may consider ineligible drivers (nine or more points).

Preferred Tiers	Years	Credit Points	Vehicles
Years with Robert Plan	5 4 3 2	+4 +3 +2 +1	
Years of continuous insurance coverage, if required by law	5 3	+2 +1	
Bodily Injury limits at least \$100,000/\$300,000		+1	
Homeowners policy with Robert Plan for 2 years		+2	
Homeowners policy with Robert Plan for 1 year		+1	
Collision and comprehensive coverage on number of cars (and no comprehensive claims above \$200)		+4 +2 +1	3 2 1
All vehicles are garaged on premises, or other off street parking		+2	
All cars are 4-door sedans or station wagons, all under \$90,000 when new, none older than 15 years.		+2	
No car is a sports car or high performance car, all under \$90,000 when new, none older than 15 years.		+1	
Principal operator is licensed 15 or more years, non-business use.		+3	
Principal operator is licensed 12 or more years, non-business use.		+2	
Principal operator is licensed 8 or more years, non-business use.		+1	

Non-Preferred Tiers	Debit Points
MINOR ACCIDENT (no personal injury; less than \$2,000 damage)	
First	-2
Second	-5
Third	-8
MAJOR ACCIDENT (personal injury or at least \$2,000 damage)	
First	-6
Second	-9
Third	-12
DMV POINTS Each Point (does not include experience points)	-1
INEXPERIENCED OPERATORS	
Principal, less than three years	-7
Occasional, less than three years	-4

Rutgers Casualty Insurance Company

2250 West Chapel Avenue

Cherry Hill, NJ 08002

609-779-0600

Tier 1 Preferred	Tier 2 Standard	Tier 3A Occasional Inexperienced Operator	Tier 3B Principal Inexperienced Operator	Tier 4 Substandard w/ accident	Tier 5 Eligible Person Tier
Driver has:	Driver has:	Driver has:	Driver has:	Driver has:	
Three or more years driving experience	Three or more years driving experience	Less than three years driving experience	Less than three years driving experience	Three or more years driving experience	All eligible persons NOT qualifying for Tiers 1 through 4
No at-fault accidents	No at-fault accidents	No at-fault accidents	No at-fault accidents	One at-fault accident	
No DMV points or violations from Schd. 1	Six or fewer DMV points	Six or fewer DMV points	Six or fewer DMV points	Six or fewer DMV points	
		Principal driver has at least three years driving experience			
All other drivers assigned to vehicle meet criteria for Tier1	All other drivers assigned to vehicle meet criteria for Tier 1 or 2			All other drivers assigned to vehicle meet criteria for Tier 1 or 2	

These additional criteria for placement in Tier 1 Preferred will apply to **NEW BUSINESS ONLY** effective September 21, 2001.

1. Each vehicle must have both comprehensive and collision coverage.
2. Limits must be at least 100/300/50.
3. All drivers must be licensed at least five years.
4. No accidents of any kind.

New Business that does not qualify for Tier 1 Preferred will be placed in standard or non-standard tiers and will remain there for two years. After two years, insureds who meet eligibility criteria may be moved to Tier 1 Preferred.

May take Ineligible Drivers

Security Indemnity Insurance Company
1161 Broad Street
Shrewsbury, NJ 07702
732-935-2680

Tier 1 (Preferred)	Tier A (Select)	Tier 2 (Standard)	Tier 3
All drivers on the policy licensed at least eight years	All drivers on the policy licensed at least eight years	All drivers licensed at least three years	Driver qualifies for Tier 2 placement, but there is a non-principal driver, (licensed less than 3 years) assigned to the same vehicle
No more than one incident (defined as: license suspension, conviction, or non-fault accident) per driver One driver may	have 2 incidents on a one or two car policy; two drivers may have two incidents if more than two cars are insured		
No at-fault accidents or motor vehicle violations in last 3 years	No at-fault accidents or motor vehicle violations in last 3 years	No at-fault accidents and no more than six motor vehicle points	
No more than one comp. or not at fault collision claim in household on single car policy; two claims permitted on multi-car policy	No more than one comp. or non-fault collision claim in household on single car policy; two claims permitted on multi-car policy	No more than two comp. claims or non-fault accidents	
Liability limits of 50/100/25 and physical damage coverage on at least one vehicle	Liability limits of 50/100/25 Physical damage coverage not required		

Tier 4	Tier 5	Tier 6	Tier 9
Driver qualifies for Tier 2 placement, but is an inexperienced principal operator (licensed less than 3 years)	Driver has one at-fault accident or excessive claims or both, but no motor vehicle points	Driver is an eligible person, but does not qualify for any other tier	PAIP eligible persons (at underwriter's discretion)

Tier 1 Preferred	Tier 2 Preferred	Tier 3* Standard	Tier 4* Sub-standard	Tier 5 Sub-standard
Driver has no accidents in the past 3 years	Driver has no at-fault accidents in the past 3 years	Driver has no at-fault accidents in the past 3 years	Driver has no more than 1 at-fault accident or	Driver has any combination of 2 or more of the Tier 4 conditions
Driver has no violations in the past 3 years	Driver has no more than one 2-pt. or one 3-4 pt. violation or non-fault accident in last 3 years	Driver has no more than three 2-pt. violations, two 3-4 pt. violations, 2 non-fault accidents or any combination of the 3 in last 3 years	Driver has no more than one 5-pt. or more violation or 3 or 4 non-fault accidents in last 3 years, or	Any eligible driver who does not otherwise qualify for Tiers 1 thru 4
All drivers assigned to the auto have at least 9 years driving experience	All drivers in household must have 5 or more years driving experience	At least one driver must have 3 years driving experience	licensed less than 3 years	Any ineligible insured who does not have a registered vehicle to qualify for a PAIP policy
No auto on the cautionary auto list**	No auto on the cautionary auto list**	No auto on the cautionary auto list **		
Driver has no paid claims in the last 3 years (excluding towing & labor)	Driver has no more than one paid claim in the past 3 years (excluding towing and labor)			
Full coverage on all vehicles including comprehensive and collision	At least one vehicle on policy must have full coverage; including comprehensive and collision			
All vehicles must have maintained continuous liability coverage for 3 years prior to effective date	All vehicles must have maintained continuous liability coverage for 3 years prior to effective date			
No vehicles classified as business use"	No vehicles classified as business use"			

***Exceptions:**

- If the driver has one five-point violation in the past three years and the Tier 2 criteria would have been met if the driver had an intermediate (3-4 point) violation instead of the five-point violation, then the driver is eligible for Tier 3.
- If the driver has any combination of two or more Tier 4 conditions, the auto is not eligible for Tier 4.

****Cautionary Auto List:** Chevrolet Camaro Z28, Camaro SS, Corvette; Cobra; Dodge Viper; Eagle Talon TSI; Ferrari; Ford Mustang Cobra, Cobra SVT, GT; Jaguar; Lamborghini; Maserati; Mitsubishi Eclipse GS-T, 3000GT VR-4; Pontiac Firebird Formula, Trans Am, Ram Air; Porsche; Toyota Supra Turbo.

Tier 1A (preferred)	Tier 1B (preferred)	Tier 1C (preferred)	Tier 1D (preferred)
Driver has been insured with Sentry for three years	Driver has been insured with Sentry for three years		
Driver has a Sentry homeowner policy		Driver has a Sentry homeowner policy	
The vehicle is off-street parked			The vehicle is off street parked
Driver has been licensed for three years	Driver has been licensed for three years	Driver has been licensed for three years	Driver has been licensed for three years
Additional drivers qualify for Tier 1A	Additional drivers qualify for Tier 1B	Additional drivers qualify for Tier 1C	Additional drivers qualify for Tier 1D
Driver has no at-fault accidents, no violations, no points and no Schedule 1 violations	Driver has no at-fault accidents, no violations, no points	Driver has no at-fault accidents, no violations, no points and no schedule 1 violations	Driver has no at-fault accidents, no violations, no points and no schedule 1 violations
The vehicle is not rated as high performance, sports car intermediate or prohibitive*. (NOTE: This applies only to model years 1999 and after)	The vehicle is not rated as high performance, sports car intermediate or prohibitive* (for model years 1999 and after)	The vehicle is not rated as high performance, sports car intermediate or prohibitive* (for model years 1999 and after)	The vehicle is not rated as high performance, sports car intermediate or prohibitive* (for model years 1999 and after)

Tier 2 - (standard)	Tier 3	Tier 4	Tier 5
Driver has been licensed for three years	Driver is an inexperienced non-principal or principal operator	Driver has been licensed for three years and there are no inexperienced operators	All eligible persons not qualified for Tiers 1-4
Driver has no at-fault accidents and no more than six points	Driver has no at-fault accidents and no more than six points	Driver has no more than one at-fault accident and no more than 6 points	
The vehicle is not rated as high performance, sports car intermediate or prohibitive* (for 1999 models years and after)	The vehicle is not rated as high performance, sports car intermediate or prohibitive* (for 1999 models years and after)	Additional drivers qualify for tiers 1 or 2	
Additional drivers qualify for Tier 1 or 2			

*Prohibitive vehicles include: Ferrari, Bricklin, Dodge Viper, Corvette, Porsche, Lamborgini, DeLorean, Excalibur, Lotus, Jeep all CJ models, Replicas, Pantera, Detomaso, Maserati, Rolls Royce, Avanti, Bentley, Prowler, and Kit Cars.

State Farm Indemnity Company
One State Farm Plaza
Bloomington, IL 61701-9981
800-624-1815

May take Ineligible Drivers

State Farm offers the following forgiveness provisions:

- u Minor violations (three or less DMV points) occurring at the same time as an accident are forgiven.
- u The first minor speeding violation (less than 15mph over limit) is forgiven.
- u An at-fault chargeable accident resulting in loss of the accident-free discount is forgiven for eligibility and tier rating. (Subsequent at-fault chargeable accidents will be assigned five eligibility points but the forgiven accident will continue to be forgiven for eligibility and tier rating.)

Tier placement is determined by number of years a driver is continuously insured with State Farm, and the motor vehicle points accumulated by the drivers on the policy. Effective January 8, 2001, new business will not qualify for Tiers 5 or 6.

One driver with no at-fault chargeable accidents: (Note: Inexperience operators will have one tier subtracted from the assigned tier if household has been insured with State Farm for years or more, and two tiers if the household has been with the company less than 3 years.)

# of Yrs. with Company	6 Star-Premier	5 Star-Preferred	4 Star-Standard	3 Star	2 Star	1 Star
Number of Eligibility Points allowable for Tier Placement						
6 or more	0	1 - 6		7 - 8		9+
3 - 6	0	1 - 3	4 - 6		7 - 8	9+
less than 3	0	0	1 - 6		7 - 8	9+

Multiple drivers assigned to a vehicle with no accidents

# of Yrs. with Company	6 Star Premier Total points for all drivers do not exceed 6	5 Star Preferred Total points for all drivers do not exceed 6	4 Star Standard Total points for all drivers do not exceed 6	4 Star Standard Total points for all drivers exceeds 6, but total for no single driver exceeds 6	3 Star Total points for all drivers exceeds 6 & total for at least 1 driver exceeds 6	2 Star Total points for all drivers exceeds 6 & total for at least 1 driver exceeds 6	1 Star Total points for all drivers exceeds 6 and total for at least 1 driver exceeds 6
Number of Eligibility Points allowable for Tier Placement							
6 or more	0	1 - 6		7+	7 - 8		9+
3 - 6	0	1 - 3	4 - 6	7+		7 - 8	9+
less than 3	0	0	1 - 6	7+		7 - 8	9+

In addition to the above, State Farm will assign Tier 1-1 Star for drivers convicted of Schedule 1 violations.

Vehicles will also be rated Tier 1-1 Star (for one year before being moved into the above tiers) if any of the following exist:

Driver does not have valid driver's license;

Driver has three or more comprehensive losses or two or more thefts within 24 months;

Driver has three or more not-at-fault collision claims within 24 months;

Driver makes substantial misstatements on application to improperly rate the policy.

Vehicles assigned to Tier 5 or 6 which do not carry comprehensive and collision coverage will be reduced 1 Tier.

Policies with inexperienced operators will be reduced by one tier if the insured has been with the company 3 years or more and two tiers if the insured has been with the company less than 3 years.

Effective 1/8/01: New business will not qualify for Tiers 5 or 6 and vehicles that have been insured with State Farm less than 5 years are not eligible for Tiers 5 and 6. (Note: A replacement vehicle will be eligible for those tiers).

Effective 2/1/02: Vehicles that have had a lapse in coverage during the past year are not eligible for Tiers 5 and 6.

Tier 1	Tier 2	Tier 3	Tier 4	Tier 5	Tier 6
Principal driver must be at least 24 years of age, occasional driver at least 22	Principal driver must be at least 21 years of age, occasional driver at least 20				Driver is an "eligible person" but does not qualify for Tiers 1 through 5
Principal driver must be licensed for at least 7 years, occasional driver at least 5	Principal driver must be licensed for at least 4 years, occasional driver at least 3	Principal driver must be licensed for at least 3 years, occasional driver at least 1	Principal driver must be licensed for at least 3	Principal driver must be licensed for at least 2	
Principal and occasional driver must have 0 accumulated DMV points	Principal and occasional driver must have 0-3 accumulated DMV points	Principal and occasional driver must have 0-6 accumulated DMV points	Principal and occasional driver must have 0-8 accumulated DMV points	Principal and occasional driver must have 0-8 accumulated DMV points	
Original cost of new vehicle: no more than \$40,000	Original cost of new vehicle: no more than \$60,000	*Original cost of new vehicle: no more than \$80,000			
No at-fault accidents	No at-fault accidents	No at-fault accidents	No more than one at-fault accident	No more than one at-fault accident	
No not-at-fault accidents or comprehensive claim of \$500+	Not more than one not-at-fault accident or comprehensive claims of \$500+	Not more than two not-at-fault accidents or comprehensive claims of \$500+	Not more than three not-at-fault accident or comprehensive claims of \$500+	Not more than four not-at-fault accident or comprehensive claims of \$500+	
Bodily injury coverage must be at least \$100,000/\$300,000	Bodily injury coverage must be at least \$100,000/\$300,000				
Property damage coverage must be at least \$50,000	Property damage coverage must be at least \$50,000				
Must carry full comp and collision	Must carry full comp and collision				

*Where physical damage coverage is purchased

Forgiveness Policy: For policies that have been in force for five consecutive years with State National only. The oldest occurrence of an at-fault accident within the last three years will be forgiven for the purposes of tier determination; provided the number of accidents does not exceed the number of eligible operators and there is not more than one accident per operator.

Tokio Marine and Fire Insurance Company, Ltd
101 Park Avenue
New York, NY 10178
212-297-6600

Tier 1 Preferred	Tier 2 Standard	Tier 3A Occasional Inexperienced Operator	Tier 3B Principal Inexperienced Operator	Tier 4 Sub-standard	Tier 5 Sub-standard w/ accident	Tier 6 Eligible Person Tier
Driver has:	Driver has:	Driver has:	Driver has:	Driver has:	Driver has:	
Three or more years driving experience	Three or more years driving experience	Less than three years driving experience	Less than three years driving experience			All eligible persons NOT qualifying for Tiers 1 through 5
No at-fault accidents	No at-fault accidents	No at-fault accidents	No at-fault accidents	No at-fault accidents	One at-fault accident	
No DMV points or violations	Six or fewer DMV points	Six or fewer DMV points	Six or fewer DMV points	Seven or more DMV points	Six or fewer DMV points	
		Principal driver has three years driving experience				

Tier 1 Preferred	Tier 2 Standard	Tier 3A Occasional Inexperienced Operator	Tier 3B Principal Inexperienced Operator	Tier 4 Substandard w/ accident	Tier 5 Eligible Person Tier
Driver has:	Driver has:	Driver has:	Driver has:	Driver has:	
Three or more years driving experience	Three or more years driving experience	Less than three years driving experience	Less than three years driving experience	Three or more years driving experience	All eligible persons NOT qualifying for Tiers 1 through 4
No at-fault accidents	No at-fault accidents	No at-fault accidents	No at-fault accidents	One at-fault accident	
No DMV points or violations from Schedule 1	Six or fewer DMV points	Six or fewer DMV points	Six or fewer DMV points	Two or fewer DMV points	
		Principal driver has three years driving experience			
All other drivers assigned to vehicle meet criteria for Tier 1	All other drivers assigned to vehicle meet criteria for Tier 1 or 2			All other drivers assigned to vehicle meet criteria for Tier 1 or 2	

Effective October 16, 2001, the following criteria must be met for **NEW BUSEINSS ONLY** to be eligible for Tier 1 Preferred

1. At least one private passenger vehicle carries comprehensive and collision coverage
2. Minimum liability limits of 100/300/50

These are membership companies for active and retired military personnel and their families.

Tier 1 Preferred	Tier 2 Standard	Tier 3	Tier 4
Driver has three years driving experience	Driver has three years driving experience	Driver has less than three years driving experience	
No at-fault accidents	No at-fault accidents	No at-fault accidents	One at-fault accident
No nonpayment cancellations in last three years	No more than one non-pay cancellation in last three years	No more than one non-pay cancellation in last three years	No more than one non-pay cancellation in last three years
Any occasional drivers must meet the Tier 1 criteria	Any occasional drivers meet Tier 2 or better criteria.	Any occasional drivers meet Tier 3 or better criteria.	Any occasional drivers meet Tier 2 or better criteria (except for the at-fault accident if applicable)
	The vehicle score is 0 to 6 points (see below)	The vehicle score is 0 to 6 points (see below)	The vehicle score is 0 to 6 points (see below)

Tier 5	Tier 6	Tier 7	Tier 8	Tier 9
Driver's vehicle score is 7 - 9	Driver's vehicle score is 10-12	Driver's vehicle score is 13-16;	Driver's vehicle score is 15-16;	Driver's vehicle score is 17+
		No more than two at-fault accidents.	No more than three at-fault accidents.	

VEHICLE SCORING	
For each year that the operator did not hold a drivers license during the previous three years	1 point
For each at-fault accident	5 points
For a driver who has had two or more USAA nonpayment cancellations processed. (The actual notification and cancellation of the policy due to failure to submit the premium when required.)	9 points

Note: An occasional operator's driving record will be considered in vehicle scoring in place of the principal driver's record when the occasional operator has more than 6 DMV points, is inexperienced, or has an at-fault accident.

Tier 1	Tier 2	Tier 3A	Tier 3B	Tier 4	Tier 5
Licensed 5 years or more	Licensed at least 3 years	Driver would qualify for Tier 2 except there is an additional non-principal inexperienced operator	Must be Tier 2 qualified except he is principal inexperienced operator	Licensed at least 3 years	Driver is an eligible person but does not qualify for Tiers 1 through 4
25 years or older					
No at-fault accident regardless of \$ amount paid.	No at-fault accidents of \$500 or more paid			No more than 1 at-fault accident \$500 paid	
No DMV points	No more than 6 DMV points			No more than 6 DMV points	
Not convicted of any Schedule 1 offenses					
Vehicle not valued over \$65,000					
Vehicle assigned must be no more than 10 years old and must have physical damage coverage					
All other drivers assigned to vehicle meet criteria for Tier1	All other drivers assigned to vehicle meet criteria for Tier 1 or 2			All other drivers assigned to vehicle meet criteria for Tier 1 or 2	