

CHAPTER 3
AUTOMOBILE INSURANCE

Authority

N.J.S.A. 17:1C-6(e) and 17:1-8.1.

Source and Effective Date

R.2001 d.44, effective January 4, 2001.
See: 32 N.J.R. 3891(a), 33 N.J.R. 573(a).

Executive Order No. 66(1978) Expiration Date

Chapter 3, Automobile Insurance, expires on January 4, 2006.

Chapter Historical Note

Chapter 3, New Jersey Automobile Insurance Plan, was adopted as R.1972 d.20, effective January 31, 1972. See: 3 N.J.R. 223(d), 4 N.J.R. 49(d).

Subchapter 7, Automobile Reparation Reform Act, was adopted as R.1972 d.244, effective December 4, 1972. See: 4 N.J.R. 270(a), 5 N.J.R. 13(c).

Subchapter 10, Auto Physical Damage Claims, was adopted as R.1976 d.46 and R.1976 d.47, effective May 1, 1976. See: 8 N.J.R. 38(b), 8 N.J.R. 136(b).

Pursuant to Executive Order No. 66(1978), Subchapter 8, Nonrenewal of Automobile Insurance Policies, was readopted as R.1983 d.190, effective June 6, 1983. See: 15 N.J.R. 231(a), 15 N.J.R. 927(a).

Subchapter 12, Automobile Rate Filers: Flattening of Premium Taxes and Assessments Made for the Unsatisfied Claim and Judgment Fund, was adopted as R.1983 d.424, effective October 3, 1983. See: 15 N.J.R. 1170(a), 15 N.J.R. 1666(a).

Subchapter 13, Automobile Rate Filers: Deductibles for Private Passenger Automobile Collision and Comprehensive Coverage, was adopted as R.1983 d.467, effective October 17, 1983. See: 15 N.J.R. 1342(a), 15 N.J.R. 1769(b).

Pursuant to Executive Order No. 66(1978), Subchapter 6, Insurance Identification Card, was readopted as R.1983 d.648, effective December 29, 1983. See: 15 N.J.R. 1919(a), 16 N.J.R. 145(c).

Public Notice: Automobile Insurance Written Notice/Buyer's Guide Coverage Selection Form. See: 16 N.J.R. 254(d).

Subchapter 15, Standards for Written Notice: Buyer's Guide and Coverage Selection Form, was adopted as R.1984 d.114, effective April 2, 1984. See: 15 N.J.R. 2142(a), 16 N.J.R. 733(a).

Subchapter 14, Personal Injury Protection Options, was adopted as R.1984 d.116, effective April 2, 1984. See: 15 N.J.R. 2139(a), 16 N.J.R. 730(b).

The Executive Order No. 66(1978) expiration date of Subchapter 7, Automobile Reparation Reform Act, was extended by gubernatorial directive from August 17, 1984 to November 15, 1984, and was further extended by gubernatorial directive from November 15, 1984 to February 13, 1985. See: 17 N.J.R. 43(a).

Pursuant to Executive Order No. 66(1978), Subchapter 7, Automobile Reparation Reform Act, was readopted as R.1985 d., effective February 13, 1985. See: 17 N.J.R. 43(a), 17 N.J.R. 707(b).

Subchapter 17, Rating Organizations, was adopted as R.1985 d.609, effective October 6, 1985. See: 16 N.J.R. 2936(a), 17 N.J.R. 2905(a).

Pursuant to Executive Order No. 66(1978), Chapter 3, Automobile Insurance, was readopted as R.1985 d.654, effective January 6, 1986, operative May 6, 1986. See: 16 N.J.R. 3286(a), 17 N.J.R. 89(b).

Subchapter 20, Reporting Financial Disclosure and Excess Profit Reports, was adopted as R.1986 d.111, effective April 7, 1986. See: 17 N.J.R. 2597(a), 18 N.J.R. 692(a).

Subchapter 17, Rating Organizations, was repealed and Subchapter 17, Rating Organizations, was adopted as new rules by R.1986 d.419, effective October 6, 1986. See: 18 N.J.R. 1171(b), 18 N.J.R. 2045(a).

Subchapter 22, Coverage Option Survey: Personal Injury Protection and Tort Threshold Options, was adopted as R.1986 d.463, effective November 17, 1986. See: 18 N.J.R. 1344(b), 18 N.J.R. 2329(a).

Subchapter 23, Dangerous Drivers or Drivers with Excessive Claims, was adopted as R.1987 d.527, effective December 21, 1987. See: 19 N.J.R. 1880(a), 19 N.J.R. 2403(b).

Public Notice: Rescission of Circular Letter #75. See: 19 N.J.R. 570(e).

Subchapter 26, Accident Claims, Subchapter 27, Unsatisfied Claim and Judgment Fund Board, and Subchapter 28, Unsatisfied Claim and Judgment Fund's Reimbursement of Excess Medical Expense Benefits Paid by Insurers, were adopted as R.1989 d.268, effective May 15, 1989. See: 21 N.J.R. 688(a), 21 N.J.R. 1363(a).

Subchapter 20, Reporting Financial Disclosure and Excess Profit Reports, was repealed and Subchapter 20, Reporting Financial Disclosure and Excess Profit Reports, was adopted as new rules by R.1989 d.277, effective May 15, 1989. See: 21 N.J.R. 667(b), 21 N.J.R. 1335(a), 21 N.J.R. 1517(b).

Subchapter 24, Policy Constants, and Subchapter 25, Residual Market Equalization Charges (RMECs), were adopted as R.1989 d.278, effective May 15, 1989. See: 20 N.J.R. 3104(a), 21 N.J.R. 1358(b).

Subchapter 20A, Standard Limiting Effect of Negative Excess Investment Income in the Computation of Excess Profits, was adopted as R.1989 d.306, effective June 5, 1989. See: 21 N.J.R. 842(a), 21 N.J.R. 1517(c).

Subchapter 17, Rating Organizations, was repealed by R.1989 d.328, effective June 19, 1989. See: 21 N.J.R. 973(a), 21 N.J.R. 1708(a).

Subchapter 30, Motor Vehicle Self-Insurance, was adopted as R.1989 d.584, effective November 20, 1989. See: 21 N.J.R. 2876(a), 21 N.J.R. 3666(b).

Subchapter 31, Examination of the Financial Experience of Private Passenger Automobile Insurers, was adopted as R.1990 d.108, effective February 5, 1990. See: 21 N.J.R. 3726(a), 22 N.J.R. 425(a).

Subchapter 18, Private Passenger Automobile Insurance: Rate Filing Review Procedures, was adopted as R.1990 d.109, effective February 5, 1990. See: 21 N.J.R. 3422(b), 22 N.J.R. 421(a).

Subchapter 16, Rate Filing Requirements: Voluntary Market Private Passenger Automobile Insurance, was adopted as R.1990 d.116, effective February 5, 1990. See: 21 N.J.R. 2182(a), 22 N.J.R. 399(a).

Subchapter 1, Provisions and Operations, was repealed and Subchapter 1, Commercial Automobile Insurance Plan, was adopted as new rules by R.1990 d.118, effective February 5, 1990. See: 21 N.J.R. 3613(a), 22 N.J.R. 392(b).

Subchapter 16A, Flex Rate Percentage Calculations for Private Passenger Automobile Insurance, was adopted as R.1990 d.161, effective March 19, 1990. See: 21 N.J.R. 3719(a), 22 N.J.R. 963(a).

Subchapter 34, Eligible Persons Qualifications and Automobile Insurance Eligibility Points Schedule, was adopted as emergency new rules by R.1990 d.620, effective November 26, 1990, operative April 1, 1991, to expire January 25, 1991. See: 22 N.J.R. 3847(a). The provisions of R.1990 d.620 were readopted as R.1991 d.93, effective January 25,

1991, operative April 1, 1991, with changes effective February 19, 1991. See: 22 N.J.R. 3847(a), 23 N.J.R. 572(a)

Subchapter 36, Automobile Physical Damage Insurance Inspection Procedures, was adopted as emergency new rules by R.1990 d.622, effective November 26, 1990, operative March 1, 1991, to expire January 25, 1991. See: 22 N.J.R. 3861(a). The provisions of R.1990 d.622 were readopted as R.1991 d.95, effective January 25, 1991, operative October 1, 1992, with changes effective February 19, 1991. See: 22 N.J.R. 3861(a), 23 N.J.R. 579(a), 23 N.J.R. 1132(c).

Subchapter 38, Towing and Storage Fee Schedule, was adopted as emergency new rules by R.1990 d.623, effective November 26, 1990, operative January 1, 1991, to expire January 25, 1991. See: 22 N.J.R. 3874(a). The provisions of R.1990 d.623 were readopted as R.1991 d.97, effective January 25, 1991, with changes effective February 19, 1991. See: 22 N.J.R. 3874(a), 23 N.J.R. 592(a).

Subchapter 29, Medical Fee Schedules: Automobile Insurance Personal Injury Protection Coverage, was adopted as emergency new rules by R.1990 d.624, effective November 26, 1990, operative January 1, 1991, to expire January 25, 1991. See: 22 N.J.R. 3809(a). The provisions of R.1990 d.624 were readopted as R.1991 d.96, effective January 25, 1991, with changes effective February 19, 1991. See: 22 N.J.R. 3809(a), 23 N.J.R. 536(a).

Subchapter 37, Order of Benefit Determination Between Automobile Personal Injury Protection and Health Insurance, was adopted as emergency new rules by R.1990 d.625, effective November 26, 1990, to expire January 25, 1991. See: 22 N.J.R. 3777(a). The provisions of R.1990 d.625 were readopted as R.1991 d.90, effective January 25, 1991, with changes effective February 19, 1991. See: 22 N.J.R. 3777(a), 23 N.J.R. 597(a).

Subchapter 35, Private Passenger Automobile Insurance Underwriting Rules, was adopted as emergency new rules by R.1990 d.627, effective November 26, 1990, to expire January 25, 1991. See: 22 N.J.R. 3856(a). The provisions of R.1990 d.627 were readopted as R.1991 d.94, effective January 25, 1991, with changes effective February 19, 1991. See: 22 N.J.R. 3856(a), 23 N.J.R. 577(a).

Subchapter 19, Standard/Non-Standard Rating Plans, was adopted as emergency new rules by R.1990 d.628, effective November 26, 1990, to expire January 25, 1991. See: 22 N.J.R. 3804(a). The provisions of R.1990 d.628 were readopted as R.1991 d.92, effective January 25, 1991, with changes effective February 19, 1991. See: 22 N.J.R. 3804(a), 23 N.J.R. 532(a).

Pursuant to Executive Order No. 66(1978), Chapter 3, Automobile Insurance, was readopted as R.1991 d.45, effective January 4, 1991, and Subchapters 2 through 5, concerning the Automobile Insurance Plan (AIP), were repealed by R.1991 d.45, effective February 4, 1991. See: 22 N.J.R. 1678(a), 23 N.J.R. 306(b).

Subchapter 24, Policy Constants, was repealed by R.1991 d.216, effective April 15, 1991. See: 22 N.J.R. 3441(a), 23 N.J.R. 1132(a).

Subchapter 25, Residual Market Equalization Charges (RMECs), was repealed by R.1991 d.217, effective April 15, 1991. See: 22 N.J.R. 3442(a), 23 N.J.R. 1132(b).

Subchapter 39, Reductions in Premium Charges for Private Passenger Automobiles Equipped with Anti-Theft, Vehicle Recovery and Safety Features, was adopted as R.1991 d.363, effective July 15, 1991, operative September 1, 1991. See: 23 N.J.R. 384(a), 23 N.J.R. 2144(a).

Subchapter 33, Appeals from Denial of Automobile Insurance, was adopted as R.1992 d.192, effective April 30, 1992. See: 24 N.J.R. 546(a), 24 N.J.R. 1510(a).

Subchapter 40, Insurers Required to Provide Automobile Insurance Coverage to Eligible Persons, was adopted as R.1992 d.207, effective May 4, 1992. See: 23 N.J.R. 3736(a), 24 N.J.R. 336(a), 24 N.J.R. 1796(b).

Subchapter 2, New Jersey Personal Automobile Insurance Plan, was adopted as new rules by R.1992 d.370, effective September 21, 1992. See: 24 N.J.R. 331(a), 24 N.J.R. 3400(a).

Subchapter 3, Limited Assignment Distribution Servicing Carriers, was adopted as new rules by R.1992 d.371, effective September 21, 1992. See: 24 N.J.R. 519(a), 24 N.J.R. 3414(a).

Subchapter 42, Producer Assignment Program, was adopted as emergency new rules by R.1992 d.381, effective September 4, 1992, to expire November 3, 1992. See: 24 N.J.R. 3421(a). The provisions of R.1992 d.381 were readopted as R.1992 d.482, effective November 2, 1992, with changes effective December 7, 1992. See: 24 N.J.R. 3421(a), 24 N.J.R. 4397(a).

Subchapter 44, Special Rules for Effecting Coverage for Private Passenger Automobile Insurance, was adopted as emergency new rules by R.1993 d.135, effective March 1, 1993, operative March 8, 1993, to expire April 30, 1993. See: 25 N.J.R. 1290(a). The provisions of R.1993 d.135 were readopted as R.1993 d.238, effective April 30, 1993. See: 25 N.J.R. 1290(a), 25 N.J.R. 2479(a).

Subchapter 2B, Market Transition Facility of New Jersey Suspension of Claims, was adopted as emergency new rules by R.1994 d.164, effective March 1, 1994, to expire April 30, 1994. See: 26 N.J.R. 1393(a). The provisions of R.1994 d.164 were readopted as R.1994 d.261, effective April 29, 1994. See: 26 N.J.R. 1393(a), 26 N.J.R. 2288(a).

Subchapter 32, Certification of Compliance: Mandatory Liability Coverages, was adopted as R.1994 d.477, effective September 19, 1994. See: 26 N.J.R. 1939(a), 26 N.J.R. 3866(a).

Subchapter 31, Examination of the Financial Experience of Private Passenger Automobile Insurers, was repealed by R.1995 d.171, effective March 20, 1995. See: 27 N.J.R. 41(a), 27 N.J.R. 1190(b).

Subchapter 45, Insurers Required to Provide Survey Information, was adopted as R.1995 d.235, effective May 1, 1995. See: 27 N.J.R. 289(a), 27 N.J.R. 1803(a).

Pursuant to Executive Order No. 66(1978), Chapter 3, Automobile Insurance, was readopted as R.1996 d.58, effective January 4, 1996, and Subchapter 2A, New Jersey Automobile Full Insurance Underwriting Association Claims Payment Deferral, Subchapter 3, Limited Assignment Distribution Servicing Carriers, and Subchapter 23, Dangerous Drivers or Drivers with Excessive Claims, were repealed by R.1996 d.58, effective February 5, 1996. See: 27 N.J.R. 3682(a), 28 N.J.R. 855(a).

Subchapter 20A, Standard Limited Effect of Negative Excess Investment Income in the Computation of Excess Profits, was repealed by R.1996 d.312, effective July 15, 1996. See: 28 N.J.R. 1616(a), 28 N.J.R. 3627(b).

Subchapter 25, Private Passenger Automobile Insurance: Notification by Treating Health Care Providers, was adopted as new rules by R.1997 d.14, effective January 6, 1997. See: 28 N.J.R. 3876(a), 29 N.J.R. 132(a).

Subchapter 24, Defensive Driving Rate Reductions, was adopted as new rules by R.1997 d.522, effective December 15, 1997. See: 28 N.J.R. 4854(a), 29 N.J.R. 5305(a).

Subchapter 28A, Unsatisfied Claim and Judgment Fund Assessments, was adopted as R.1997 d.535, effective December 15, 1997. See: 29 N.J.R. 4246(a), 29 N.J.R. 5309(a).

Subchapter 19A, Tier Rating Plans and Underwriting Rules, was adopted as R.1998 d.129, effective March 2, 1998. See: 29 N.J.R. 5253(a), 30 N.J.R. 839(a).

Subchapter 46, Automobile Insurance Urban Enterprise Zone Program, was adopted as R.1998 d.290, effective June 1, 1998. See: 30 N.J.R. 773(a), 30 N.J.R. 2010(a).

Subchapter 3, Basic Automobile Insurance Policy, was adopted as new rules by R.1998 d.592, effective December 21, 1998, operative March 22, 1999. See: 30 N.J.R. 3209(a), 30 N.J.R. 4398(a).

Subchapter 5, Personal Injury Protection Dispute Resolution, was adopted as new rules by R.1998 d.593, effective December 21, 1998. See: 30 N.J.R. 3359(a), 30 N.J.R. 4437(a).

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Subchapter 4, Personal Injury Protection Benefits; Medical Protocols; Diagnostic Tests, was adopted as new rules by R.1998 d.597, effective December 21, 1998, operative March 22, 1999. See: 30 N.J.R. 3211(a), 30 N.J.R. 3748(a), 30 N.J.R. 4401(a).

Subchapter 38, Towing and Storage Fee Schedule, was repealed by R.1999 d.1, effective January 4, 1999. See: 30 N.J.R. 2813(a), 31 N.J.R. 54(c).

Pursuant to Executive Order No. 66(1978), Chapter 3, Automobile Insurance, was readopted as R.2001 d.44, effective January 4, 2001, and Subchapter 2B, Market Transition Facility of New Jersey Payment Prioritization and Claims Payment Deferral, Subchapter 16A, Flex Rate Percentage Calculations for Private Passenger Automobile Insurance, Subchapter 19, Standard/Nonstandard Rating Plans, and Subchapter 42, Producer Assignment Program, were repealed by R.2001 d.44, effective February 5, 2001. See: Source and Effective Date. See, also, section annotations.

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SUBCHAPTER 1. COMMERCIAL AUTOMOBILE INSURANCE PLAN

11:3-1.1 Purpose and scope

(a) The purpose of this subchapter is to establish a plan pursuant to N.J.S.A. 17:29D-1:

1. To provide the coverages described herein, subject to the conditions stated, for motor vehicles other than those vehicles subject to the New Jersey Personal Automobile Insurance Plan and any private passenger vehicle that is owned by or driven by a person who meets the definition of an eligible person pursuant to N.J.S.A. 17:33B-13 and N.J.A.C. 11:3-34;

2. To provide for the apportionment of insurance coverage for eligible applicants who are in good faith entitled to but are unable to procure the same, through the voluntary market; and

3. To establish a procedure for the sharing of premiums, losses, and expenses among all insurers who are participants in New Jersey as defined within this subchapter for all risks eligible for coverage under the provisions of this subchapter.

Amended by R.1996 d.58, effective February 5, 1996.
See: 27 N.J.R. 3682(a), 28 N.J.R. 855(a).
Amended by R.1996 d.502, effective October 21, 1996.
See: 27 N.J.R. 4489(a), 28 N.J.R. 4586(a).

11:3-1.2 Definitions

The following words and terms, when used in this subchapter, shall have the following meanings unless the context clearly indicates otherwise.

“CAIP” means the Commercial Automobile Insurance Plan pursuant to this subchapter.

“CAIP manager” means the entity employed by the Governing Committee to manage and conduct the administrative affairs of the CAIP on a daily basis.

“Commissioner” means the Commissioner of the New Jersey Department of Banking and Insurance.

“Eligible applicant” means the owner or registrant of a motor vehicle registered in New Jersey or to be registered within 60 days who is unable to obtain automobile insurance in New Jersey in the voluntary market and is not in good faith qualified for automobile insurance coverage in any residual market mechanism created by statute other than the CAIP. For multi-state operations, the applicant must have its operating headquarters in New Jersey but vehicles may be registered in other states. No applicant shall be

deemed eligible if the principal operator of the vehicle to be insured does not hold a driver's license which is valid in New Jersey, or if a regular operator of the vehicle other than the principal operator does not hold such a license.

"Emergency type vehicle" means any land vehicle, used to respond to distress calls, fires, or rescue, propelled by other than muscular power and not run upon rails or tracks. This term includes, but is not limited to, fire trucks, rescue trucks, police cars and ambulances.

"Gross participation" means a participant's Voluntary All Other Automobile Direct Written Premiums derived from information contained in the annual statement times a fraction, the numerator of which is the sum of the plan's total written premiums for that year and the Statewide total Voluntary All Other Automobile Direct Written Premiums which are eligible for depopulation credit for that policy year, and the denominator of which is the Statewide total Voluntary All Other Automobile Net Direct Written Premiums of all participants for that second prior year.

"Light truck" means a vehicle with a gross vehicle weight (G.V.W.) of 10,000 pounds or less.

"Motor vehicle" means any land vehicle propelled otherwise than by muscular power including trailers and semi-trailers, except such vehicles that run only upon rails or tracks.

"Net participation" means a participant's gross participation for that policy year less its business eligible for depopulation credit for that policy year.

"Net participation percentage" means a participant's net participation for that policy year in proportion to the comparable Statewide total net participation for all participants.

"Operating headquarters" means the chief place of business where the principal officers generally transact business, and the place to which reports are made and from which orders emanate. It is the location where the executive offices are, corporate decisions are made and corporate functions are performed.

"Participant" means an insurer licensed and authorized to write motor vehicle liability and physical damage insurance and specifically includes any insurer who writes all other automobile liability and all other automobile physical damage insurance.

"Personal injury protection" means those benefits as set forth at N.J.S.A. 39:6A-4.

"Policy year" means the exposure and premiums for all policies written during a calendar year and all losses attributable to policies written during the same calendar year.

"Private passenger automobile" means a vehicle that meets the definition in N.J.S.A. 39:6A-2a, that is not eligible for coverage through any voluntary or residual market mechanism created by statute, and is owned by an individual or husband and wife; or owned jointly by two or more relatives other than husband and wife; or owned jointly by two or more resident individuals; or owned by a corporation, partnership and unincorporated association, governmental agency, or registered to a professional designation (that is, T/A, PA or P.C.) where such autos are furnished to individuals and not used for business purposes.

"Private passenger type automobile" means a vehicle that meets the definition in N.J.S.A. 39:6A-2a and is owned by a corporation, partnership or any other entity except an individual or husband and wife.

"Voluntary All Other Automobile Direct Written Premiums" means automobile liability, personal injury protection, and physical damage premiums written by a participant on New Jersey risks, minus:

1. CAIP direct written premiums included in the figures which the participant wrote as a service carrier for CAIP;
2. Any direct written premiums included in the figures from insureds who are eligible applicants for any residual market mechanism created by statute other than the CAIP.
3. Any reinsurance premiums assumed from other insurers included in the figures; and
4. Any premiums for Death and Disability coverage included in the figures.

Amended by R.1991 d.45, effective February 4, 1991.

See: 22 N.J.R. 1678(a), 23 N.J.R. 306(b).

Deleted definition of NJAFIUA and references to it; added text to definitions for "Private passenger automobile" and "Voluntary All Other Automobile Direct Written Premiums."

Amended by R.1996 d.502, effective October 21, 1996.

See: 27 N.J.R. 4489(a), 28 N.J.R. 4586(a).

Amended by R.1998 d.591, effective December 21, 1998 (operative March 22, 1999).

See: 30 N.J.R. 3202(a), 30 N.J.R. 4390(b).

Inserted "Personal injury protection".

11:3-1.3 Creation of the plan

(a) There is created in the State of New Jersey a plan for the administration and apportionment of automobile insurance for qualified applicants to be known as the Commercial Automobile Insurance Plan hereafter referred to as "CAIP."

(b) CAIP shall be administered by the governing committee pursuant to this subchapter and a plan of operation approved by the Commissioner.

(c) Every insurer admitted to transact and transacting motor vehicle insurance in the State of New Jersey shall participate in CAIP to the extent required by this subchapter and the plan of operation.

Amended by R.1996 d.502, effective October 21, 1996.
See: 27 N.J.R. 4489(a), 28 N.J.R. 4586(a).

11:3-1.4 Governing committee

(a) CAIP shall be administered by a governing committee of 14 members.

1. Eight members shall be salaried employees of an insurer which is a participant of CAIP.

2. Three members shall be licensed producers.

3. One member shall be public representative who is knowledgeable about automobile insurance matters but who is not employed by, or otherwise affiliated with, insurance producers, or other entities of the insurance industry.

v. Conviction of operating a motor vehicle without liability insurance (N.J.S.A. 39:6B-2);

vi. Conviction of misrepresentation of insurance coverage (N.J.S.A. 39:6A-15);

vii. Accumulation of motor vehicle penalty points pursuant to N.J.S.A. 39:5-30.5; or

viii. By a court upon conviction of one of the following motor vehicle violations: racing on a highway (N.J.S.A. 39:5C-1); failure to pass to right of vehicle proceeding in opposite direction (N.J.S.A. 39:4-84); tailgating (N.J.S.A. 39:4-89); reckless driving (N.J.S.A. 39:4-96); exceeding a speed limit by 30 MPH or more (N.J.S.A. 39:4-99); improperly passing a school bus (N.J.S.A. 39:4-128.1); or leaving the scene of an accident in which personal injury occurred (N.J.S.A. 39:4-129);

2. The underwriting rules provide for the cancellation of the policy when:

i. An insured is convicted of a violation of N.J.S.A. 39:6B-2 during the policy term; or

ii. Other evidence exists indicating that the suspended or revoked driver has been operating a vehicle during a period of suspension as set forth in (e)1 above; and

3. The underwriting rules provide that coverage for eligible persons shall not be cancelled when the driver's license or motor vehicle registration of an insured is suspended or revoked for any reason other than those set forth in (e)1 above.

(f) Insurers may file for approval underwriting rules by which it declines coverage for one policy period not to exceed one year to eligible persons who have been nonrenewed pursuant to N.J.S.A. 17:29C-7.1(b) and (c) and N.J.A.C. 11:3-8.5(a)2 and 3.

Amended by R.2001 d.44, effective February 5, 2001.

See: 32 N.J.R. 3891(a), 33 N.J.R. 573(a).

In (f), amended the N.J.A.C. reference.

11:3-19A.8 Penalties

Failure to comply with the provisions of this subchapter shall result in the imposition of penalties as authorized by law.

11:3-19A.9 (Reserved)

Repealed by R.2001 d.44, effective February 5, 2001.

See: 32 N.J.R. 3891(a), 33 N.J.R. 573(a).

Section was "Transition".

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The following information shall be used to provide rating examples for Drivers A, B, C and D as listed below:

1. PAIP territories 2, 15 and 40;
2. Verbal and zero thresholds;
3. Liability limits 100/300/50 or 300 CSL;
4. Operator is "all other" class;
5. Annual mileage is 12,000;
6. Basic PIP;
7. \$500 deductibles for comprehensive and collision;
8. Model Year = Current Year -2, (for example, in calendar year 1997 the model year would be 1995);
9. Symbol is based on a Pontiac Grant Am SE Coupe; and
10. Insured with company for five years.

Filers shall furnish rating examples for the following. (If a driver qualifies for more than one tier, use the highest rating tier):

1. Driver A: 0 MVR points, 0 accidents, companion policy.
2. Driver B: 6 MVR points, 0 accident.
3. Driver C: 7 MVR points, 0 accident.
4. Driver D: 0 MVR points, 1 accident.

SUBCHAPTER 20. REPORTING FINANCIAL DISCLOSURE AND EXCESS PROFITS

11:3-20.1 Purpose

This subchapter sets forth the financial disclosure and excess profits reporting requirements pursuant to N.J.S.A. 17:29A-5.6 to 17:29A-5.16.

Amended by R.1996 d.58, effective February 5, 1996.

See: 27 N.J.R. 3682(a), 28 N.J.R. 855(a).

Case Notes

Insurance commissioner failed to utilize statutory rule-making procedures in changing evaluation of excess profits. *American Employers' Ins. Co. v. Commissioner of Ins., Dept. of Ins., State of N.J.*, 236 N.J.Super. 428, 566 A.2d 202 (A.D.1989).

11:3-20.2 Scope

The provisions of this subchapter apply to all insurers authorized to transact private passenger automobile insurance business in this State.

11:3-20.3 Definitions

The following words and terms, when used in this subchapter, shall have the following meanings, unless the context clearly indicates otherwise.

“Actual investment income” means that portion of income generated by investment of policyholder-supplied funds.

“Actuarial gain” means the remainder obtained by subtracting the allowance for profit and contingencies from underwriting income which remainder may be positive or negative.

“AIRE charges” and “AIRE compensation” mean, respectively, amounts paid to or received (including share of investment income) from the New Jersey Automobile Insurance Risk Exchange pursuant to N.J.S.A. 39:6A-22.

“Anticipated investment income” means the amount obtained by multiplying earned premium by the percentage of premium representing investment income used in the insurer’s approved rate filings to calculate the allowance for profit and contingencies.

“Calendar-accident year” means the period from January 1 to December 31, during which, in the appropriate context:

1. Premium or investment income was earned;
2. Expenses were incurred; or
3. Accidents occurred which resulted in losses, loss adjustment expenses or AIRE compensation.

“Car year” means the unit of exposure equivalent to the insuring of one automobile for 12 months, or two automobiles for six months each.

“Combined profits report” means the Excess Profits Report consisting of the aggregated profits results of all members within an insurance holding company system.

“Commissioner” means the Commissioner of Banking and Insurance.

“Development adjustment” means the difference obtained by subtracting:

1. Loss and loss adjustment expenses for that calendar-accident year, developed to an ultimate basis and evaluated as of March 31 of the year preceding the year in which the profits report required by N.J.A.C. 11:3-20.5 is due; from
2. Losses and loss adjustment expenses for the calendar-accident year, developed to an ultimate basis and evaluated as of March 31 of the year in which the profits report is due.

“Excess investment income” means the remainder obtained by subtracting the anticipated investment income from the actual investment income earned by the insurer, which remainder may be positive or negative.

“Exempted types” are those kinds of coverage arising out of a specialty program which uses its own rates, rules and policy forms which have been filed with and approved by the Department and does not include private passenger automobile insurance coverage. “Exempted types” include, but are not limited to, motorcycles, “off-road” vehicles, policies sold through the New Jersey Automobile Full Insurance Underwriting Association, and antique automobiles.

“Insurance holding company system” for the purpose of the excess profits report means two or more insurers under the same ultimate common ownership each of whom writes private passenger automobile insurance in New Jersey.

“Insurer” means an entity authorized or admitted to transact private passenger automobile insurance business in New Jersey. Where an insurer is part of an insurance holding company system, insurer means each individual insurer within the insurance holding company system as defined in N.J.S.A. 17:27A-1 et seq. Insurer does not include any residual market mechanism for automobile insurance for the purposes of this subchapter.

“LAD fees” mean a buy-out fee as defined in the New Jersey Personal Automobile Insurance Plan, Plan of Operation, Article 5, D8.

“NCIC pool losses” means the percentage of participation in the National Consumer Insurance Company (“NCIC”) pool multiplied with the NCIC operating loss. The NCIC pool reinsurers may reflect their participating share of any operating loss of the NCIC pool in their profits report. The operating loss of the NCIC pool for purposes of the excess profits report is defined as the result obtained from the total of earned premium and actual investment income of the NCIC pool, less the total of all losses, loss adjustment expenses and underwriting expenses incurred by the NCIC pool on a direct basis. Underwriting expenses do not include any service fees assumed by the various reinsurers of the NCIC pool nor cash calls paid to NCIC. Each participating reinsurer must include in the profits report the percentage of participation for each year and calculation showing the NCIC operating loss used in arriving at its share of the NCIC pool losses.

“Non-excessive subsidization” means the number of dollars of excess profit, as calculated pursuant to this subchapter, for an individual insurer within an insurance holding company system, that is less than or equal to .5 percent (one half of one percent) of its earned premiums for the three calendar-accident years immediately preceding the year in which the Excess Profits Report is due to the extent that this excess profit has not been refunded or credited to policyholders.

“Private passenger automobile insurance business” means direct insurance on private passenger automobiles as defined in N.J.S.A. 39:6A-2, excluding personal excess liability insurance and insurance on commercial vehicles.

“Subsidization” means the number of dollars of excess profit as calculated pursuant to this subchapter, for a member of an insurance holding company system, which has not been refunded or credited to policyholders.

“Total actuarial gain” means the sum of actuarial gains for the three calendar-accident years immediately preceding the due date of the profits report required by N.J.A.C. 11:3-20.5 less the development adjustments for the calendar-accident years beginning with the seventh calendar-accident year immediately preceding the due date of the profits report and ending with the fourth calendar-accident year immediately preceding the due date of the profits report.

“Underwriting income” means the remainder obtained by subtracting the sum of losses developed to an ultimate basis, loss adjustment expenses developed to an ultimate basis, and other expenses exclusive of UCJF assessments, from the sum of premiums earned and AIRE compensation developed to an ultimate basis, which remainder may be positive or negative.

“UCJF assessments” means amounts paid by insurers to the Unsatisfied Claim and Judgement Fund pursuant to N.J.S.A. 39:6-63.

“UCJF reimbursements” means amounts received by an insurer from the Unsatisfied Claim and Judgement Fund as a result of excess medical expense benefit payments by the insurer pursuant to N.J.S.A. 39:6-73.1.

Amended by R.1991 d.17, effective January 7, 1991.
See: 22 N.J.R. 2082(b), 23 N.J.R. 106(a).

Definitions added for “combined profits report”, “non-excessive subsidization” and “subsidization”.

Amended by R.1991 d.45, effective February 4, 1991.
See: 22 N.J.R. 1678(a), 23 N.J.R. 306(b).

Revised “Insurer” definition by deleting NJAFIUA reference and added “. . . any residual market mechanism for automobile insurance . . .” to text.

Amended by R.1996 d.58, effective February 5, 1996.
See: 27 N.J.R. 3682(a), 28 N.J.R. 855(a).

Amended “Anticipated investment income” and “Development adjustment”.

Amended by R.1996 d.312, effective July 15, 1996.
See: 28 N.J.R. 1616(a), 28 N.J.R. 3627(b).

Amended by R.2001 d.44, effective February 5, 2001.
See: 32 N.J.R. 3891(a), 33 N.J.R. 573(a).

11:3-20.4 General reporting requirements

(a) The data in the reports required by this subchapter shall be for New Jersey voluntary private passenger automobile insurance and the Personal Automobile Insurance Plan only.

(b) Each private passenger automobile insurer, except as provided in (e) and (f) below, shall annually file with the Commissioner the data and information required by this subchapter on or before July 1 of each year. Filings shall be sent to the following address:

New Jersey Department of Banking and Insurance
Division of Property and Casualty
20 West State Street
PO Box 325
Trenton, New Jersey 08625
Attention: Excess Profits

(c) The data required by this subchapter shall be submitted on an MS-DOS formatted disk(s), and the Exhibits shall be submitted in written copy using the forms and record layouts contained in the Appendix to this subchapter. The disk(s) shall be 3½ inch high density. The information shall be presented in a Lotus 123 version 3.1 or compatible spreadsheet. The written copy of the Exhibits shall include in the left and top margins the row and column location respectively of all the data in the worksheets. Each page shall also display in the bottom right corner the name of the computer file and disk on which it is contained. All calculated values shall be given as a formula in the spreadsheet. Data shall be submitted in the format set forth in Exhibits found in the Appendix to this subchapter, incorporated herein by reference. Companies may submit a 3½ inch high density diskette and a self-addressed, stamped mailer to receive copies of the Lotus 123 spreadsheets for current and future use in the excess profits report required pursuant to this subchapter. Insurers shall not submit written copies of the input screens.

(d) The information shall be provided with respect to the insurer’s New Jersey private passenger automobile insurance business separately for each of the following coverages:

1. Personal injury protection, including all options;
2. Bodily injury liability, including uninsured and underinsured motorist coverages, reported at total limits;
3. Property damage liability reported at total limits; and
4. Physical damage, consisting of comprehensive and collision coverages, including all deductibles.

(e) Any insurer having fewer than 150 earned car years of exposure in New Jersey during the three calendar-accident years immediately preceding the date the profits report is due shall file a certification to that effect, in lieu of all other requirements of this subchapter.

(f) If an insurer’s sole activity in New Jersey is exempted types of insurance, as defined in N.J.A.C. 11:3-20.3, and does not include any private passenger automobile insurance, such insurer shall file a certification to that effect, in lieu of all other requirements of this subchapter.

Amended by R.1996 d.58, effective February 5, 1996.
 See: 27 N.J.R. 3682(a), 28 N.J.R. 855(a).
 Amended by R.1996 d.312, effective July 15, 1996.
 See: 28 N.J.R. 1616(a), 28 N.J.R. 3627(b).
 Amended by R.2001 d.44, effective February 5, 2001.
 See: 32 N.J.R. 3891(a), 33 N.J.R. 573(a).

11:3-20.5 Profits report

(a) Each insurer shall submit a complete and accurate profits report in the format of the exhibits appended to this subchapter, which exhibits are hereby incorporated by reference as part of these rules.

(b) The profits report shall contain the following information for each of the eight most recent calendar-accident years, with an evaluation date as of March 31 of the year in which the profits report is due:

1. Losses paid;
2. Losses developed to an ultimate basis;
3. Allocated loss adjustment expenses paid;
4. Allocated loss adjustment expenses developed to an ultimate basis;
5. AIRE compensation received;
6. AIRE compensation developed to an ultimate basis;
7. AIRE charges; and
8. AIRE charges developed to an ultimate basis.

(c) In addition to the requirements in (b) above, each insurer shall file in the format of the exhibits appended to this subchapter, the following information of the calendar-accident year ending December 31 immediately preceding the date the profits report is due:

1. Premiums written;
2. Premiums earned;
3. Unallocated loss adjustment expense incurred;
4. Other expenses incurred, itemized separately as follows:
 - i. Commissions and brokerage fees;
 - ii. Taxes, licenses and fees;
 - iii. UCJF assessments;
 - iv. Other acquisition costs and general expenses and
 - v. Policyholder dividends including any excess profits refunded or credited to policyholders;
5. Allowance for profit and contingencies (obtained by multiplying premiums earned by the profit and contingency factors authorized for use with the insurer's approved rate filings);
6. Anticipated investment income;
7. Actual investment income; and

8. UCJF reimbursements received.

(d) The profits report shall include a calculation of each of the following items in the format of the exhibits appended to this subchapter:

1. Underwriting income for each of the three calendar-accident years immediately preceding the date of the profits report;
2. Actuarial gain for each of the three calendar-accident years immediately preceding the date of the profits report;
3. Excess investment income for each of the three calendar-accident years immediately preceding the date of the profits report;
4. Development adjustment for the calendar-accident years beginning with the seventh calendar-accident year immediately preceding the due date of the profits report and ending with the fourth calendar-accident year immediately preceding the due date of the profits report;
5. Total actuarial gain; and
6. Excess profits.

(e) No expenses included in the Excess Profits Report shall include cash call payments to the National Consumer Insurance Company with respect to NCIC pool losses.

(f) An officer of the insurer shall certify on the profits report forms that the report complies with all statutory and regulatory requirements to the best of his or her information, knowledge and belief. The officer shall sign his or her name and provide title and date, and phone number.

(g) An insurer may reflect as an expense the amounts paid to the MTF in calculating its excess profits. The expense shall be reported in the "BI Liability and the Uninsured/Underinsured Motorist Coverages" of Exhibit Eight in the Appendix.

1. The amounts paid to the MTF includes only payments actually made by the insurer to the MTF, which are to be credited as all or part of the insurer's apportionment share of MTF losses pursuant to N.J.S.A. 17:33B-11d and the MTF Plan of Operation, including any payment made on account of the insurer's liability or in response to an Order of the Commissioner directing that payment be made.

2. If an insurer makes a payment to the MTF pursuant to Article XIV, section 5 of the MTF Plan of Operation prior to the issuance of an Order of the Commissioner directing payment, the insurer may reflect the payment either in the year when paid or in the year when payment is due pursuant to the Order of the Commissioner. Once an insurer selects a year to report the MTF payment, the payment must be reported in that year in all future reports.

Amended by R.1992 d.254, effective June 15, 1992.

See: 24 N.J.R. 529(a), 24 N.J.R. 2264(a).

Text added at (e) regarding Excess Profits Report expenses.

Amended by R.1994 d.24, effective January 3, 1994.

See: 25 N.J.R. 1829(a), 26 N.J.R. 241(a).

Amended by R.1996 d.58, effective February 5, 1996.

See: 27 N.J.R. 3682(a), 28 N.J.R. 855(a).

Amended by R.1996 d.312, effective July 15, 1996.

See: 28 N.J.R. 1616(a), 28 N.J.R. 3627(b).

Amended by R.2001 d.44, effective February 5, 2001.

See: 32 N.J.R. 3891(a), 33 N.J.R. 573(a).

Rewrote (e).

Law Review and Journal Commentaries

Auto Insurance. Steven P. Bann, 137 N.J.L.J. No. 16, 50 (1994).

Case Notes

Challenge to validity of regulation was justiciable. Matter of Commissioner of Insurance's Issuance of Orders A-92-189 and A-92-212, 274 N.J.Super. 385, 644 A.2d 616 (A.D.1993), affirmed 137 N.J. 93, 644 A.2d 576.

Commissioner of Insurance did not exceed his authority in prohibiting automobile insurers from deducting surtaxes and assessments under Fair Automobile Insurance Requirement Act as expenses. Matter of Commissioner of Insurance's Issuance of Orders A-92-189 and A-92-212, 274 N.J.Super. 385, 644 A.2d 616 (A.D.1993), affirmed 137 N.J. 93, 644 A.2d 576.

Insurance commissioner failed to utilize statutory rule-making procedures in changing evaluation of excess profits. *American Employers' Ins. Co. v. Commissioner of Ins., Dept. of Ins., State of N.J.*, 236 N.J.Super. 428, 566 A.2d 202 (A.D.1989).

11:3-20.6 Reporting requirements for insurance holding company systems

(a) All private passenger automobile insurers shall file a separate profit report under N.J.S.A. 17:29A-5.7 and N.J.A.C. 11:3-20.5. In compliance with this obligation a separate certification and individual profits report (Exhibit Ten) may be filed for each insurer in an insurance holding company system. The certification and individual profits report shall be filed by each company within the insurance company holding company system and shall be attached to and accompanied by the excess profit report filed by the insurance company holding system.

(b) The Commissioner may order a complete excess profits report for any insurer in an insurance holding company system if, in his or her judgment, one or more of the insurers in that system are excessively subsidizing other insurers in that system. Excessive subsidization may exist if the number of dollars of excess profit, as calculated pursuant to this subchapter, for an individual insurer within an insurance holding company system, exceeds .5 percent (one half of one percent) of its earned premiums for the three calendar-accident years immediately preceding the year in which the Excess Profits Report is due to the extent that this excess profit has not been refunded or credited to policyholders.

(c) Notwithstanding any provision of this section to the contrary, for purposes of evaluating the Excess Profits Reports, the excess profits computation shall be performed

solely on the insurance holding company system's combined profits report.

(d) If an individual insurer within an insurance holding company system does not file a certification and individual profits report (Exhibit Ten), as provided for in (a) above, the insurer and all other individual insurers within the holding company system shall file a complete excess profits report (Exhibits One through Nine) in addition to the combined excess profits report filed by the insurance holding company system.

(e) If an insurer chooses to comply with N.J.S.A. 17:29A-5.7 and (a) above by filing Exhibit Ten as permitted under (a) above, the insurer shall continue to file in this fashion until such time as the insurer requests and the Department permits such insurer to file in an alternative manner consistent with this subchapter.

Amended by R.1991 d.17, effective January 7, 1991.

See: 22 N.J.R. 2082(b), 23 N.J.R. 106(a).

New subsection (c) added, provision for determining excessive subsidization.

Amended by R.1994 d.425, effective August 15, 1994.

See: 26 N.J.R. 1938(b), 26 N.J.R. 3441(b).

Amended by R.1996 d.312, effective July 15, 1996.

See: 28 N.J.R. 1616(a), 28 N.J.R. 3627(b).

11:3-20.7 Determination of excess profits

(a) Excess profits shall exist if for the three calendar-accident years immediately preceding the date the profits report is due, the sum of an insurer's total actuarial gain and excess investment income for all private passenger automobile coverages combined exceeds 2.5 percent of earned premiums.

(b) The effect of negative excess investment income shall be limited in the computation of excess profits. Negative excess investment income shall be limited pursuant to a standard on the investment of policyholder supplied funds. The standard shall be a simple six month average of the Moody's seasoned AAA corporate bond rate as published in the Federal Reserve statistical release "Selected Interest Rates" as of April 1 for each year.

Amended by R.1996 d.312, effective July 15, 1996.

See: 28 N.J.R. 1616(a), 28 N.J.R. 3627(b).

Case Notes

Insurance commissioner failed to utilize statutory rule-making procedures in changing evaluation of excess profits. *American Employers' Ins. Co. v. Commissioner of Ins., Dept. of Ins., State of N.J.*, 236 N.J.Super. 428, 566 A.2d 202 (A.D.1989).

11:3-20.8 Refund or credit of excess profits

(a) If the Commissioner determines that an insurer is required to refund excess profits, the Commissioner shall issue written notice to the insurer of his or her determination. The notice shall contain a written explanation of the basis on which such a determination was made and shall

advise the insurer that it may request a reevaluation of the determination as set forth at (b) below.

(b) An insurer may request a reevaluation of the determination that it is required to refund excess profits by submitting a written request to the Department within 30 days of the receipt of the notice in (a) above.

1. The written request shall set forth the legal or factual basis for the requested reevaluation.

2. If the basis for the requested reevaluation is good faith error or excusable mistake, the request shall be accompanied by a written request to make a supplemental filing pursuant to N.J.A.C. 11:3-20.11.

3. The Commissioner shall notify the insurer in writing of his or her determination within 60 days, which shall constitute a final agency decision. If no written request for a reevaluation is made as set forth in (b)1 and 2 above, the original notice of determination shall constitute a final agency decision.

(c) The insurer shall submit to the Commissioner a fair, practicable and nondiscriminatory plan to refund or credit to policyholders the excess profits within 30 days after the written notice in (a) or (b) above, as applicable, has been given to the insurer by the Commissioner.

1. The refund or credit plan shall be subject to approval by the Commissioner.

2. If the refund or credit plan is disapproved, the Commissioner shall issue a written notice to the insurer containing the reasons for disapproval, and specifications for corrections of the plan.

(d) Upon approval of the insurer's refund or credit plan, the Commissioner shall issue an order requiring the insurer to distribute all excess profits according to the approved plan.

(e) Within 15 days after the excess profits have been refunded or credited to policyholders, the insurer's corporate official shall certify that such refund or credit has occurred.

(f) Any refund or credit shall be deemed a policyholder dividend applicable to the year in which it is incurred for reporting in subsequent excess profits reports.

Amended by R.1991 d.17, effective January 7, 1991.

See: 22 N.J.R. 2082(b), 23 N.J.R. 106(a).

Provision at (a) added to require certain information in notice; new (b) added describing procedure and content of request for reevaluation.

11:3-20.9 Excess profits carry forward

(a) In the event an excess profit is returned by an insurer in accordance with this subchapter and subsequent development demonstrates that an excess profit did not exist or was overstated, an excess profit carry forward in the amount of the excess profit refunded or the amount overstated, whichever is less, shall be established.

(b) This excess profit carry forward shall be applied by such insurer as a credit against future determinations of excess profits until such credit is exhausted or the end of a 15 year period from the date the excess profits carry forward was established, whichever occurs first.

(c) In order to take credit in the form of an excess profits carry forward in any filing of an excess profits report, the filer shall file the following which shall be attached to the excess profits report in which the carry forward is to be taken:

1. A copy of the excess profit report which originally showed the existence of an excess profit; and

2. Excess Profits Exhibits One through Six (for excess profits determined prior to 1996) or Exhibits One through Four (for excess profits determined in 1996 or later) containing the data that shows the adverse development of the pertinent accident year or years.

Amended by R.1990 d.470, effective September 17, 1990.

See: 22 N.J.R. 1025(a), 22 N.J.R. 2969(c).

New (c) added providing procedure by which insurer establishes "excess profit carry forward" credit.

Amended by R.1996 d.312, effective July 15, 1996.

See: 28 N.J.R. 1616(a), 28 N.J.R. 3627(b).

11:3-20.10 Order for further information

(a) If, after examination of the insurer's excess profits report, the Commissioner finds that any information or calculation contained in such report contains, results in or is based upon aberrant, unusual or irregular data, the Commissioner shall issue, in writing, an order to such insurer, directing that the information or calculation be altered in a manner necessary to eliminate the effect of the aberrant, unusual or irregular data.

(b) Such insurer shall submit the revised information to the Commissioner within 15 days after receiving an order pursuant to (a) above.

11:3-20.11 Supplemental filings

(a) An insurer may request permission to supplement its Excess Profits Report filing due to good faith error or excusable mistake by submitting a written request to the Department containing the following:

1. The reasons why the insurer believes that a supplemental filing is necessary;
2. A brief but complete description of the nature of the information to be contained in the supplemental filing (Note: The actual supplemental filing should not be submitted until the insurer is notified that the request has been approved); and
3. The reasons why the insurer failed to provide this information in its initial Excess Profits Report filing.

(b) The Commissioner shall either approve or disapprove the request, in writing, within 30 days after the request is received by the Department. If the insurer is notified that its request is approved, the insurer shall submit the supplemental filing to the Department within 10 days after the receipt of such notification.

New Rule, R.1991 d.17, effective January 7, 1991.

See: 22 N.J.R. 2082(b), 23 N.J.R. 106(a).

Old 20.11, Compliance dates, has been recodified to 20.12.

11:3-20.12 (Reserved)

Recodified from 11:3-20.11, by R.1991 d.17, effective January 7, 1991.

See: 22 N.J.R. 2082(b), 23 N.J.R. 106(a).

Repealed by R.1996 d.58, effective February 5, 1996.

See: 27 N.J.R. 3682(a), 28 N.J.R. 855(a).

Section was "Compliance dates".

11:3-20.13 Penalties

Failure to file a complete and accurate excess profits report so that it is received by the Commissioner on or before July 1 shall constitute a violation of this subchapter, and may result in the imposition of penalties as provided by statute.

Recodified from 11:3-20.12, by R.1991 d.17, effective January 7, 1991.

See: 22 N.J.R. 2082(b), 23 N.J.R. 106(a).

APPENDIX**EXCESS PROFIT EXHIBITS—INSTRUCTIONS**

In all Exhibits, dollars are stated as whole numbers, ratios are expressed as decimals and rounded to the third decimal place. Where a three year sum is expressed as a ratio, the ratio required is the ratio of three years' dollar figures and not the sum of three ratios.

The Exhibits attached are 1996 exhibits. Where exhibits for prior years or later years must be reported, the filer is required to submit Exhibits which are substantially similar to the attached Exhibits to report the prior years' or later years' data, and which contain all information, including dates, adjusted accordingly.

EXHIBIT ONE

Exhibit One is to be completed using data for calendar year 1995. Exhibits substantially similar to Exhibit One are to be completed for each of the years 1988 through 1994.

The filer is completing and submitting four Exhibits One (i.e. one for each of four coverages for each of eight calendar years, i.e. 1988 through 1995, inclusive) for a total of 32 Exhibits One.

Item 1 is the premium and loss data as shown on Page 14 for 1994 and prior and Page 15 for 1995 and subsequent years for New Jersey of the statutory annual statement for the various calendar years. For the various private passenger auto coverages, for 1995, use the data shown on Page 15 of the 1995 annual statement as follows:

- | | |
|---|-------------------|
| 1. BI Liability and Uninsured/Underinsured Coverage included in | Page 15 Line 19.2 |
| 2. PD Liability included in | Page 15 Line 19.2 |
| 3. PIP included in | Page 15 Line 19.1 |
| 4. Physical Damage in | Page 15 Line 21.1 |

For years prior to 1995, use corresponding Page 14 data for those years. In Item 1, fill in the Page 14 data for those years. Item 1A is the UCJF Assessment for the year. Items 2 through 10 are deductions from Item 1 for loss data (see Col (3), Col (4), or Col (7)) or Item 1B for premium data (see Col (1) or Col (2)), as described below. Items 2 through 10 are to be completed **ONLY IF PREMIUM, LOSS OR DIVIDEND DATA FOR ITEMS 2 THROUGH 10 ARE INCLUDED IN ITEM 1.**

In listing the exclusions in Items 2 through 10, note that where a premium, loss or dividend amount is contained in an Item, it is not to be contained in another Item.

For example, all excess medical benefits are to be contained in Item 2 (see below), and not contained in any of the other Items 3 through 10. Therefore, any excess medical benefits paid on a motorcycle policy are to be included in Item 2, and not in Item 3. Item 3 is to contain

motorcycle premiums, losses and dividends not included in Item 2.

As another example, premiums, losses and dividends contained in Item 6, Excess and Umbrella Policies are premiums, losses and dividends on Excess/Umbrella policies that are not contained in Items 2 through 5.

Item 2 is the dollars of losses included in Item 1 which are excess medical benefits, and for which the insurer may be reimbursed by the UCJF per N.J.S.A. 39:6-61 et seq.

With regard to Item 5, please note that the New Jersey Automobile Full Insurance Availability Act (N.J.S.A. 17:30E-1 et seq.), which established the "JUA", was effective 01 January 1984, and the Market Transition Facility established pursuant to the Fair Automobile Insurance Reform Act of 1990 which was operative as of October 1, 1990.

Item 7 is antique auto and may be included or excluded from the filing in the discretion of the filer.

Premiums, losses and dividends for private passenger type commercial vehicles are to be listed in Item 8 as a "write in", but only if they are contained in Item 1 for loss data, or Item 1B, for premium data, and then only the dollars of premiums and losses not contained in Items 2 through 7.

Provision is made for another "write in" exclusion in Item 9. A filer may modify the form if two lines are not sufficient.

Where any "write in" exclusion is used, a written explanation as to what is listed as an exclusion, and why it is appropriate to list the exclusion, is to be provided on a piece of paper attached to Exhibit One.

Premiums and losses for private passenger motor homes are NOT to be listed as exclusions.

Item 12 states the premiums, losses and dividends which are to be used for the excess profits calculation. For premium data, Item 12 = Item 1B - Item 11. For loss data, Item 12 = Item 1 - Item 11.

Item 13, Col (3) states the claim settlement costs paid during 1995 that are directly assignable to specific claims for which loss data is included in Item 12. Item 13, Col (4) states the claim settlement costs incurred during 1995 that are directly assignable to specific claims for which loss data is included in Item 12.

Item 14, Col (3) states the costs associated with the claim settlement function that were paid during 1995, which are not directly assignable to specific claims, but which are assignable to claims for which loss data is included in Item 12. Item 14, Col (4) shows the costs associated with the claim settlement function that were incurred during 1995, which are not directly assignable to specific claims, but which are assignable to claims for which loss data is included in Item 12.

Item 15 states unpaid claim settlement costs as of 31 December 1995, which are assignable to unpaid losses shown in Item 12, Col (7).

EXHIBIT TWO

A corresponding Exhibit Two is to be completed for each calendar year and coverage for which an Exhibit One is to be completed. Therefore, the filer is completing and submitting 32 Exhibits Two. Exhibit Two completed for each calendar year "X" should start with accident year "X", going successively back to accident year 1988, and end with accident years prior to 1988 in aggregate. For example, the calendar year 1995 exhibit would include accident years 1995, 1994, 1993, 1992, 1991, 1990, 1989, 1988, and "prior to 1988." The calendar year 1994 exhibit would include the same accident years except for 1995. Parts One and Two of Exhibit Two show paid losses and allocated expenses by calendar-accident year during each calendar year for which data is reported in an Exhibit One, and also during the first three months of 1996. Part Three calculates a three-year average of Unallocated Loss Adjustment Expense to Loss and Allocated Loss Adjustment Expense Ratio. This part is to be completed for the three most recent calendar year exhibits.

For example, for the Exhibit Two that corresponds to Exhibit One for 1995, Exhibit Two—Part One shows:

(a) payments for losses that occurred during calendar-accident year 1995, and were paid during 1995, and during the first three months of 1996.

(b) payments for losses that occurred during calendar-accident year 1994, and were paid during 1995, and during the first three months of 1996.

(c) etc.

For example, for the Exhibit Two that corresponds to Exhibit One for 1994, Exhibit Two—Part One shows:

(a) payments for losses that occurred during calendar-accident year 1994, and were paid during 1994, and during the first three months of 1995.

(b) payments for losses that occurred during calendar-accident year 1993, and were paid during 1994, and during the first three months of 1995.

(c) etc.

A description of each part of Exhibit Two follows.

Exhibit Two—Part One states the calendar year losses paid, as stated in Exhibit One, Item 12, Col (3) according to calendar-accident year. Col (1) shows losses paid during 1995, and Col (2) shows further losses paid during the first three months of 1996.

Exhibit Two—Part Two states the calendar year allocated loss adjustment expenses paid in Exhibit One, Item 13, Col (3), according to calendar-accident year. Col (1) states the allocated loss adjustment expenses paid during 1995, and Col (2) shows further allocated loss adjustment expenses paid during the first three months of 1996.

Exhibit Two—Part Three shows the calendar year losses, allocated loss adjustment expense and unallocated loss adjustment expense corresponding to the three most recent years of Exhibit One, Items 12, Col (4), Item 13, Col (4) and Item 14, Col (4). Ratios of unallocated loss adjustment expense to loss and allocated loss adjustment expense are derived. One plus the three-year average ratio is the unallocated loss adjustment expense factor to be applied in Exhibit Eight.

EXHIBIT THREE

Exhibit Three states the “development triangles” of paid loss and ALAE for BI/UM and PIP. This exhibit is derived from Exhibit Two.

Exhibit Three—Parts One and Four state the incremental paid losses and ALAE for the various calendar-accident years during various intervals. The losses and ALAE are calculated from the paid losses and ALAE contained in Exhibit Two—Parts One and Two. Exhibit Three—Part One is to be completed using calendar-accident years 1989 through 1995. Exhibit Three—Part Four is to be completed using calendar-accident years 1988 through 1994.

Exhibit Three—Parts Two and Five state the accumulated losses and ALAE for each calendar-accident year as of the various stages of development based on Exhibit Three—Parts One and Four, respectively.

Exhibit Three—Parts Three and Six state the historical development factors based on the accumulated losses and ALAE shown in Exhibit Three—Parts Two and Five, respectively.

In Exhibit Three—Parts Three and Six the “selected factor” stated in Col (5A) is determined as follows. Of the various historical factors for each development interval a simple mean is determined with the high and low values omitted. Where there are three or fewer factors, the low and high values are not to be omitted from the calculation. The “Projection Factor” stated in Col (6A) is the group of factors from Col (5A) accumulated to project losses at each stage of development to ultimate. The projection factor for 87 months to ultimate is the square root of the 63 to 87 months factor subject to a minimum of 1.000. Insurers may submit an alternative 87 months to ultimate factor with supporting documentation in written copy and in a Lotus 123 spreadsheet.

In Exhibit Three—Parts Three and Six the “Ultimate Incurred” stated in Col (3) are determined by multiplying

the calendar-accident years losses and ALAE evaluated as of 31 March 1996 (Part Three) or 31 March 1995 (Part Six) by the Projection Factor from Col (6A). Each “Projection Factor to Ultimate” in Col (2) of Exhibit Three—Parts Three and Six are identical to the “Projection Factor” stated in Col (6A).

Exhibit Three—Part Seven compares the Ultimate Incurred Losses and ALAE calculated in Exhibit Three—Parts Three and Six.

EXHIBIT FOUR

Exhibit Four summarizes data from Exhibit Two to derive the development triangles of paid losses and ALAE, for Property Damage Liability and Physical Damage. The various parts of Exhibit Four analyze paid losses and ALAE in the same way that Exhibit Three analyzes paid losses and ALAE. The only difference is that, for Property Damage Liability and Physical Damage, ultimate paid is deemed to be reached at 51 months of development.

EXHIBIT FIVE

Exhibit Five—Part One, states countrywide direct premiums and expenses from Part II of the statutory Insurance Expense Exhibit. An Exhibit Five is to include each of the years 1993, 1994 and 1995. Other Acquisition and General Expenses are to be stated, in Col (2) and Col (4) as ratios to Direct Earned Premium. Commission and Brokerage and Taxes, Licenses and Fees are to be stated, in Col (2) and Col (4) as ratios to Direct Written Premium.

Exhibit Five—Part Two states New Jersey expense for each coverage with ratios in Col (2) and Col (4), to earned premium or written premium as described for Exhibit Five—Part One above. Exhibit Five—Part Two, Prepaid Expenses, Item 7, Cols (1) and (3) = $\frac{1}{2} \times (\text{Item 2} + \text{Item 3}) + \text{Item 5} + \text{Item 6}$. Prepaid expenses are to be stated as ratios to earned premium in Col (2) and Col (3). Exhibit Five—Part Two, Item 8, LAD Fees, Columns (2) and (4) are to be stated as ratios to written premium.

Exhibit Five—Part Two is to include each of the calendar years 1993, 1994 and 1995.

EXHIBIT SIX

Exhibit Six—Part One shows investment income attributable to New Jersey private passenger auto for the purpose of completing excess profits reports in each of the three calendar years covered by this report.

The following is an example of the entries using data for calendar year 1995. Data substantially similar to this example are to be completed for calendar years 1993 and 1994.

Item 1 is countrywide data from the 1995 statutory annual statement, page 2, column 1, the sum of lines 9.1, 9.2, 9.3, 10 and 11.

Item 2 is countrywide data from the statutory annual statement, page 3, column 1, line 9.

NOTE: Limit Item 3 to a maximum of 1.000.

Item 4 is Exhibit Five—Part Two, Columns (1) and (3), Item 7.

Item 5 is Exhibit One, Col (1), Item 12.

NOTE: Limit item 6 to a maximum of 1.000.

Item 7 is Exhibit One, Col (6), Item 12 for 1995.

Item 8 is Exhibit One, Col (6), Item 12, for 1994.

Item 9A = Item 9 x (1 - Item 3 - Item 6).

NOTE: Limit Item 9A to a minimum of 0.

Item 10 is Exhibit One, Col (7), Item 12 for 1995.

Item 11 is Exhibit One, Col (7), Item 12 for 1994.

Item 13 is Exhibit One, Col (7), Item 15 for 1995.

Item 14 is Exhibit One, Col (7), Item 15 for 1994.

Item 16G is the expected loss and loss adjustment expense ratio which is used to determine the investment income offset in the filer's filed and approved rate filings. The filer must submit a copy of the portion of the filing showing this figure, and show how it was used to determine the investment income offset in Exhibit 9.

Item 18 is Exhibit Six—Part Four, Item 3.

Item 19 is Actual Investment Income = Item 17 x Item 18.

Exhibit Six—Part Two shows Anticipated Investment Income and Excess Investment Income.

Item 1 is Exhibit One, Col (2), Item 12.

Item 2 is the filed and approved pre-tax investment income offset expressed as a ratio to premiums that was on file with the department in each of the latest three calendar years. This is the percent used to reduce the Clifford pre-tax target rate of return (i.e. 3.5% divided by the complement of the corporate federal income tax rate) to premiums for the effect of investment income. A copy of the portion of the filing showing this calculation is to be included as Exhibit Nine. If the filer submits no documentation of the investment income offset that has been approved by the Department, then Item 2 is the number zero.

Item 3 = Item 1 x Item 2.

Item 4 is Exhibit Six—Part One, Item 19.

Item 5 = (Item 4 - Item 3) if Item 4 > Item 3.

If Item 4 < Item 3 then Item 5 = (Exhibit Six—Part One, Item 17) x (six months average of the Moody's seasoned AAA corporate bond rate as of April 1 of each year) - Item 3, or zero which ever is less.

Exhibit Six—Part Three. The data in items 1 to 9 is from investments purchased in each of the three calendar years covered by this report.

Item 1 is interest, dividend and real estate income included in page 6, part 1, col. 8, line 10 that was earned on investments purchased in each of the three calendar years covered by this report.

Item 2 is the total investment expenses included in page 6, part 1, line 11 that were incurred from investments purchased in each of the three calendar years covered by this report.

Item 3 is the depreciation on real estate included in page 6, part 1, line 12 from investments purchased in each of the three calendar years covered by this report.

Item 4 is income on unaffiliated preferred stocks included in page 6, part 1, col. 8, line 2.1 that were purchased in each of the three calendar years covered by this report.

Item 5 is income on affiliated preferred stocks included in page 6, part 1, col. 8, line 2.11 that were purchased in each of the three calendar years covered by this report.

Item 6 is income on unaffiliated common stocks included in page 6, part 1, col. 8, line 2.2 that were purchased in each of the three calendar years covered by this report.

Item 7 is income on affiliated common stocks included in page 6, part 1, col. 8, line 2.21 that were purchased in each of the three calendar years covered by this report.

Item 8 is income on other invested assets included in page 6, part 1, col. 8, line 7 that were purchased in each of the three calendar years covered by this report.

Item 9 is the amount included in real estate for company's occupancy of its own buildings in Footnote (c) for 1994 and subsequent statements and Footnote S for 1993 and prior statements on real estate that was purchased during each of the three calendar years covered by this report.

Item 10 = Item 2 + 3 + 4 + 5 + 6 + 7 + 8 + 9

Item 11 = Item 1 - Item 10

The data in Items 1.1 to 5.1 is the value of investments that were purchased in each of the three calendar years covered by this report.

Item 1.1 is Bonds Acquired in Schedule D, Part 3, Column 5 for each of the three calendar years covered by this report.

Item 2.1 is Mortgage Loans on Real Estate made or increased in Schedule B for each of the three calendar years covered by this report.

Item 2.2 is Real Estate acquired in Schedule A, Part 2 for each of the three calendar years covered by this report.

Item 3.1 is Collateral Loans made in Schedule C, Part 2 for each of the three calendar years covered by this report.

Item 4.1 Cash on Hand and on Deposit is the 12 month average of the depository balances on the last day of each month in Schedule N for each of the three years covered by this report.

Item 4.2 is Short-Term Investments in Schedule DA, Part 1 for each of the three calendar years covered by this report.

Item 5.1 for 1994 and subsequent is derivative instruments acquired, written and opened in Schedule DB, Parts A, B, C and D, Section 2 plus Schedule DC, Parts A, B and C, Section 2 and for 1993 and prior is financial options and futures acquired, written and opened in Schedule DB, Parts A, B and C, Section 2.

Item 6.1 = Item 1.1 + 2.1 + 2.2 + 3.1 + 4.1 + 4.2 + 5.1

Item 7 = Item 6.½

Exhibit Six—Part Four calculates the company rate of return for each accident year.

Item 1: Adjusted Investment Income = Item 11 summed over 1993, 1994 and 1995 for accident year 1993; Item 11 summed over 1994 and 1995 for accident year 1994; Item 11 1995 for accident year 1995.

Item 2: Adjusted Invested Assets = Item 7 summed over 1993, 1994 and 1995 for accident year 1993; Item 7 summed over 1994 and 1995 for accident year 1994; Item 7 1995 for accident year 1995.

Item 3: Rate of Return on Assets Purchased during an Accident Year = Item 1/Item 2.

EXHIBIT SEVEN

Exhibit Seven—Part One states the accumulated AIRE compensation received for each calendar-accident year as of the various stages of development as derived from the Assessment Allocation column in the Statewide Company Annual Cash Settlement Report issued by ISO to AIRE member companies added to the Investment Income column in the Annual Cash Settlement True-Up Report issued by ISO to AIRE member companies.

Exhibit Seven—Part Two states the historical development factors based on accumulated AIRE compensation in Exhibit Seven—Part One. These factors are used to calculate projection factors to ultimate as shown in Col (2).

Col (1) is the estimated AIRE compensation received as of the latest valuation point.

Col (2) is the development factors from above, accumulated to project AIRE compensation in Col (1) to ultimate. Col (3) = Col (1) x Col (2)

Exhibit Seven—Part Three states the accumulated AIRE charges paid for each calendar-accident year as of the various stages of development as derived from the Assessments at Present Rate column in the Annual Cash Settlement Report issued by ISO to AIRE member companies.

Exhibit Seven—Part Four states the historical development factors based on accumulated AIRE charges in Exhibit Seven—Part Three. These factors are used to calculate projection factors to ultimate as shown in Col (2).

Col (1) is the estimated AIRE charges received as of the latest valuation point.

Col (2) is the development factors from above, accumulated to project AIRE charges in Col (1) to ultimate. Col (3) = Col (1) x Col (2).

Exhibit Seven—Part Five states the Net AIRE for the three most recent years. Col (1) is the AIRE compensation from Exhibit Seven—Part Two, Col (3). Col (2) is the AIRE charges from Exhibit Seven—Part Four, Col (3). Col (3) = Col (1) - Col (2).

EXHIBIT EIGHT

Exhibit Eight uses the data developed in Exhibits One through Seven to calculate excess profits.

The sources of data for Exhibit Eight follow.

Item 1: Direct Calendar Year Written Premium, Exhibit One, Item 12.

Item 2: Direct Calendar Year Earned Premium, Exhibit One, Item 12.

Item 3: Net AIRE from Exhibit Seven—Part Five, for the “BI Liability and Uninsured/Underinsured Motorists Coverages” and “Total” Exhibits only.

Item 4: Apportioned share of MTF operating loss paid (to be reported only on the “BI Liability and Uninsured/Underinsured Motorists Coverages” and “Total” Exhibits.

Item 5A: For BI Liability and Uninsured Motorists and PIP, “Ultimate Incurred”, per Exhibit Three—Part Three, Col (3). For Property Damage Liability and Physical Dam-

age, "Ultimate Incurred", per Exhibit Four—Part Three, Col (3).

Item 5B: ULAE Factor from Exhibit Two—Part Three.

Item 5C: Item 5A x Item 5B.

Item 6: Ratio of Item 5C to Item 2.

Item 7: Commissions, Exhibit Five—Part Two, Item 5.

Item 8: Other Acquisition, Exhibit Five—Part Two, Item 2

Item 9: General Expense, Exhibit Five—Part Two, Item 3

Item 10: Taxes, Licenses & Fees, Exhibit Five—Part Two, Item 6

Item 11A: LAD Fees, Exhibit Five—Part Two, Item 8

Item 11B: Allowable percent of LAD fees in excess profits reports = 50%.

Item 11C: Item 11A x Item 11B.

Item 12: Dividends, Exhibit One, Item 12B

Item 13: Excess Profits Refunds, Exhibit One, Item 12A

Item 14: Item 12 + Item 13

Item 15: Ratio Item 14/Item 2

Item 16: = Item 2 + Item 3 - Item 4 - Item 5C - Item 7 - Item 8 - Item 9 - Item 10 - Item 11C - Item 14

Item 17: Insurer's filed and approved allowance for profits and contingencies in the filer's approved rate filing, expressed as a ratio, and multiplied by the earned premium stated in Item 2. Provide copy of filing showing approved allowance for profit and contingencies provision as part of Exhibit Nine. If the filer submits no documentation of the profits and contingencies ratio that has been approved by the Department, then the Profits and Contingencies ratio is 3.5% divided by the complement of the corporate federal income tax rate.

Item 18 = Item 16 - Item 17

Item 19 = Exhibit Three—Part Seven, Total, Col (3) for BI Liability and Uninsured/Underinsured Motorists and PIP; Exhibit Four—Part Seven, Col (3), for Property Damage Liability and Physical Damage.

Item 20 = Item 18 - Item 19

Item 21: Exhibit Six—Part Two, Item 5.

Item 23 = Item 20 + Item 21 - Item 22

Item 24 is .005 x Item 2 for a filer that is a member of a holding company system, and 0 for all other filers.

Item 25A is the percent of NCIC pool participation

Item 25B is the NCIC pool loss

Item 25C = Item 25A x Item 25B

Item 26—Item 23 - Item 24 - Item 25C.

EXHIBIT NINE

Exhibit Nine is the derivation of the investment income offset and the portion of the filer's latest approved filing showing the approved expected loss ratio (applied in Exhibit Six—Part One), pre-tax investment income offset (applied in Exhibit Six—Part Two) and profit and contingencies provision (applied in Exhibit Eight).

Item 1 is the approved expected loss ratio for each year

Item 2 is the approved profit and contingencies provision for each year.

Item 3 is the Clifford After-Tax Provision of 3.5%.

Item 4 is the tax rate applied in the latest approved filing.

Item 5 is the Clifford Pre-Tax Provision = Item 3/[1 - Item 4]

Item 6 is the Pre-Tax Investment Income Offset = Item 5 - Item 2.

N.J.A.C. 11:3-20 APPENDIX INPUT FORMS AND EXHIBITS

Introduction

The appendix contains the Input Forms that must be used by insurers in the submission of data as part of the excess profit report. The exact format contained herein must be used. In accordance with N.J.A.C. 11:3-20.4(a), insurers can receive a copy of these forms on a computer diskette together with the required formulas from the Department. These Input Forms are to be used for the following coverages: BI/UIM coverage, PD and PIP coverage and physical damage.

The Appendix also contains copies of Exhibit One to Exhibit Nine of the excess profits report. Once again, the format must be strictly followed. Copies can be obtained in accordance with N.J.A.C. 11:3-20.4(c).

Exhibit Ten is to be completed by individual insurers in an insurance company holding systems when they are complying with N.J.S.A. 17:29A-5.7a(4) by filing under N.J.A.C. 11:3-20.6(a).

A	B	C	D	E	F	G	H	I	J	K	L
1	GROUP NAME:	_____		INPUT SCREEN							
2	GROUP NAIC NO:	_____									
3	COMPANY NAME:	_____									
4	COMPANY NAIC NO:	_____									
5	YEAR FILED:			1996							
6				<u>BI/UM</u>							
7											
8		CALENDAR YEAR		1995	1994	1993	1992	1991	1990	1989	1988
9	EXHIBIT ONE										
10	Item 1:	Col(1)	Written Premium	_____	_____	_____	_____	_____	_____	_____	_____
11	Item 1A:	Col(1)	UCJF Assessments	_____	_____	_____	_____	_____	_____	_____	_____
12	Item 3:	Col(1)	Motorcycles	_____	_____	_____	_____	_____	_____	_____	_____
13	Item 4:	Col(1)	"Off Road" Vehicles	_____	_____	_____	_____	_____	_____	_____	_____
14	Item 5:	Col(1)	JUA/MTF Business	_____	_____	_____	_____	_____	_____	_____	_____
15	Item 6:	Col(1)	Excess Umbrella Policies	_____	_____	_____	_____	_____	_____	_____	_____
16	Item 7:	Col(1)	Antique Auto	_____	_____	_____	_____	_____	_____	_____	_____
17	Item 8:	Col(1)	Other	_____	_____	_____	_____	_____	_____	_____	_____
18	Item 9:	Col(1)	Other	_____	_____	_____	_____	_____	_____	_____	_____
19	Item 10:	Col(1)	Finance & Service Charges	_____	_____	_____	_____	_____	_____	_____	_____
20											
21	Item 1:	Col(2)	Earned Premium	_____	_____	_____	_____	_____	_____	_____	_____
22	Item 1A:	Col(2)	UCJF Assessments	_____	_____	_____	_____	_____	_____	_____	_____
23	Item 3:	Col(2)	Motorcycles	_____	_____	_____	_____	_____	_____	_____	_____
24	Item 4:	Col(2)	"Off Road" Vehicles	_____	_____	_____	_____	_____	_____	_____	_____
25	Item 5:	Col(2)	JUA/MTF Business	_____	_____	_____	_____	_____	_____	_____	_____
26	Item 6:	Col(2)	Excess Umbrella Policies	_____	_____	_____	_____	_____	_____	_____	_____
27	Item 7:	Col(2)	Antique Auto	_____	_____	_____	_____	_____	_____	_____	_____
28	Item 8:	Col(2)	Other	_____	_____	_____	_____	_____	_____	_____	_____
29	Item 9:	Col(2)	Other	_____	_____	_____	_____	_____	_____	_____	_____
30	Item 10:	Col(2)	Finance & Service Charges	_____	_____	_____	_____	_____	_____	_____	_____
31											
32	Item 1:	Col(3)	Paid Losses	_____	_____	_____	_____	_____	_____	_____	_____
33	Item 2:	Col(3)	Excess Medical Benefits	_____	_____	_____	_____	_____	_____	_____	_____
34	Item 3:	Col(3)	Motorcycles	_____	_____	_____	_____	_____	_____	_____	_____
35	Item 4:	Col(3)	"Off Road" Vehicles	_____	_____	_____	_____	_____	_____	_____	_____
36	Item 5:	Col(3)	JUA/MTF Business	_____	_____	_____	_____	_____	_____	_____	_____
37	Item 6:	Col(3)	Excess Umbrella Policies	_____	_____	_____	_____	_____	_____	_____	_____
38	Item 7:	Col(3)	Antique Auto	_____	_____	_____	_____	_____	_____	_____	_____
39	Item 8:	Col(3)	Other	_____	_____	_____	_____	_____	_____	_____	_____
40	Item 9:	Col(3)	Other	_____	_____	_____	_____	_____	_____	_____	_____
41	Item 13:	Col(3)	Paid ALAE	_____	_____	_____	_____	_____	_____	_____	_____
42	Item 14:	Col(3)	Paid ULAE	_____	_____	_____	_____	_____	_____	_____	_____
43											
44	Item 1:	Col(4)	Incurred Losses	_____	_____	_____	_____	_____	_____	_____	_____
45	Item 2:	Col(4)	Excess Medical Benefits	_____	_____	_____	_____	_____	_____	_____	_____
46	Item 3:	Col(4)	Motorcycles	_____	_____	_____	_____	_____	_____	_____	_____
47	Item 4:	Col(4)	"Off Road" Vehicles	_____	_____	_____	_____	_____	_____	_____	_____

			Loss During							
			1996	1995	1994	1993	1992	1991	1990	1989
98										
99										
100	Part One	Col(2)	Acc Year 1995 Pd Loss During 1Q	XXX	XXX	XXX	XXX	XXX	XXX	XXX
101	Part One	Col(2)	Acc Year 1994 Pd Loss During 1Q		XXX	XXX	XXX	XXX	XXX	XXX
102	Part One	Col(2)	Acc Year 1993 Pd Loss During 1Q			XXX	XXX	XXX	XXX	XXX
103	Part One	Col(2)	Acc Year 1992 Pd Loss During 1Q				XXX	XXX	XXX	XXX
104	Part One	Col(2)	Acc Year 1991 Pd Loss During 1Q					XXX	XXX	XXX
105	Part One	Col(2)	Acc Year 1990 Pd Loss During 1Q						XXX	XXX
106	Part One	Col(2)	Acc Year 1989 Pd Loss During 1Q							XXX
107	Part One	Col(2)	Acc Year 1988 Pd Loss During 1Q							
108	Part One	Col(2)	Acc Years Prior to 1988 Pd							
109			Loss During 1Q							
110										
			1995	1994	1993	1992	1991	1990	1989	1988
112	Part Two	Col(1)	Acc Year 1995 Pd ALAE During	XXX	XXX	XXX	XXX	XXX	XXX	XXX
113	Part Two	Col(1)	Acc Year 1994 Pd ALAE During		XXX	XXX	XXX	XXX	XXX	XXX
114	Part Two	Col(1)	Acc Year 1993 Pd ALAE During			XXX	XXX	XXX	XXX	XXX
115	Part Two	Col(1)	Acc Year 1992 Pd ALAE During				XXX	XXX	XXX	XXX
116	Part Two	Col(1)	Acc Year 1991 Pd ALAE During					XXX	XXX	XXX
117	Part Two	Col(1)	Acc Year 1990 Pd ALAE During						XXX	XXX
118	Part Two	Col(1)	Acc Year 1989 Pd ALAE During							XXX
119	Part Two	Col(1)	Acc Year 1988 Pd ALAE During							
120	Part Two	Col(1)	Acc Years Prior to 1988 Pd							
121			ALAE During							
122										
			1996	1995	1994	1993	1992	1991	1990	1989
124	Part Two	Col(2)	Acc Year 1995 Pd ALAE During 1Q	XXX	XXX	XXX	XXX	XXX	XXX	XXX
125	Part Two	Col(2)	Acc Year 1994 Pd ALAE During 1Q		XXX	XXX	XXX	XXX	XXX	XXX
126	Part Two	Col(2)	Acc Year 1993 Pd ALAE During 1Q			XXX	XXX	XXX	XXX	XXX
127	Part Two	Col(2)	Acc Year 1992 Pd ALAE During 1Q				XXX	XXX	XXX	XXX
128	Part Two	Col(2)	Acc Year 1991 Pd ALAE During 1Q					XXX	XXX	XXX
129	Part Two	Col(2)	Acc Year 1990 Pd ALAE During 1Q						XXX	XXX
130	Part Two	Col(2)	Acc Year 1989 Pd ALAE During 1Q							XXX
131	Part Two	Col(2)	Acc Year 1988 Pd ALAE During 1Q							
132	Part Two	Col(2)	Acc Years Prior to 1988 Pd							
133			ALAE During 1Q							
134										
135	EXHIBIT FIVE			1995	1994	1993	1992	1991	1990	1989
136	Part One	Liability	Direct Earned Premium				XXX	XXX	XXX	XXX
137	Part One	Liability	Other Acquisition				XXX	XXX	XXX	XXX
138	Part One	Liability	General Expenses				XXX	XXX	XXX	XXX
139	Part One	Liability	Direct Written Premium				XXX	XXX	XXX	XXX
140	Part One	Liability	Commission & Brokerage				XXX	XXX	XXX	XXX
141	Part One	Liability	Taxes, Licenses, Fees				XXX	XXX	XXX	XXX
142										
143	Part Two	Item 2	Other Acquisition				XXX	XXX	XXX	XXX
144	Part Two	Item 3	General Expenses				XXX	XXX	XXX	XXX
145	Part Two	Item 5	Commission & Brokerage				XXX	XXX	XXX	XXX
146	Part Two	Item 6	Taxes, Licenses, Fees				XXX	XXX	XXX	XXX
147	Part Two	Item 8	LAD Fees				XXX	XXX	XXX	XXX
148										

EXHIBIT SIX										
PURCHASE YEAR										
			1995	1994	1993	1992	1991	1990	1989	1988
149										
150	Part One	Item 1	C/W Agents Balances				XXX	XXX	XXX	XXX
151	Part One	Item 2	C/W Unearned Premium Reserve				XXX	XXX	XXX	XXX
152										
153										
154										
155	Part Three	Item 1	Int., Div., R/E Income				XXX	XXX	XXX	XXX
156	Part Three	Item 2	Total Inv. Expenses				XXX	XXX	XXX	XXX
157	Part Three	Item 3	Depreciation of R/E				XXX	XXX	XXX	XXX
158	Part Three	Item 4	Unaffiliated Preferred Stock				XXX	XXX	XXX	XXX
159	Part Three	Item 5	Affiliated Preferred Stock				XXX	XXX	XXX	XXX
160	Part Three	Item 6	Unaffiliated Common Stock				XXX	XXX	XXX	XXX
161	Part Three	Item 7	Affiliated Common Stock				XXX	XXX	XXX	XXX
162	Part Three	Item 8	Other Invested Assets				XXX	XXX	XXX	XXX
163	Part Three	Item 9	Company's occupancy				XXX	XXX	XXX	XXX
164	Part Three	Item 1.1	Bond Acquired				XXX	XXX	XXX	XXX
165	Part Three	Item 2.1	Mortgage Loans				XXX	XXX	XXX	XXX
166	Part Three	Item 2.2	Real Estate Acquired				XXX	XXX	XXX	XXX
167	Part Three	Item 3.1	Collateral Loans				XXX	XXX	XXX	XXX
168	Part Three	Item 4.1	Cash on Hand				XXX	XXX	XXX	XXX
169	Part Three	Item 4.2	Short-Term Investments				XXX	XXX	XXX	XXX
170	Part Three	Item 5.1	Derivative Instruments				XXX	XXX	XXX	XXX
171										
EXHIBIT SEVEN										
CALENDAR YEAR										
			3/31/96	3/31/95	3/31/94	3/31/93	3/31/92	3/31/91	3/31/90	3/31/89
172										
173	Part One		Acc Yr 95 allocation received as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX
174			Acc Yr 94 allocation received as of	XXX		XXX	XXX	XXX	XXX	XXX
175			Acc Yr 93 allocation received as of	XXX			XXX	XXX	XXX	XXX
176			Acc Yr 92 allocation received as of	XXX			XXX	XXX	XXX	XXX
177			Acc Yr 91 allocation received as of	XXX				XXX	XXX	XXX
178			Acc Yr 90 allocation received as of	XXX					XXX	XXX
179			Acc Yr 89 allocation received as of	XXX						XXX
180			Acc Yr 88 allocation received as of	XXX						
181										
182	Part One		Acc Yr 95 allocation received as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX
183			Acc Yr 94 allocation received as of	XXX		XXX	XXX	XXX	XXX	XXX
184			Acc Yr 93 allocation received as of	XXX			XXX	XXX	XXX	XXX
185			Acc Yr 92 allocation received as of	XXX			XXX	XXX	XXX	XXX
186			Acc Yr 91 allocation received as of	XXX				XXX	XXX	XXX
187			Acc Yr 90 allocation received as of	XXX					XXX	XXX
188			Acc Yr 89 allocation received as of	XXX						XXX
189			Acc Yr 88 allocation received as of	XXX						
190										
191	Part Two	Allocation	Received by 3/31/96				XXX	XXX	XXX	XXX
192		Inv. Inc.	Received by 3/31/96				XXX	XXX	XXX	XXX
193										
194	Part Three		Acc Yr 95 charges paid as of	XXX						
195			Acc Yr 94 charges paid as of	XXX	XXX					
196			Acc Yr 93 charges paid as of	XXX	XXX	XXX				
197			Acc Yr 92 charges paid as of	XXX	XXX	XXX	XXX			
198			Acc Yr 91 charges paid as of	XXX	XXX	XXX	XXX	XXX		
199			Acc Yr 90 charges paid as of	XXX	XXX	XXX	XXX	XXX	XXX	
200			Acc Yr 89 charges paid as of	XXX	XXX	XXX	XXX	XXX	XXX	

201		Acc Yr 88 charges paid as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
202										
203	Part Four	Charges Paid by 3/31/96				XXX	XXX	XXX	XXX	XXX
204										
205	EXHIBIT EIGHT	CALENDAR YEAR	1995	1994	1993	1992	1991	1990	1989	1988
206		Item 4 Share of MTF Loss Paid				XXX	XXX	XXX	XXX	XXX
207		Item 24 Holding Company System (Y/N)		XXX	XXX	XXX	XXX	XXX	XXX	XXX
208		Item 25A NCIC Pool %				XXX	XXX	XXX	XXX	XXX
209		Item 25B NCIC Pool Loss				XXX	XXX	XXX	XXX	XXX
210										
211	EXHIBIT NINE									
212		Item 1 Expected Loss & LAE Ratio				XXX	XXX	XXX	XXX	XXX
213		Item 2 Profit & Contingencies				XXX	XXX	XXX	XXX	XXX
214		Item 4 Tax Rate				XXX	XXX	XXX	XXX	XXX
215										
216	EXHIBIT THREE	87 to Ultimate (Optional)			XXX	XXX	XXX	XXX	XXX	XXX

A	A	B	C	D	E	F	G	H	I	J	K	L
1	GROUP NAME:		INPUT SCREEN									
2	GROUP NAIC NO:											
3	COMPANY NAME:											
4	COMPANY NAIC NO:											
5	YEAR FILED:		1996									
6			PIP									
7												
8												
9	EXHIBIT ONE	CALENDAR YEAR	1995	1994	1993	1992	1991	1990	1989	1988		
10	Item 1:	Col(1) Written Premium										
11	Item 1A:	Col(1) UCJF Assessments										
12	Item 3:	Col(1) Motorcycles										
13	Item 4:	Col(1) "Off Road" Vehicles										
14	Item 5:	Col(1) JUA/MTF Business										
15	Item 6:	Col(1) Excess Umbrella Policies										
16	Item 7:	Col(1) Antique Auto										
17	Item 8:	Col(1) Other										
18	Item 9:	Col(1) Other										
19	Item 10:	Col(1) Finance & Service Charges										
20												
21	Item 1:	Col(2) Earned Premium										
22	Item 1A:	Col(2) UCJF Assessments										
23	Item 3:	Col(2) Motorcycles										
24	Item 4:	Col(2) "Off Road" Vehicles										
25	Item 5:	Col(2) JUA/MTF Business										
26	Item 6:	Col(2) Excess Umbrella Policies										
27	Item 7:	Col(2) Antique Auto										
28	Item 8:	Col(2) Other										
29	Item 9:	Col(2) Other										
30	Item 10:	Col(2) Finance & Service Charges										
31												
32	Item 1:	Col(3) Paid Losses										

33	Item 2:	Col(3)	Excess Medical Benefits																	
34	Item 3:	Col(3)	Motorcycles																	
35	Item 4:	Col(3)	"Off Road" Vehicles																	
36	Item 5:	Col(3)	JUA/MTF Business																	
37	Item 6:	Col(3)	Excess Umbrella Policies																	
38	Item 7:	Col(3)	Antique Auto																	
39	Item 8:	Col(3)	Other																	
40	Item 9:	Col(3)	Other																	
41	Item 13:	Col(3)	Paid ALAE																	
42	Item 14:	Col(3)	Paid ULAE																	
43																				
44	Item 1:	Col(4)	Incurred Losses																	
45	Item 2:	Col(4)	Excess Medical Benefits																	
46	Item 3:	Col(4)	Motorcycles																	
47	Item 4:	Col(4)	"Off Road" Vehicles																	
48	Item 5:	Col(4)	JUA/MTF Business																	
49	Item 6:	Col(4)	Excess Umbrella Policies																	
50	Item 7:	Col(4)	Antique Auto																	
51	Item 8:	Col(4)	Other																	
52	Item 9:	Col(4)	Other																	
53	Item 13:	Col(4)	Incurred ALAE																	
54	Item 14:	Col(4)	Incurred ULAE																	
55																				
56	Item 1:	Col(5)	Dividends on Direct Business																	
57	Item 3:	Col(5)	Motorcycles																	
58	Item 4:	Col(5)	"Off Road" Vehicles																	
59	Item 5:	Col(5)	JUA/MTF Business																	
60	Item 6:	Col(5)	Excess Umbrella Policies																	
61	Item 7:	Col(5)	Antique Auto																	
62	Item 8:	Col(5)	Other																	
63	Item 9:	Col(5)	Other																	
64	Item 12A:	Col(5)	XS Profit Refund																	
65	Item 12B:	Col(5)	All Other Dividends																	
66																				
67	Item 1:	Col(6)	Unearned Prem Reserve																	
68	Item 2:	Col(6)	UCJF																	
69	Item 3:	Col(6)	Motorcycles																	
70	Item 4:	Col(6)	"Off Road" Vehicles																	
71	Item 5:	Col(6)	JUA/MTF Business																	
72	Item 6:	Col(6)	Excess Umbrella Policies																	
73	Item 7:	Col(6)	Antique Auto																	
74	Item 8:	Col(6)	Other																	
75	Item 9:	Col(6)	Other																	
76																				
77	Item 1:	Col(7)	Unpaid Losses																	
78	Item 2:	Col(7)	Excess Medical Benefits																	
79	Item 3:	Col(7)	Motorcycles																	
80	Item 4:	Col(7)	"Off Road" Vehicles																	
81	Item 5:	Col(7)	JUA/MTF Business																	
82	Item 6:	Col(7)	Excess Umbrella Policies																	
83	Item 7:	Col(7)	Antique Auto																	
84	Item 8:	Col(7)	Other																	
85	Item 9:	Col(7)	Other																	
86	Item 15:	Col(7)	Unpaid LAE																	

			1995	1994	1993	1992	1991	1990	1989	1988
87										
88	EXHIBIT TWO									
89	Part One	Col(1)	Acc Year 1995 Pd Loss During	XXX	XXX	XXX	XXX	XXX	XXX	XXX
90	Part One	Col(1)	Acc Year 1994 Pd Loss During		XXX	XXX	XXX	XXX	XXX	XXX
91	Part One	Col(1)	Acc Year 1993 Pd Loss During			XXX	XXX	XXX	XXX	XXX
92	Part One	Col(1)	Acc Year 1992 Pd Loss During				XXX	XXX	XXX	XXX
93	Part One	Col(1)	Acc Year 1991 Pd Loss During					XXX	XXX	XXX
94	Part One	Col(1)	Acc Year 1990 Pd Loss During						XXX	XXX
95	Part One	Col(1)	Acc Year 1989 Pd Loss During							XXX
96	Part One	Col(1)	Acc Year 1988 Pd Loss During							
97	Part One	Col(1)	Acc Years Prior to 1988 Pd							
98	Part One		Loss During							
99				1996	1995	1994	1993	1992	1991	1990
100	Part One	Col(2)	Acc Year 1995 Pd Loss During 1Q	XXX	XXX	XXX	XXX	XXX	XXX	XXX
101	Part One	Col(2)	Acc Year 1994 Pd Loss During 1Q			XXX	XXX	XXX	XXX	XXX
102	Part One	Col(2)	Acc Year 1993 Pd Loss During 1Q				XXX	XXX	XXX	XXX
103	Part One	Col(2)	Acc Year 1992 Pd Loss During 1Q					XXX	XXX	XXX
104	Part One	Col(2)	Acc Year 1991 Pd Loss During 1Q						XXX	XXX
105	Part One	Col(2)	Acc Year 1990 Pd Loss During 1Q							XXX
106	Part One	Col(2)	Acc Year 1989 Pd Loss During 1Q							XXX
107	Part One	Col(2)	Acc Year 1988 Pd Loss During 1Q							
108	Part One	Col(2)	Acc Years Prior to 1988 Pd							
109			Loss During 1Q							
110				1995	1994	1993	1992	1991	1990	1989
111										
112	Part Two	Col(1)	Acc Year 1995 Pd ALAE During	XXX	XXX	XXX	XXX	XXX	XXX	XXX
113	Part Two	Col(1)	Acc Year 1994 Pd ALAE During			XXX	XXX	XXX	XXX	XXX
114	Part Two	Col(1)	Acc Year 1993 Pd ALAE During				XXX	XXX	XXX	XXX
115	Part Two	Col(1)	Acc Year 1992 Pd ALAE During					XXX	XXX	XXX
116	Part Two	Col(1)	Acc Year 1991 Pd ALAE During						XXX	XXX
117	Part Two	Col(1)	Acc Year 1990 Pd ALAE During							XXX
118	Part Two	Col(1)	Acc Year 1989 Pd ALAE During							XXX
119	Part Two	Col(1)	Acc Year 1988 Pd ALAE During							
120	Part Two	Col(1)	Acc Years Prior to 1988 Pd							
121			ALAE During							
122				1996	1995	1994	1993	1992	1991	1990
123										
124	Part Two	Col(2)	Acc Year 1995 Pd ALAE During 1Q	XXX	XXX	XXX	XXX	XXX	XXX	XXX
125	Part Two	Col(2)	Acc Year 1994 Pd ALAE During			XXX	XXX	XXX	XXX	XXX
126	Part Two	Col(2)	Acc Year 1993 Pd ALAE During				XXX	XXX	XXX	XXX
127	Part Two	Col(2)	Acc Year 1992 Pd ALAE During					XXX	XXX	XXX
128	Part Two	Col(2)	Acc Year 1991 Pd ALAE During						XXX	XXX
129	Part Two	Col(2)	Acc Year 1990 Pd ALAE During							XXX
130	Part Two	Col(2)	Acc Year 1989 Pd ALAE During							XXX
131	Part Two	Col(2)	Acc Year 1988 Pd ALAE During							
132	Part Two	Col(2)	Acc Years Prior to 1988 Pd							
133			ALAE During 1Q							
134										

				1995	1994	1993	1992	1991	1990	1989	1988
135	EXHIBIT FIVE										
136	Part One	Liability	Direct Earned Premium	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
137	Part One	Liability	Other Acquisition	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
138	Part One	Liability	General Expenses	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
139	Part One	Liability	Direct Written Premium	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
140	Part One	Liability	Commission & Brokerage	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
141	Part One	Liability	Taxes, Licenses, Fees	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
142											
143	Part Two	Item 2	Other Acquisition	_____	_____	_____	XXX	XXX	XXX	XXX	XXX
144	Part Two	Item 3	General Expenses	_____	_____	_____	XXX	XXX	XXX	XXX	XXX
145	Part Two	Item 5	Commission & Brokerage	_____	_____	_____	XXX	XXX	XXX	XXX	XXX
146	Part Two	Item 6	Taxes, Licenses, Fees	_____	_____	_____	XXX	XXX	XXX	XXX	XXX
147	Part Two	Item 8	LAD Fees	_____	_____	_____	XXX	XXX	XXX	XXX	XXX
148											
149	EXHIBIT SIX										
150	Part One	Item 1	C/W Agents Balances	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
151	Part One	Item 2	C/W Unearned Premium Reserve	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
152											
153			PURCHASE YEAR	1995	1994	1993	1992	1991	1990	1989	1988
154											
155	Part Three	Item 1	Int., Div., R/E Income	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
156	Part Three	Item 2	Total Inv. Expenses	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
157	Part Three	Item 3	Depreciation of R/E	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
158	Part Three	Item 4	Unaffiliated Preferred Stock	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
159	Part Three	Item 5	Affiliated Preferred Stock	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
160	Part Three	Item 6	Unaffiliated Common Stock	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
161	Part Three	Item 7	Affiliated Common Stock	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
162	Part Three	Item 8	Other Invested Assets	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
163	Part Three	Item 9	Company's occupancy	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
164	Part Three	Item 1.1	Bond Acquired	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
165	Part Three	Item 2.1	Mortgage Loans	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
166	Part Three	Item 2.2	Real Estate Acquired	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
167	Part Three	Item 3.1	Collateral Loans	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
168	Part Three	Item 4.1	Cash on Hand	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
169	Part Three	Item 4.2	Short-Term Investments	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
170	Part Three	Item 5.1	Derivative Instruments	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
171											
172	EXHIBIT SEVEN			CALENDAR YEAR							
173	Part One	Acc Yr 95 allocation received as of	3/31/96	3/31/95	3/31/94	3/31/93	3/31/92	3/31/91	3/31/90	3/31/89	
174		Acc Yr 94 allocation received as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
175		Acc Yr 93 allocation received as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
176		Acc Yr 92 allocation received as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
177		Acc Yr 91 allocation received as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
178		Acc Yr 90 allocation received as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
179		Acc Yr 89 allocation received as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
180		Acc Yr 88 allocation received as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
181											
182	Part One	Acc Yr 95 interest received as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
183		Acc Yr 94 interest received as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
184		Acc Yr 93 interest received as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
185		Acc Yr 92 interest received as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
186		Acc Yr 91 interest received as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
187		Acc Yr 90 interest received as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
188		Acc Yr 89 interest received as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

189		Acc Yr 88 interest received as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
190										
191	Part Two	Allocation Received by 3/31/96	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
192		Inv. Inc. Received by 3/31/96	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
193										
194	Part Three	Acc Yr 95 charges paid as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
195		Acc Yr 94 charges paid as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
196		Acc Yr 93 charges paid as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
197		Acc Yr 92 charges paid as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
198		Acc Yr 91 charges paid as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
199		Acc Yr 90 charges paid as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XX
200		Acc Yr 89 charges paid as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XSXX
201		Acc Yr 88 charges paid as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XSXX
202										
203	Part Four	Charges Paid by 3/31/96	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
204										
205	EXHIBIT EIGHT	CALENDAR YEAR	1995	1994	1993	1992	1991	1990	1989	1988
206	Item 4	Share of MTF Loss Paid	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
207	Item 24	Holding Company System (Y/N)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
208	Item 25A	NCIC Pool %	_____	_____	_____	XXX	XXX	XXX	XXX	XXX
209	Item 25B	NCIC Pool Loss	_____	_____	_____	XXX	XXX	XXX	XXX	XXX
210										
211	EXHIBIT NINE									
212	Item 1	Expected Loss & LAE Ratio	_____	_____	_____	XXX	XXX	XXX	XXX	XXX
213	Item 2	Profit & Contingencies	_____	_____	_____	XXX	XXX	XXX	XXX	XXX
214	Item 4	Tax Rate	_____	_____	_____	XXX	XXX	XXX	XXX	XXX
215										
216	EXHIBIT THREE	87 To Ultimate (Optional)	_____	_____	XXX	XXX	XXX	XXX	XXX	XXX

A	A	B	C	D	E	F	G	H	I	J	K	L
1	GROUP NAME:	_____			INPUT SCREEN							
2	GROUP NAIC NO:	_____										
3	COMPANY NAME:	_____										
4	COMPANY NAIC NO:	_____										
5	YEAR FILED:				1996							
6					PD							
7												

8			CALENDAR YEAR	1995	1994	1993	1992	1991	1990	1989	1988
9	EXHIBIT ONE										
10	Item 1:	Col(1)	Written Premium	_____	_____	_____	_____	_____	_____	_____	_____
11	Item 1A:	Col(1)	UCJF Assessments	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12	Item 3:	Col(1)	Motorcycles	_____	_____	_____	_____	_____	_____	_____	_____
13	Item 4:	Col(1)	"Off Road" Vehicles	_____	_____	_____	_____	_____	_____	_____	_____
14	Item 5:	Col(1)	JUA/MTF Business	_____	_____	_____	_____	_____	_____	_____	_____
15	Item 6:	Col(1)	Excess Umbrella Policies	_____	_____	_____	_____	_____	_____	_____	_____
16	Item 7:	Col(1)	Antique Auto (Optional)	_____	_____	_____	_____	_____	_____	_____	_____
17	Item 8:	Col(1)	Other	_____	_____	_____	_____	_____	_____	_____	_____
18	Item 9:	Col(1)	Other	_____	_____	_____	_____	_____	_____	_____	_____
19	Item 10:	Col(1)	Finance & Service Charges	_____	_____	_____	_____	_____	_____	_____	_____

74	Item 8:	Col(6)	Other																
75	Item 9:	Col(6)	Other																
76																			
77	Item 1:	Col(7)	Unpaid Losses																
78	Item 2:	Col(7)	Excess Medical Benefits																
79	Item 3:	Col(7)	Motorcycles																
80	Item 4:	Col(7)	"Off Road" Vehicles																
81	Item 5:	Col(7)	JUA/MTF Business																
82	Item 6:	Col(7)	Excess Umbrella Policies																
83	Item 7:	Col(7)	Antique Auto (Optional)																
84	Item 8:	Col(7)	Other																
85	Item 9:	Col(7)	Other																
86	Item 15:	Col(7)	Unpaid LAE																
87																			
88	EXHIBIT TWO			1995	1994	1993	1992	1991	1990	1989	1988								
89	Part One	Col(1)	Acc Year 1995 Pd Loss During		XXX	XXX	XXX	XXX	XXX	XXX	XXX								
90	Part One	Col(1)	Acc Year 1994 Pd Loss During			XXX	XXX	XXX	XXX	XXX	XXX								
91	Part One	Col(1)	Acc Year 1993 Pd Loss During				XXX	XXX	XXX	XXX	XXX								
92	Part One	Col(1)	Acc Year 1992 Pd Loss During					XXX	XXX	XXX	XXX								
93	Part One	Col(1)	Acc Year 1991 Pd Loss During						XXX	XXX	XXX								
94	Part One	Col(1)	Acc Year 1990 Pd Loss During							XXX	XXX								
95	Part One	Col(1)	Acc Year 1989 Pd Loss During								XXX								XXX
96	Part One	Col(1)	Acc Year 1988 Pd Loss During																
97	Part One	Col(1)	Acc Years Prior to 1988 Pd																
98			Loss During																
99				1996	1995	1994	1993	1992	1991	1990	1989								
100	Part One	Col(2)	Acc Year 1995 Pd Loss During 1Q		XXX	XXX	XXX	XXX	XXX	XXX	XXX								
101	Part One	Col(2)	Acc Year 1994 Pd Loss During 1Q			XXX	XXX	XXX	XXX	XXX	XXX								
102	Part One	Col(2)	Acc Year 1993 Pd Loss During 1Q				XXX	XXX	XXX	XXX	XXX								
103	Part One	Col(2)	Acc Year 1992 Pd Loss During 1Q					XXX	XXX	XXX	XXX								
104	Part One	Col(2)	Acc Year 1991 Pd Loss During 1Q						XXX	XXX	XXX								
105	Part One	Col(2)	Acc Year 1990 Pd Loss During 1Q							XXX	XXX								
106	Part One	Col(2)	Acc Year 1989 Pd Loss During 1Q								XXX								XXX
107	Part One	Col(2)	Acc Year 1988 Pd Loss During 1Q																
108	Part One	Col(2)	Acc Years Prior to 1988 Pd																
109			Loss During 1Q																
110				1995	1994	1993	1992	1991	1990	1989	1988								
111	Part Two	Col(1)	Acc Year 1995 Pd ALAE During		XXX	XXX	XXX	XXX	XXX	XXX	XXX								
112	Part Two	Col(1)	Acc Year 1994 Pd ALAE During			XXX	XXX	XXX	XXX	XXX	XXX								
113	Part Two	Col(1)	Acc Year 1993 Pd ALAE During				XXX	XXX	XXX	XXX	XXX								
114	Part Two	Col(1)	Acc Year 1992 Pd ALAE During					XXX	XXX	XXX	XXX								
115	Part Two	Col(1)	Acc Year 1991 Pd ALAE During						XXX	XXX	XXX								
116	Part Two	Col(1)	Acc Year 1990 Pd ALAE During							XXX	XXX								
117	Part Two	Col(1)	Acc Year 1989 Pd ALAE During								XXX								XXX
118	Part Two	Col(1)	Acc Year 1988 Pd ALAE During																
119	Part Two	Col(1)	Acc Year 1988 Pd ALAE During																
120	Part Two	Col(1)	Acc Years Prior to 1988 Pd																
121			ALAE During																
122				1996	1995	1994	1993	1992	1991	1990	1989								
123	Part Two	Col(2)	Acc Year 1995 Pd ALAE During 1Q		XXX	XXX	XXX	XXX	XXX	XXX	XXX								
124	Part Two	Col(2)	Acc Year 1994 Pd ALAE During 1Q			XXX	XXX	XXX	XXX	XXX	XXX								
125	Part Two	Col(2)	Acc Year 1993 Pd ALAE During 1Q				XXX	XXX	XXX	XXX	XXX								
126	Part Two	Col(2)	Acc Year 1992 Pd ALAE During 1Q					XXX	XXX	XXX	XXX								
127	Part Two	Col(2)	Acc Year 1992 Pd ALAE During 1Q						XXX	XXX	XXX								

128	Part Two	Col(2)	Acc Year 1991 Pd ALAE During 1Q	_____	_____	_____	_____	_____	XXX	XXX	XXX	
129	Part Two	Col(2)	Acc Year 1990 Pd ALAE During 1Q	_____	_____	_____	_____	_____	_____	XXX	XXX	
130	Part Two	Col(2)	Acc Year 1989 Pd ALAE During 1Q	_____	_____	_____	_____	_____	_____	_____	XXX	
131	Part Two	Col(2)	Acc Year 1988 Pd ALAE During 1Q	_____	_____	_____	_____	_____	_____	_____	_____	
132	Part Two	Col(2)	Acc Years Prior to 1988 Pd	_____	_____	_____	_____	_____	_____	_____	_____	
133			ALAE During 1Q	_____	_____	_____	_____	_____	_____	_____	_____	
134												
135	EXHIBIT FIVE			1995	1994	1993	1992	1991	1990	1989	1988	
136	Part One	Liability	Direct Earned Premium	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
137	Part One	Liability	Other Acquisition	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
138	Part One	Liability	General Expenses	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
139	Part One	Liability	Direct Written Premium	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
140	Part One	Liability	Commission & Brokerage	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
141	Part One	Liability	Taxes, Licenses, Fees	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
142												
143	Part Two	Item 2	Other Acquisition	_____	_____	_____	XXX	XXX	XXX	XXX	XXX	
144	Part Two	Item 3	General Expenses	_____	_____	_____	XXX	XXX	XXX	XXX	XXX	
145	Part Two	Item 5	Commission & Brokerage	_____	_____	_____	XXX	XXX	XXX	XXX	XXX	
146	Part Two	Item 6	Taxes, Licenses, Fees	_____	_____	_____	XXX	XXX	XXX	XXX	XXX	
147	Part Two	Item 8	LAD Fees	_____	_____	_____	XXX	XXX	XXX	XXX	XXX	
148												
149	EXHIBIT SIX											
150	Part One	Item 1	C/W Agents Balances	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
151	Part One	Item 2	C/W Unearned Premium Reserve	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
152												
153			PURCHASE YEAR	1995	1994	1993	1992	1991	1990	1989	1988	
154												
155	Part Three	Item 1	Int., Div., R/E Income	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
156	Part Three	Item 2	Total Inv. Expenses	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
157	Part Three	Item 3	Depreciation of R/E	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
158	Part Three	Item 4	Unaffiliated Preferred Stock	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
159	Part Three	Item 5	Affiliated Preferred Stock	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
160	Part Three	Item 6	Unaffiliated Common Stock	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
161	Part Three	Item 7	Affiliated Common Stock	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
162	Part Three	Item 8	Other Invested Assets	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
163	Part Three	Item 9	Company's occupancy	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
164	Part Three	Item 1.1	Bond Acquired	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
165	Part Three	Item 2.1	Mortgage Loans	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
166	Part Three	Item 2.2	Real Estate Acquired	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
167	Part Three	Item 3.1	Collateral Loans	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
168	Part Three	Item 4.1	Cash on Hand	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
169	Part Three	Item 4.2	Short-Term Investments	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
170	Part Three	Item 5.1	Derivative Instruments	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
171												
172	EXHIBIT SEVEN			CALENDAR YEAR	3/31/96	3/31/95	3/31/94	3/31/93	3/31/92	3/31/91	3/31/90	3/31/89
173	Part One		Acc Yr 95 allocation received as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
174			Acc Yr 94 allocation received as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
175			Acc Yr 93 allocation received as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
176			Acc Yr 92 allocation received as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
177			Acc Yr 91 allocation received as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
178			Acc Yr 90 allocation received as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
179			Acc Yr 89 allocation received as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
180			Acc Yr 88 allocation received as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
181												

182	Part One	Acc Yr 95 interest received as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
183		Acc Yr 94 interest received as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
184		Acc Yr 93 interest received as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
185		Acc Yr 92 interest received as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
186		Acc Yr 91 interest received as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
187		Acc Yr 90 interest received as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
188		Acc Yr 89 interest received as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
189		Acc Yr 88 interest received as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
190										
191	Part Two	Allocation Received by 3/31/96	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
192		Inv. Inc. Received by 3/31/96	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
193										
194	Part Three	Acc Yr 95 charges paid as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
195		Acc Yr 94 charges paid as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
196		Acc Yr 93 charges paid as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
197		Acc Yr 92 charges paid as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
198		Acc Yr 91 charges paid as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
199		Acc Yr 90 charges paid as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
200		Acc Yr 89 charges paid as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
201		Acc Yr 88 charges paid as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
202										
203	Part Four	Charges Paid by 3/31/96	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
204										
205	EXHIBIT EIGHT	CALENDAR YEAR	1995	1994	1993	1992	1991	1990	1989	1988
206	Item 4	Share of MTF Loss Paid	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
207	Item 24	Holding Company System (Y/N)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
208	Item 25A	NCIC Pool %	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
209	Item 25B	NCIC Pool Loss	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
210										
211	EXHIBIT NINE									
212	Item 1	Expected Loss & LAE Ratio	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
213	Item 2	Profit & Contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
214	Item 4	Tax Rate	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
215										
216										

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A	A	B	C	D	E	F	G	H	I	J	K	L
1	GROUP NAME:	INPUT SCREEN										
2	GROUP NAIC NO:	_____										
3	COMPANY NAME:	_____										
4	COMPANY NAIC NO:	_____										
5	YEAR FILED:	1996										
6		PHYSICAL DAMAGE										
7		_____										
8		CALENDAR YEAR	1995	1994	1993	1992	1991	1990	1989	1988		
9	EXHIBIT ONE											
10	Item 1:	Col(1)	Written Premium	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11	Item 1A:	Col(1)	UCJF Assessments	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12	Item 3:	Col(1)	Motorcycles	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

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13	Item 4:	Col(1)	"Off Road" Vehicles										
14	Item 5:	Col(1)	JUA/MTF Business										
15	Item 6:	Col(1)	Excess Umbrella Policies										
16	Item 7:	Col(1)	Antique Auto (Optional)										
17	Item 8:	Col(1)	Other										
18	Item 9:	Col(1)	Other										
19	Item 10:	Col(1)	Finance & Service Charges										
20													
21	Item 1:	Col(2)	Earned Premium										
22	Item 1A:	Col(2)	UCJF Assessments	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
23	Item 3:	Col(2)	Motorcycles										
24	Item 4:	Col(2)	"Off Road" Vehicles										
25	Item 5:	Col(2)	JUA/MTF Business										
26	Item 6:	Col(2)	Excess Umbrella Policies										
27	Item 7:	Col(2)	Antique Auto (Optional)										
28	Item 8:	Col(2)	Other										
29	Item 9:	Col(2)	Other										
30	Item 10:	Col(2)	Finance & Service Charges										
31													
32	Item 1:	Col(3)	Paid Losses										
33	Item 2:	Col(3)	Excess Medical Benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34	Item 3:	Col(3)	Motorcycles										
35	Item 4:	Col(3)	"Off Road" Vehicles										
36	Item 5:	Col(3)	JUA/MTF Business										
37	Item 6:	Col(3)	Excess Umbrella Policies										
38	Item 7:	Col(3)	Antique Auto (Optional)										
39	Item 8:	Col(3)	Other										
40	Item 9:	Col(3)	Other										
41	Item 13:	Col(3)	Paid ALAE										
42	Item 14:	Col(3)	Paid ULAE										
43													
44	Item 1:	Col(4)	Incurred Losses										
45	Item 2:	Col(4)	Excess Medical Benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
46	Item 3:	Col(4)	Motorcycles										
47	Item 4:	Col(4)	"Off Road" Vehicles										
48	Item 5:	Col(4)	JUA/MTF Business										
49	Item 6:	Col(4)	Excess Umbrella Policies										
50	Item 7:	Col(4)	Antique Auto (Optional)										
51	Item 8:	Col(4)	Other										
52	Item 9:	Col(4)	Other										
53	Item 13:	Col(4)	Incurred ALAE										
54	Item 14:	Col(4)	Incurred ULAE										
55													
56	Item 1:	Col(5)	Dividends on Direct Business										
57	Item 3:	Col(5)	Motorcycles										
58	Item 4:	Col(5)	"Off Road" Vehicles										
59	Item 5:	Col(5)	JUA/MTF Business										
60	Item 6:	Col(5)	Excess Umbrella Policies										
61	Item 7:	Col(5)	Antique Auto (Optional)										
62	Item 8:	Col(5)	Other										
63	Item 9:	Col(5)	Other										
64	Item 12A:	Col(5)	XS Profit Refund										
65	Item 12B:	Col(5)	All Other Dividends										
66													

67	Item 1:	Col(6)	Unearned Prem Reserve										
68	Item 2:	Col(6)	UCJF	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
69	Item 3:	Col(6)	Motorcycles										
70	Item 4:	Col(6)	"Off Road" Vehicles										
71	Item 5:	Col(6)	JUA/MTF Business										
72	Item 6:	Col(6)	Excess Umbrella Policies										
73	Item 7:	Col(6)	Antique Auto (Optional)										
74	Item 8:	Col(6)	Other										
75	Item 9:	Col(6)	Other										
76													
77	Item 1:	Col(7)	Unpaid Losses										
78	Item 2:	Col(7)	Excess Medical Benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
79	Item 3:	Col(7)	Motorcycles										
80	Item 4:	Col(7)	"Off Road" Vehicles										
81	Item 5:	Col(7)	JUA/MTF Business										
82	Item 6:	Col(7)	Excess Umbrella Policies										
83	Item 7:	Col(7)	Antique Auto (Optional)										
84	Item 8:	Col(7)	Other										
85	Item 9:	Col(7)	Other										
86	Item 15:	Col(7)	Unpaid LAE										
87													
88	EXHIBIT TWO												
89	Part One	Col(1)	Acc Year 1995 Pd Loss During	1995	1994	1993	1992	1991	1990	1989	1988		
90	Part One	Col(1)	Acc Year 1994 Pd Loss During		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
91	Part One	Col(1)	Acc Year 1993 Pd Loss During			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
92	Part One	Col(1)	Acc Year 1992 Pd Loss During				XXX	XXX	XXX	XXX	XXX	XXX	XXX
93	Part One	Col(1)	Acc Year 1991 Pd Loss During					XXX	XXX	XXX	XXX	XXX	XXX
94	Part One	Col(1)	Acc Year 1990 Pd Loss During						XXX	XXX	XXX	XXX	XXX
95	Part One	Col(1)	Acc Year 1989 Pd Loss During							XXX	XXX	XXX	XXX
96	Part One	Col(1)	Acc Year 1988 Pd Loss During								XXX	XXX	XXX
97	Part One	Col(1)	Acc Years Prior to 1988 Pd									XXX	XXX
98			Loss During										
99				1996	1995	1994	1993	1992	1991	1990	1989	1988	
100	Part One	Col(2)	Acc Year 1995 Pd Loss During IQ		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
101	Part One	Col(2)	Acc Year 1994 Pd Loss During IQ			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
102	Part One	Col(2)	Acc Year 1993 Pd Loss During IQ				XXX	XXX	XXX	XXX	XXX	XXX	XXX
103	Part One	Col(2)	Acc Year 1992 Pd Loss During IQ					XXX	XXX	XXX	XXX	XXX	XXX
104	Part One	Col(2)	Acc Year 1991 Pd Loss During IQ						XXX	XXX	XXX	XXX	XXX
105	Part One	Col(2)	Acc Year 1990 Pd Loss During IQ							XXX	XXX	XXX	XXX
106	Part One	Col(2)	Acc Year 1989 Pd Loss During IQ								XXX	XXX	XXX
107	Part One	Col(2)	Acc Year 1988 Pd Loss During IQ									XXX	XXX
108	Part One	Col(2)	Acc Years Prior to 1988 Pd										XXX
109			Loss During IQ										
110													
111				1995	1994	1993	1992	1991	1990	1989	1988		
112	Part Two	Col(1)	Acc Year 1995 Pd ALAE During		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
113	Part Two	Col(1)	Acc Year 1994 Pd ALAE During			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
114	Part Two	Col(1)	Acc Year 1993 Pd ALAE During				XXX	XXX	XXX	XXX	XXX	XXX	XXX
115	Part Two	Col(1)	Acc Year 1992 Pd ALAE During					XXX	XXX	XXX	XXX	XXX	XXX
116	Part Two	Col(1)	Acc Year 1991 Pd ALAE During						XXX	XXX	XXX	XXX	XXX
117	Part Two	Col(1)	Acc Year 1990 Pd ALAE During							XXX	XXX	XXX	XXX
118	Part Two	Col(1)	Acc Year 1989 Pd ALAE During								XXX	XXX	XXX
119	Part Two	Col(1)	Acc Year 1988 Pd ALAE During									XXX	XXX
120	Part Two	Col(1)	Acc Years Prior to 1988 Pd										XXX

		CALENDAR YEAR	1995	1994	1993	1992	1991	1990	1989	1988
172	EXHIBIT SEVEN									
173	Part One	Acc Yr 95 allocation received as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
174		Acc Yr 94 allocation received as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
175		Acc Yr 93 allocation received as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
176		Acc Yr 92 allocation received as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
177		Acc Yr 91 allocation received as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
178		Acc Yr 90 allocation received as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
179		Acc Yr 89 allocation received as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
180		Acc Yr 88 allocation received as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
181										
182	Part One	Acc Yr 95 interest received as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
183		Acc Yr 94 interest received as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
184		Acc Yr 93 interest received as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
185		Acc Yr 92 interest received as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
186		Acc Yr 91 interest received as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
187		Acc Yr 90 interest received as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
188		Acc Yr 89 interest received as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
189		Acc Yr 88 interest received as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
190										
191	Part Two	Allocation Received by 3/31/96	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
192		Inv. Inc. Received by 3/31/96	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
193										
194	Part Three	Acc Yr 95 charges paid as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
195		Acc Yr 94 charges paid as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
196		Acc Yr 93 charges paid as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
197		Acc Yr 92 charges paid as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
198		Acc Yr 91 charges paid as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
199		Acc Yr 90 charges paid as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
200		Acc Yr 89 charges paid as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
201		Acc Yr 88 charges paid as of	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
202										
203	Part Four	Charges Paid by 3/31/96	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
204										
205	EXHIBIT EIGHT	CALENDAR YEAR	1995	1994	1993	1992	1991	1990	1989	1988
206		Item 4 Share of MTF Loss Paid	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
207		Item 24 Holding Company System (Y/N)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
208		Item 25A NCIC Pool %	_____	_____	_____	XXX	XXX	XXX	XXX	XXX
209		Item 25B NCIC Pool Loss	_____	_____	_____	XXX	XXX	XXX	XXX	XXX
210										
211	EXHIBIT NINE									
212		Item 1 Expected Loss & LAE Ratio	_____	_____	_____	XXX	XXX	XXX	XXX	XXX
213		Item 2 Profit & Contingencies	_____	_____	_____	XXX	XXX	XXX	XXX	XXX
214		Item 4 Tax Rate	_____	_____	_____	XXX	XXX	XXX	XXX	XXX
215										
216										

B	A	B	C	D	E	F	G	H	I	J	K
1	GROUP NAME:	_____	CHECK ONE:		<u>BI/UM</u>	_____	_____	EXCESS PROFITS REPORT	_____	EXHIBIT ONE	_____
2	GROUP NAIC NO:	_____			<u>PD</u>	_____	_____				
3	COMPANY NAME:	_____			<u>PIP</u>	_____	_____				
4	COMPANY NAIC NO:	_____			<u>PHYS. DAMAGE</u>	_____	_____				
5	YEAR FILED:	_____	1996								

Calendar Year 1995

			Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
			Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Dividends on Direct Business	Direct Unearned Premiums Reserves	Direct Losses Unpaid
14	Item 1:	Source: Page 14	_____	_____	_____	_____	_____	_____	_____
16	Item 1A:	UCJF Assessments	xxx	_____	x	x	x	_____	x
17	Item 1B:	Item 1 minus Item 1A	_____	_____	x	x	x	_____	x

19 NOTE: LIST DATA IN EXCLUSIONS (ITEM 2 THROUGH 10) ONLY IF THE DATA IS INCLUDED IN ITEM ONE.

			Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	
20	Exclusions:									
22	Item 2:	Excess Medical Benefits	x	x	_____	_____	x	x	_____	
23	Item 3:	Motorcycles	_____	_____	_____	_____	_____	_____	_____	
24	Item 4:	"Off Road" Vehicles	_____	_____	_____	_____	_____	_____	_____	
25	Item 5:	JUA/MTF Business	_____	_____	_____	_____	_____	_____	_____	
26	Item 6:	Excess/Umbrella Policies	_____	_____	_____	_____	_____	_____	_____	
27	Item 7:	Antique Auto	_____	_____	_____	_____	_____	_____	_____	
28	Other Exclusions (list):									
29	Item 8:	OTHER	_____	_____	_____	_____	_____	_____	_____	
30	Item 9:	OTHER	_____	_____	_____	_____	_____	_____	_____	
31	Item 10:	Finance and Service Charges	_____	_____	x	x	x	o	x	
32	Item 11:	Sub Total	_____	_____	_____	_____	_____	_____	_____	
33		(Sum Items 2 through 10)	_____	_____	_____	_____	_____	_____	_____	
34	Item 12:	Excess Profits Data	_____	_____	_____	_____	_____	_____	_____	
36	Item 12A:	Refund of Excess Profits								
37		Included in Item 12, Col (5)	x	x	x	x	_____	x	x	
38	Item 12B:	All Other Dividends								
39		Included in Item 12, Col (5)	x	x	x	x	_____	x	x	
41					(Col 3)	(Col 4)				
42					Paid	Incurred				
43	Item 13:	Allocated loss adjustment			ALAE	ALAE				

44		expenses corresponding to					
45		Item 12, Cols. (3) and (4)					
46		respectively	x	x	_____	_____	
47	Item 13A:	Ratio Item 13, Col (3), to					
48		Item 12, Col (3)	x	x	_____	x	
49	Item 13B:	Ratio Item 13, Col (4), to					
50		Item 12, Col (4)	x	x	x	_____	
51							
52					(Col 3)	(Col 4)	
53					Paid	Incurred	
54	Item 14:	Unallocated loss adjustment			ULAE	ULAE	
55		expenses corresponding to					
56		Item 12, Cols. (3) and (4)					
57		respectively	x	x	_____	_____	
58	Item 14A:	Ratio Item 14, Col (3), to					
59		Item 12, Col (3)	x	x	_____	x	
60	Item 14B:	Ratio Item 14, Col (4), to					
61		Item 12, Col (4)	x	x	x	_____	
62							
63	Item 15:	Unpaid loss adjustments expenses					
64		(allocated plus unallocated)					
65		corresponding to unpaid losses					
66		shown in Item 12, Col (7)	x	x	x	x	x

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C	A	B	C	D	E	F	G
1	GROUP NAME:	_____	CHECK ONE:	<u>BI/UM</u>	_____	EXHIBIT TWO	
2	GROUP NAIC NO:	_____		<u>PD</u>	_____		
3	COMPANY NAME:	_____		<u>PIP</u>	_____		
4	COMPANY NAIC NO:	_____		<u>PHYS. DAMAGE</u>	_____		
5	YEAR FILED:	1996					

9	Exhibit Two—Part One		Calendar Year	1995	Exhibit Two—Part Two		
10		Col (1)	Col (2)		Col (1)	Col (2)	
11	Losses Paid	12/31	3/15		12/31	3/15	
12		1995	1996		1995	1996	
13					ALAE		
14	1995	_____	_____	1995	_____	_____	
15	1994	_____	_____	1994	_____	_____	
16	1993	_____	_____	1993	_____	_____	
17	1992	_____	_____	1992	_____	_____	
18	1991	_____	_____	1991	_____	_____	

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19	1990	_____	_____			1990	_____	_____
20	1989	_____	_____			1989	_____	_____
21	1988	_____	_____			1988	_____	_____
22	Prior	_____	_____			Prior	_____	_____
23	Total	_____	_____			Total	_____	_____
24	Exhibit Two—Part Three							
25	ULAE Factor							
26		Inurred	Inurred	Inurred	Inurred	ULAE		
27		Loss	ALAE	Loss	ULAE	Ratio		
28	Year			& ALAE				
29								
30		Col (1)	(Col 2)	(Col 3)	Col (4)	(Col 5)		
31								
32	1995	_____	_____	_____	_____	_____		
33	1994	_____	_____	_____	_____	_____		
34	1993	_____	_____	_____	_____	_____		
35	Average					_____		
36	ULAE Factor					_____		
37								

D	A	B	C	D	E	F	G	H	I	J	K
1	GROUP NAME: _____	CHECK ONE:		BI/UM	_____					EXHIBIT THREE	
2	GROUP NAIC NO: _____			PIP	_____					PARTS ONE-THREE	
3	COMPANY NAME: _____										
4	COMPANY NAIC NO: _____										
5	YEAR FILED: _____	1996									
6											

7 Exhibit Three—Part One

8 Development of total limit paid losses and ALAE

9

10	Losses and ALAE							
11	Paid During	1989	1990	1991	1992	1993	1994	1995
12								
13	0-15 Months	_____	_____	_____	_____	_____	_____	_____
14	15-27	_____	_____	_____	_____	_____	_____	_____
15	27-39	_____	_____	_____	_____	_____	_____	_____
16	39-51	_____	_____	_____	_____	_____	_____	_____
17	51-63	_____	_____	_____	_____	_____	_____	_____
18	63-75	_____	_____	_____	_____	_____	_____	_____
19	75-87	_____	_____	_____	_____	_____	_____	_____

20

21 Exhibit Three—Part Two

22

23	Losses and ALAE							
24	Paid as of	1989	1990	1991	1992	1993	1994	1995

25								
26	15 Months	_____	_____	_____	_____	_____	_____	
27	27	_____	_____	_____	_____	_____		
28	39	_____	_____	_____	_____	_____		
29	51	_____	_____	_____	_____	_____		
30	63	_____	_____	_____	_____	_____		
31	75	_____	_____	_____	_____	_____		
32	87	_____	_____	_____	_____	_____		
33								
34	Exhibit Three—Part Three							
35								
36	Development						Col (5A)	Col (6A)
37	Factors	1989	1990	1991	1992	1993	Selected	Projection
38							Factor	Factor
39	15-27	_____	_____	_____	_____	_____	_____	_____
40	27-39	_____	_____	_____	_____	_____	_____	_____
41	39-51	_____	_____	_____	_____	_____	_____	_____
42	51-63	_____	_____	_____	_____	_____	_____	_____
43	63-75	_____	_____	_____	_____	_____	_____	_____
44	75-87	_____	_____	_____	_____	_____	_____	_____
45	87-Ult						_____	_____
46								
47	C/A Year	Col. (1)	Col. (2)	Col. (3)				
48		Loss & ALAE	LDF	Ultimate				
49	1995	_____	_____	_____				
50	1994	_____	_____	_____				
51	1993	_____	_____	_____				
52	1992	_____	_____	_____				
53	1991	_____	_____	_____				
54	1990	_____	_____	_____				
55	1989	_____	_____	_____				
56								

D	A	B	C	D	E	F	G	H	I	J	K
58	GROUP NAME: _____		CHECK ONE:	BI/UM _____						EXHIBIT THREE	
59	GROUP NAIC NO: _____			PIP _____						PARTS FOUR-SEVEN	
60	COMPANY NAME: _____										
61	COMPANY NAIC NO: _____										
62	YEAR FILED: _____	1996									
63											
64	Exhibit Three—Part Four										
65											
66	Losses and ALAE										
67	Paid During	1988	1989	1990	1991	1992	1993	1994			
68											
69	0-15 Months	_____	_____	_____	_____	_____	_____	_____			
70	15-27	_____	_____	_____	_____	_____	_____	_____			
71	27-39	_____	_____	_____	_____	_____	_____	_____			
72	39-51	_____	_____	_____	_____	_____	_____	_____			
73	51-63	_____	_____	_____	_____	_____	_____	_____			
74	63-75	_____	_____	_____	_____	_____	_____	_____			
75	75-87	_____	_____	_____	_____	_____	_____	_____			
76											
77	Exhibit Three—Part Five										
78											
79	Losses and ALAE										
80	Paid as of	1988	1989	1990	1991	1992	1993	1994			
81											
82	15 Months	_____	_____	_____	_____	_____	_____	_____			
83	27	_____	_____	_____	_____	_____	_____	_____			
84	39	_____	_____	_____	_____	_____	_____	_____			
85	51	_____	_____	_____	_____	_____	_____	_____			
86	63	_____	_____	_____	_____	_____	_____	_____			
87	75	_____	_____	_____	_____	_____	_____	_____			
88	87	_____	_____	_____	_____	_____	_____	_____			
89											
90	Exhibit Three—Part Six										
91											
92	Development								Col (5A)	Col (6A)	
93	Factors	1988	1989	1990	1991	1992	1993		Selected	Projection	
94									Factor	Factor	
95	15-27	_____	_____	_____	_____	_____	_____	_____	_____	_____	
96	27-39	_____	_____	_____	_____	_____	_____	_____	_____	_____	
97	39-51	_____	_____	_____	_____	_____	_____	_____	_____	_____	
98	51-63	_____	_____	_____	_____	_____	_____	_____	_____	_____	
99	63-75	_____	_____	_____	_____	_____	_____	_____	_____	_____	

100	75-87	_____			_____	_____
101	87-Ult				_____	_____
102		Col (1)	Col (2)	Col (3)		
103	<u>C/A Year</u>	<u>Loss & ALAE</u>	<u>LDF</u>	<u>Ultimate</u>		
104						
105	1994	_____	_____	_____		
106	1993	_____	_____	_____		
107	1992	_____	_____	_____		
108	1991	_____	_____	_____		
109	1990	_____	_____	_____		
110	1989	_____	_____	_____		
111	1988	_____	_____	_____		

112
113 Exhibit Three—Part Seven

114				
115		Col 1	Col 2	(Col 3)
116	<u>C/A Year</u>	<u>(Part 3)</u>	<u>(Part 6)</u>	<u>(1-2)</u>
117				
118	1992	_____	_____	_____
119	1991	_____	_____	_____
120	1990	_____	_____	_____
121	1989	_____	_____	_____
122				
123	Total			_____

3-110.9

D	A	B	C	D	E	F	G	H	I	J	K
1	GROUP NAME: _____		CHECK ONE:	PD							EXHIBIT FOUR
2	GROUP NAIC NO: _____			PHYSICAL DAMAGE							PARTS ONE-THREE
3	COMPANY NAME: _____										
4	COMPANY NAIC NO: _____										
5	YEAR FILED: _____	1996									

6
7 Exhibit Four—Part One

8 Development of total limit paid losses and ALAE

9								
10	Losses and ALAE							
11	<u>Paid During</u>	<u>1989</u>	<u>1990</u>	<u>1991</u>	<u>1992</u>	<u>1993</u>	<u>1994</u>	<u>1995</u>
12								
13	0-15 Months	_____	_____	_____	_____	_____	_____	_____
14	15-27	_____	_____	_____	_____	_____	_____	_____
15	27-39	_____	_____	_____	_____	_____	_____	_____
16	39-51	_____	_____	_____	_____	_____	_____	_____
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Exhibit Four—Part Two

Losses and ALAE
Paid as of

	<u>1989</u>	<u>1990</u>	<u>1991</u>	<u>1992</u>	<u>1993</u>	<u>1994</u>	<u>1995</u>
15 Months	_____	_____	_____	_____	_____	_____	_____
27	_____	_____	_____	_____	_____	_____	
39	_____	_____	_____	_____	_____		
51	_____	_____	_____	_____			

Exhibit Four—Part Three

Development
Factors

	<u>1989</u>	<u>1990</u>	<u>1991</u>	<u>1992</u>	<u>1993</u>	<u>1994</u>	Col (5A) Selected Factor	Col (6A) Projection Factor
15-27	_____	_____	_____	_____	_____	_____	_____	_____
27-39	_____	_____	_____	_____	_____		_____	_____
39-51	_____	_____	_____	_____			_____	_____

C/A Year

	Col (1) Loss & ALAE	Col (2) LDE	Col (3) Ultimate
1995	_____	_____	_____
1994	_____	_____	_____
1993	_____	_____	_____
1992	_____	_____	_____

D		B	C	D	E	F	G	H	I	J	K
58	GROUP NAME: _____		CHECK ONE:	<u>PD</u>							EXHIBIT FOUR
59	GROUP NAIC NO: _____			<u>PHYSICAL DAMAGE</u>							PARTS FOUR-SEVEN
60	COMPANY NAME: _____										
61	COMPANY NAIC NO: _____										
62	YEAR FILED:	1996									

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64 Exhibit Four—Part Four

65

	Losses and ALAE							
66	<u>Paid During</u>	<u>1988</u>	<u>1989</u>	<u>1990</u>	<u>1991</u>	<u>1992</u>	<u>1993</u>	<u>1994</u>
67								
68	0-15 Months	_____	_____	_____	_____	_____	_____	_____
69	15-27	_____	_____	_____	_____	_____	_____	_____
70	27-39	_____	_____	_____	_____	_____	_____	_____
71	39-51	_____	_____	_____	_____	_____	_____	_____
72								
73								
74								
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77 Exhibit Four—Part Five

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	Losses and ALAE							
79	<u>Paid as of</u>	<u>1988</u>	<u>1989</u>	<u>1990</u>	<u>1991</u>	<u>1992</u>	<u>1993</u>	<u>1994</u>
80								
81	15 Months	_____	_____	_____	_____	_____	_____	_____
82	27	_____	_____	_____	_____	_____	_____	_____
83	39	_____	_____	_____	_____	_____	_____	_____
84	51	_____	_____	_____	_____	_____	_____	_____
85								
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90 Exhibit Four—Part Six

91

	Development							Col (5A)	Col (6A)
92	<u>Factors</u>	<u>1988</u>	<u>1989</u>	<u>1990</u>	<u>1991</u>	<u>1992</u>	<u>1993</u>	<u>Selected</u>	<u>Projection</u>
93								<u>Factor</u>	<u>Factor</u>
94									
95	15-27	_____	_____	_____	_____	_____	_____	_____	_____
96	27-39	_____	_____	_____	_____	_____	_____	_____	_____
97	39-51	_____	_____	_____	_____	_____	_____	_____	_____
98	51-63	_____	_____	_____	_____	_____	_____	_____	_____
99									
100									
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	C/A Year	Col (1) Loss & ALAE	Col (2) LDF	Col (3) Ultimate
102				
103				
104				
105	1994	_____	_____	_____
106	1993	_____	_____	_____
107	1992	_____	_____	_____
108	1991	_____	_____	_____

Exhibit Four—Part Seven

	C/A Year	Col 1 (Part 3)	Col 2 (Part 6)	Col 3 (1-2)
110				
111				
112				
113				
114				
115				
116				
117				
118	1992	_____	_____	_____
119				
120				
121				
122				
123	Total			_____

E	A	B	C	D	E	F	G	H
1	GROUP NAME: _____			EXHIBIT FIVE—PART ONE				
2	GROUP NAIC NO: _____			COUNTRYWIDE EXPENSES				
3	COMPANY NAME: _____			FROM INSURANCE EXPENSE EXHIBIT PART III				
4	COMPANY NAIC NO: _____							
5	YEAR FILED: 1996							
6								
7								
8				Private		Private		
9				Passenger		Passenger		
10				Auto		Auto		
11				Liability		Physical		
12				Col (1)	Col (2)	Col (3)	Col (4)	
13								
14	CALENDAR YEAR	1995						
15								
16	Direct Earned Premium			_____	_____	_____	_____	
17	Direct Other Acquisition			_____	_____	_____	_____	
18	Direct General Expenses			_____	_____	_____	_____	
19	Direct Written Premium			_____	_____	_____	_____	
20	Direct Commission & Brokerage			_____	_____	_____	_____	
21	Direct Taxes, Licenses, Fees			_____	_____	_____	_____	

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CALENDAR YEAR 1994

Direct Earned Premium	_____	_____	_____	_____
Direct Other Acquisition	_____	_____	_____	_____
Direct General Expenses	_____	_____	_____	_____
Direct Written Premium	_____	_____	_____	_____
Direct Commission & Brokerage	_____	_____	_____	_____
Direct Taxes, Licenses, Fees	_____	_____	_____	_____

CALENDAR YEAR 1993

Direct Earned Premium	_____	_____	_____	_____
Direct Other Acquisition	_____	_____	_____	_____
Direct General Expenses	_____	_____	_____	_____
Direct Written Premium	_____	_____	_____	_____
Direct Commission & Brokerage	_____	_____	_____	_____
Direct Taxes, Licenses, Fees	_____	_____	_____	_____

3-110.13

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A
GROUP NAME: _____
B
CHECK ONE:
C
GROUP NAIC NO: _____
COMPANY NAME: _____
COMPANY NAIC NO: _____
YEAR FILED: 1996

D E F
BI/UM _____
PD _____
PIP _____
PHYS. DAMAGE _____
TOTAL _____

G H
EXHIBIT FIVE-PART TWO
NEW JERSEY EXPENSES

Private
Passenger
Auto
Liability

Private
Passenger
Auto
Physical
Damage

Col (1)

Col (2)

Col (3)

Col (4)

CALENDAR YEAR 1995

Item 1	Direct Earned Premium	_____	_____	_____	_____
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17	Item 2	Direct Other Acquisition				
18	Item 3	Direct General Expenses				
19	Item 4	Direct Written Premium				
20	Item 5	Direct Commission & Brokerage				
21	Item 6	Direct Taxes, Licenses, Fees				
22	Item 7	Prepaid Expenses				
23	Item 8	LAD Fees				
24						
25						
26						
27		CALENDAR YEAR	1994			
28						
29	Item 1	Direct Earned Premium				
30	Item 2	Direct Other Acquisition				
31	Item 3	Direct General Expenses				
32	Item 4	Direct Written Premium				
33	Item 5	Direct Commission & Brokerage				
34	Item 6	Direct Taxes, Licenses, Fees				
35	Item 7	Prepaid Expenses				
36	Item 8	LAD Fees				
37						
38						
39						
40		CALENDAR YEAR	1993			
41						
42	Item 1	Direct Earned Premium				
43	Item 2	Direct Other Acquisition				
44	Item 3	Direct General Expenses				
45	Item 4	Direct Written Premium				
46	Item 5	Direct Commission & Brokerage				
47	Item 6	Direct Taxes, Licenses, Fees				
48	Item 7	Prepaid Expenses				
49	Item 8	LAD Fees				

G		B		C		D		E	F
1	GROUP NAME: _____	CHECK ONE:		BI/UM _____		EXHIBIT SIX			
2	GROUP NAIC NO: _____			PD _____		PARTS ONE & TWO			
3	COMPANY NAME: _____			PIP _____					
4	COMPANY NAIC NO: _____			PHYS. DAMAGE _____					
5	YEAR FILED: _____	1996							

Exhibit Six—Part One

		<u>1993</u>	<u>1994</u>	<u>1995</u>
10				
11	Item 1 Agents Balances—C/W	_____	_____	_____
12	Item 2 Unearned Premium Reserve—C/W	_____	_____	_____
13	Item 3 Ratio (Item 1/Item 2)	_____	_____	_____
14	Item 4 Direct Prepaid Expenses	_____	_____	_____
15	Item 5 Direct Premium Written	_____	_____	_____
16	Item 6 Ratio (Item 4/Item 5)	_____	_____	_____
17	Item 7 Direct Unearned Prem Reserves—Calendar Year	_____	_____	_____
18	Item 8 Direct Unearned Prem Reserves—Calendar Year—1	_____	_____	_____
19	Item 9 (Item 7 + Item 8)/2	_____	_____	_____
20	Item 9A Investable Unearned Premiums	_____	_____	_____
21	Item 10 Direct Losses Unpaid—Calendar Year	_____	_____	_____
22	Item 11 Direct Losses Unpaid—Calendar Year—1	_____	_____	_____
23	Item 12 (Item 10 + Item 11)/2	_____	_____	_____
24	Item 13 Direct LAE Unpaid—Calendar Year	_____	_____	_____
25	Item 14 Direct LAE Unpaid—Calendar Year—1	_____	_____	_____
26	Item 15 (Item 13 + Item 14)/2	_____	_____	_____
27	Item 16 Item 12 + Item 15	_____	_____	_____
28	Item 16A Exhibit One, Item 12, Col (4)	_____	_____	_____
29	Item 16B Exhibit One, Item 13, Col (4)	_____	_____	_____
30	Item 16C Exhibit One, Item 14, Col (4)	_____	_____	_____
31	Item 16D Item 16A + Item 16B + Item 16C	_____	_____	_____
32	Item 16E Ratio (Item 16/Item 16D)	_____	_____	_____
33	Item 16F Exhibit One, Item 12, Col (2)	_____	_____	_____
34	Item 16G Filed & Approved ELR	_____	_____	_____
35	Item 16H Item 16E x Item 16F x Item 16G	_____	_____	_____
36	Item 17 Item 16H + Item 9A	_____	_____	_____
37	Item 18 Exhibit Six—Part Four, Item 3	_____	_____	_____

29	Item 2.2	Real Estate	_____	_____	_____
30	Item 3.1	Collateral Loans	_____	_____	_____
31	Item 4.1	Cash on Hand and on Deposit	_____	_____	_____
32	Item 4.2	Short-Term Investments	_____	_____	_____
33	Item 5.1	Derivatives	_____	_____	_____
34	Item 6.1	Invested Assets	_____	_____	_____
35	Item 7	Adjusted Invested Assets	_____	_____	_____
36					
37	Exhibit Six—Part Four				
38	Accident Year		Accident Year		
39			1993	1994	1995
40	Item 1:	Adjusted Investment Income	_____	_____	_____
41	Item 2:	Adjusted Invested Assets	_____	_____	_____
42	Item 3:	Rate of Return	_____	_____	_____

I	A	B	C	D	E	F	G	H	I	J	I
1	GROUP NAME:	_____									
2	GROUP NAIC NO:	_____									
3	COMPANY NAME:	_____									
4	COMPANY NAIC NO:	_____									
5	YEAR FILED:	1996									
6											
7											

EXHIBIT SEVEN—PART ONE
DEVELOPMENT OF AIRE COMPENSATION INCLUDING INTEREST EARNED TO ULTIMATE

	AIRE Compensation Received As of	Calendar-Accident Years						
		1988	1989	1990	1991	1992	1993	1994
15	15 months	_____	_____	_____	_____	_____	_____	_____
17	27 months	_____	_____	_____	_____	_____	_____	_____
18	39 months	_____	_____	_____	_____	_____	_____	_____
19	51 months	_____	_____	_____	_____	_____	_____	_____
20	63 months	_____	_____	_____	_____	_____	_____	_____
21	75 months	_____	_____	_____	_____	_____	_____	_____
22	87 months	_____	_____	_____	_____	_____	_____	_____

25 EXHIBIT SEVEN—PART TWO
26 AIRE COMPENSATION DEVELOPMENT FACTORS

		Calendar-Accident Years						Selected	Projected
	Development Factors	1988	1989	1990	1991	1992	1993	Factor	Factor
34	15-27 months	_____	_____	_____	_____	_____	_____	_____	_____
35	27-39 months	_____	_____	_____	_____	_____	_____	_____	_____
36	39-51 months	_____	_____	_____	_____	_____	_____	_____	_____
37	51-63 months	_____	_____	_____	_____	_____	_____	_____	_____
38	63-75 months	_____	_____	_____	_____	_____	_____	_____	_____
39	75-87 months	_____	_____	_____	_____	_____	_____	_____	_____
41									
42		Col (1)	Col (2)	Col (3)					
43		AIRE	Projection						
44		Comp'n	Factor						
45		at	to	Ultimate					
46		3/96	Ultimate	Comp'n					
47									
48	1995	_____	_____	_____					
49	1994	_____	_____	_____					
50	1993	_____	_____	_____					

I	A	B	C	D	E	F	G	H	I	J	K	
70	GROUP NAME:	_____						EXHIBIT SEVEN				
71	GROUP NAIC NO:	_____						PARTS THREE-FIVE				
72	COMPANY NAME:	_____										
73	COMPANY NAIC NO:	_____										
74	YEAR FILED:		1996									

77 EXHIBIT SEVEN—PART THREE
78 DEVELOPMENT OF AIRE CHARGES TO ULTIMATE

	AIRE Charges Paid As of	Calendar-Accident Years						
		1988	1989	1990	1991	1992	1993	1994
85	15 months	_____	_____	_____	_____	_____	_____	_____
86	27 months	_____	_____	_____	_____	_____	_____	_____
87	39 months	_____	_____	_____	_____	_____	_____	_____
88	51 months	_____	_____	_____	_____	_____	_____	_____

89	63 months	_____	_____	_____				
90	75 months	_____	_____					
91	87 months	_____						
92								
93								
94	EXHIBIT SEVEN—PART FOUR							
95	AIRE CHARGES DEVELOPMENT FACTORS							
96								
97								
98								
99		Calendar-Accident Years						
100	Development							
101	Factors	<u>1988</u>	<u>1989</u>	<u>1990</u>	<u>1991</u>	<u>1992</u>	<u>1993</u>	Selected
102								Factor
103	15-27 months	_____	_____	_____	_____	_____	_____	Projected
104	27-39 months	_____	_____	_____	_____	_____	_____	Factor
105	39-51 months	_____	_____	_____	_____			
106	51-63 months	_____	_____	_____				
107	63-75 months	_____	_____					
108	75-87 months	_____						
109								
110								
111		Col (1)	Col (2)	Col (3)				
112			Projection					
113		AIRE	Factor	Ultimate				
114		Charges	to	Charges				
115		at 3/96	Ultimate					
116								
117	1995	_____	_____	_____				
118	1994	_____	_____	_____				
119	1993	_____	_____	_____				
120								
121								
122								
123								
124	EXHIBIT SEVEN—PART FIVE							
125	NET AIRE							
126								
127		Col (1)	Col (2)	Col (3)				
128		Ultimate	Ultimate	Net				
129		AIRE	AIRE	AIRE				
130		Comp'n	Charges	Col (1)-				
131		at 3/96	at 3/96	Col (2)				
132								
133	1995	_____	_____	_____				

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134 1994 _____
 135 1993 _____

J	A	B	C	D	E	F	G	H	I
1	GROUP NAME: _____		CHECK ONE:	BI/UM _____				EXHIBIT EIGHT	
2	GROUP NAIC NO: _____			PD _____					
3	COMPANY NAME: _____			PIP _____					
4	COMPANY NAIC NO: _____			PHYS. DAMAGE _____					
5	YEAR FILED: _____	1996		TOTAL _____				Three	
6								Year	
7					1993	1994	1995	Total	
8									
9	Item 1:	Direct Calendar Year Written Premium			_____	_____	_____	_____	
10	Item 2:	Direct Calendar Year Earned Premium			_____	_____	_____	_____	
11	Item 3:	Net AIRE			_____	_____	_____	_____	
12	Item 4:	Apportioned share of the MTF Operating Loss Paid			_____	_____	_____	_____	
13	Item 5A:	Direct Calendar/Accident Year Losses and ALAE Incurred,			_____	_____	_____	_____	
14		Developed to Ultimate							
15	Item 5B:	ULAE Ratio			_____	_____	_____	_____	
16	Item 5C:	Item 5A x Item 5B			_____	_____	_____	_____	
17	Item 6:	Item 5C as a Ratio to Item 2			_____	_____	_____	_____	
18	Item 7:	Direct Commission and Brokerage Fees			_____	_____	_____	_____	
19	Item 8:	Direct Other Acquisition			_____	_____	_____	_____	
20	Item 9:	Direct General Expense			_____	_____	_____	_____	
21	Item 10:	Direct Taxes, Licenses and Fees			_____	_____	_____	_____	
22	Item 11A:	LAD Fees			_____	_____	_____	_____	
23	Item 11B:	Percentage Reflected in Excess Profits Report			_____	_____	_____	_____	
24	Item 11C:	Item 11A x Item 11B			_____	_____	_____	_____	
25	Item 12:	Direct Policyholder Dividends other than Excess Profits			_____	_____	_____	_____	
26		(Credit or Refund)			_____	_____	_____	_____	
27	Item 13:	Credit or Refund of Excess Profits			_____	_____	_____	_____	
28	Item 14:	Subtotal Item 12 + Item 13			_____	_____	_____	_____	
29	Item 15:	Item 14 as a Ratio to Item 2			_____	_____	_____	_____	
30	Item 16:	Underwriting Income			_____	_____	_____	_____	
31	Item 17:	Allowance for Profit & Contingencies			_____	_____	_____	_____	

32	Item 18:	Actuarial Gain	_____	_____	_____	_____
33	Item 19:	Total Development Adjustment	_____	_____	_____	_____
34	Item 20:	Total Actuarial Gain	_____	_____	_____	_____
35	Item 21:	Excess Investment Income	_____	_____	_____	_____
36	Item 22:	Item 2 times .025	_____	_____	_____	_____
37	Item 23:	Excess Profit	_____	_____	_____	_____
38	Item 24:	Non-excessive Subsidization	_____	_____	_____	_____
39	Item 25A:	NCIC Pool Participation	_____	_____	_____	_____
40	Item 25B:	NCIC Pool Loss	_____	_____	_____	_____
41	Item 25C:	Item 25A x Item 25B	_____	_____	_____	_____
42	Item 26:	Excessive Subsidization	_____	_____	_____	_____

K	A	B	C	D	E	F	G	H
1	GROUP NAME: _____		CHECK ONE:	<u>BI/UM</u> _____				EXHIBIT NINE
2	GROUP NAIC NO: _____			<u>PD</u> _____				
3	COMPANY NAME: _____			<u>PIP</u> _____				
4	COMPANY NAIC NO: _____			<u>PHYS. DAMAGE</u> _____				
5	YEAR FILED:	1996						
6								
7								
8					1993	1994	1995	
9								
10	Item 1	Expected Loss & LAE Ratio			_____	_____	_____	
11		Attach relevant portion						
12		of latest approved filing						
13								
14	Item 2	Profit & Contingency Provision			_____	_____	_____	
15		Attach relevant portion						
16		of latest approved filing						
17								
18	Item 3	Clifford After-Tax Provision			_____	_____	_____	
19								
20	Item 4	Tax Rate			_____	_____	_____	
21								
22	Item 5	Clifford Pre-Tax Provision			_____	_____	_____	
23								
24	Item 6	Pre-Tax Investment Income Offset			_____	_____	_____	
25		Item 5-Item 2			_____	_____	_____	

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L	A	B	C	D	E	F	G	H	I
1	GROUP NAME:	_____							
2	GROUP NAIC NO:	_____							
3	COMPANY NAME:	_____							
4	COMPANY NAIC NO:	_____							
5	YEAR FILED:								1996
6									

HOLDING COMPANY SYSTEM
INDIVIDUAL COMPANY CERTIFICATION AND PROFITS REPORT*

The above named private passenger automobile insurer hereby certifies as follows:

1. It is a member of _____ holding company system;
2. It has examined that Excess Profits Report and Financial Disclosure information filed by its holding company; and that
3. Said report contains the profit information for the individual insurer as required by N.J.S.A. 17:29A-5.7 and N.J.A.C. 11:3-20.5.

This insurer is fully aware that it is subject to penalties for any intentional misrepresentation of fact contained in this certification.

Date

Name

Title

*Can only be used as part of a Holding Company System Excess Profits Report. One "Individual Company Certification and Profits Report" (Exhibit Ten) must be filed by each individual company within the Holding Company System.

Amended by R.1991 d.17, effective January 7, 1991.
 See: 22 N.J.R. 2082(b), 23 N.J.R. 106(a).
 Amended by R.1992 d.254, effective June 15, 1992.
 See: 24 N.J.R. 529(a), 24 N.J.R. 2264(a).
 Appendix deleted and replaced with new appendix.
 Amended by R.1994 d.24, effective January 3, 1994.
 See: 25 N.J.R. 1829(a), 26 N.J.R. 241(a).
 Amended by R.1996 d.58, effective February 5, 1996.
 See: 27 N.J.R. 3682(a), 28 N.J.R. 855(a).
 Repeal and New Rule, R.1996 d.312, effective July 15, 1996.
 See: 28 N.J.R. 1616(a), 28 N.J.R. 3627(b).
 Administrative correction.
 See: 28 N.J.R. 3798(b).

SUBCHAPTER 20A. (RESERVED)

SUBCHAPTER 21. PERSONAL INJURY PROTECTION COVERAGE REDUCED PIP PREMIUM CHARGE FOR ADDITIONAL AUTOS IN ONE-DRIVER HOUSEHOLDS

11:3-21.1 Purpose

The purpose of this rule is to implement N.J.S.A. 39:6A-4.1, which provides for reduced personal injury protection premiums for additional automobiles in one-driver households.

11:3-21.2 Reduction of PIP premium

(a) In any instance where a named insured is the owner, the only designated operator of two or more automobiles insured by the same insurer under one or more policies, and the only licensed driver residing in the household, the full basic PIP rate shall be charged on one automobile, and a percentage discount shall be given on the PIP premium charge on each additional auto. For the three-year period commencing with the operative date of this rule, the premium reduction shall be at least 50 percent of the approved charge for the applicable territory of garaging for the additional automobile(s), exclusive of expense fees and policy constants or residual market equalization charges.

11:3-21.3 Automobiles eligible for premium reduction

(a) Except as provided in paragraph 1 below, the reduced premiums shall only apply to a private passenger automobile of a private passenger or station wagon type that is owned or hired by an individual or by husband and wife who are residents of the same household and is neither used as a public or livery conveyance for passengers nor rented to others with a driver; and a motor vehicle with a pick-up body, a delivery sedan, a van, or a panel truck or a camper type vehicle used for recreational purposes owned by an individual or by husband and wife who are residents of the same household, not customarily used in the occupation, profession or business of the insured other than farming or

ranching. An automobile owned by a farm family copartnership or corporation which is principally garaged on a farm or ranch and otherwise meets the definitions contained in this section, shall be considered a private passenger automobile owned by two or more relatives resident in the same household.

1. The reduced premium shall not apply to automobiles for which the basic PIP premium charge is less than \$25.00, exclusive of expense fees and policy constants or residual market equalization charges, and which are of the following types:

- i. Automobiles 10 years or older and maintained primarily for use in exhibitions, parades and club activities, or
- ii. A self-propelled vehicle with a living area that is an integral part of the chassis or a pick-up with a permanently attached camper body.

(b) A reduced premium charge for PIP coverage as specified in (a) above shall apply to all policies which are in force, issued or renewed on or after the operative date of this rule.

1. With respect to in force policies, the insurer shall calculate the reduce premium charge in (a) above, and shall issue a refund check in this amount to the insured or apply a credit in this amount to the insured's renewal policy.

- i. In the event a policy is nonrenewed or otherwise terminated prior to renewal, the insurer shall calculate a return premium in accordance with the operative date of this rule and the effective termination date of the policy. The insurer shall issue a refund check in this amount to the insured.

11:3-21.4 Filing and statistical requirements

(a) Each automobile filer shall, within 60 days of the effective date of this rule, submit to the Commissioner for approval filings of rates and manual rules for implementing the reduced PIP premium charges for additional automobiles required by this rule.

1. Each statistical organization shall, within 60 days of the effective date of this rule, submit to the Commissioner for approval amendments to its statistical plan designed to effectuate the purposes of N.J.S.A. 39:6A-4.1 and this subchapter.

(b) Every insurer, rating organization and statistical organization shall segregate and maintain the exposure, premium, loss and expense statistics with respect to the payment of PIP benefits that are attributable to additional automobiles in one-driver households.

1. Any loss or loss adjustment expense for a PIP claim shall be charged to the automobile for which the full

premium was paid unless the injury was sustained while in the automobile with the reduced PIP premium.

(c) Every insurer, rating organization and statistical organization shall amend their statistical plans to segregate and maintain the exposure, premium, loss and expense statistics with respect to the payment of PIP benefits that are attributable to households in which the number of automobiles insured by the same insurer exceeds the number of licensed drivers customarily operating such automobiles.

(d) The statistics required in (b) and (c) above shall be subject to examination by the Commissioner or his or her designee and shall be reported annually to the Department.

(e) Three years after the operative date of this rule, each automobile filer shall submit to the Commissioner for approval filings of rates or manual rules reflecting the actual loss experience of the filer with respect to the payment of PIP benefits which are attributable to additional automobiles described in 11:3-21.3.

(f) All filings submitted pursuant to this subchapter, and all changes and amendments thereto, shall be prepared in accordance with insurance laws and regulations, including the applicable provisions of N.J.S.A. 17:29A-1 et seq. and N.J.A.C. 11:1-2 and the Department's filing procedures.

Amended by R.1996 d.58, effective February 5, 1996.
See: 27 N.J.R. 3682(a), 28 N.J.R. 855(a).

SUBCHAPTER 22. COVERAGE OPTION SURVEY PERSONAL INJURY PROTECTION AND TORT THRESHOLD OPTIONS

11:3-22.1 Purpose

This subchapter requires the submission of data concerning policyholder selection of the various options provided under the New Jersey Automobile Insurance Freedom of Choice and Cost Containment Act of 1984 (N.J.S.A. 17:28-1.1) in order to monitor the implementation and effectiveness of the Act.

Amended by R.1989 d.267, effective May 15, 1989.
See: 21 N.J.R. 619(a), 21 N.J.R. 1358(a).
Added cite to P.L. 1988, c.119.
Amended by R.1996 d.58, effective February 5, 1996.
See: 27 N.J.R. 3682(a), 28 N.J.R. 855(a).

11:3-22.2 Scope

(a) This subchapter applies to every insurer authorized to transact the business of automobile insurance in this State.

(b) For the purpose of the reporting requirements of this subchapter, "automobile" means a private passenger automobile of a private passenger or station wagon type that is owned or hired by an individual and is neither used as a public or livery conveyance for passengers nor rented to others with a driver; and a motor vehicle with a pickup body, a delivery sedan, a van, or a panel truck or a camper type vehicle used for recreational purposes owned by an individual or husband and wife who are residents of the same household, not customarily used in the occupation, profession or business of the insured other than farming or ranching. An automobile owned by a farm family copartnership or corporation, which is principally garaged on a farm or ranch and otherwise meets the definitions contained in this section, shall be considered an individually owned private passenger automobile owned by two or more relatives resident in the same household.

11:3-22.3 Coverage option survey requirements

(a) Every automobile insurer, on a biannual basis, shall complete and file with the Commissioner the coverage option survey required by this subchapter. The insurer's biannual survey shall reflect the total number of automobiles with in force coverage as of December 31 and as of June 30 of each year, and shall indicate the personal injury protection and lawsuit threshold or no threshold options selected with respect to each such automobile. Insurers shall use forms A and B, appended to and incorporated by reference in this subchapter, to report the information required by this section.

(b) Survey forms reflecting coverage option selections as of December 31 of each year shall be filed with the Commissioner by January 21 of that year. Survey forms reflecting coverage option selections as of June 30 of each year shall be filed with the Commissioner by July 22 of that year.

(c) Completed coverage option survey forms shall be submitted to:

New Jersey Department of Banking and Insurance
Office of Property/Casualty
20 West State Street
PO Box 325
Trenton, NJ 08625-0325

(d) Companies may submit the data required by this rule on a group basis, provided that each company included in the group is identified on the coverage option survey forms.

(e) Insurers which act as servicing carriers for a residual market mechanism created by statute shall report directly to the Department only the coverage options selected by their voluntary policyholders. The options selected by residual market mechanism insureds shall be reported directly to the residual market mechanism.