

CHECKING SLIP—IMPORTANT

AUTOMOBILE INSURANCE PLAN MANUAL

NEW JERSEY

December, 1982 Distribution

Material included herewith:

Automobile Insurance Plan Manual of Rules and Rates

Index	Pages i—iii
General Rules Section	Pages 3—4, 7—8
Special Types and Operations Section	Pages 47—48
Physical Damage Section	Pages 53—58
Rate Section	
Supplement I Liability	Pages L(I)-3—L(I)-6
Supplement II Liability	Pages L(II)-3—L(II)-6
Supplement I Physical Damage	Pages PhD(I)-3—PhD(I)-26
Supplement II Physical Damage	Pages PhD(II)-3—PhD(II)-26

Index pages i, ii and iii revised, December, 1982.

Page 3 reflects an amended Rule 3; effective October 15, 1982 (previously announced via Important Notice #1667 dated 10/15/82).

Page 8 reflects an amended Rule 15; effective June 12, 1982 (previously announced via Important Notice #1605 dated 6/30/82).

Page 8 also reflects an amended Rule 14, effective December 1, 1982 (previously announced via Important Notice #1692 dated 11/16/82).

Page 47 reflects an amended Rule 95, page 54 reflects an amended Rule 121, page 56 reflects amended Rules 127 and 128, and Physical Damage Motorcycles Rates pages PhD(I)-24, PhD(I)-25, PhD(I)-26, PhD(II)-24, PhD(II)-25 and PhD(II)-26 are deleted; effective January 1, 1983 for new business and February 15, 1983 for renewal policies (previously announced via Important Notice #1700 dated 11/29/82).

Pages 54 reflects an amended Rule 120 and page 56 reflects an amended Rule 127; applicable to all new policies written on or after September 20, 1982 and to all renewal policies which become effective on or after November 4, 1982. No policy effective prior to September 20, 1982 shall be endorsed or cancelled and rewritten to take advantage of, or to avoid the application of these changes except at the request of the insured and then in accordance with approved cancellation rules as of the date of the such request, but in no event prior to September 20, 1982 (previously announced via Important Notice #1654 dated 9/20/82).

Pages 55 and 56 reflect an amended Rule 125; effective December 1, 1982 for new business and January 15, 1983 for renewal policies (previously announced via Important Notice #1693 dated 11/16/82).

Page 56 reflects an amended Rule 128 and pages L(I)-3 through L(I)-6, L(II)-3 through L(II)-6, PhD (I)-3 through PhD (I)-23 and PhD (II)-3 through PhD (II)-23 reflect revised Private Passenger Liability, Basic Personal Injury Protection and Physical Damage rates; effective July 15, 1982 for new business and August 15, 1982 for renewal policies (previously announced via Important Notice #1609 dated 7/12/82).

Page 58 reflects the introduction of Rule 133; effective August 16, 1982 (previously announced via Important Notice #1632 dated 8/16/82).

Page 58 also reflects the introduction of Rule 134; effective November 15, 1982 (previously announced via Important Notice #1677 dated 11/2/82).

The enclosed pages replace the present correspondingly numbered Manual pages, with the exception of pages PhD(I)-3 through PhD(I)-26 and PhD(II)-3 through PhD(II)-26, which supersede pages PhD(I)-3 through PhD(I)-29 and PhD(II)-3 through PhD(II)-29, respectively.

Note: Please discard Important Notices #1605, #1609, #1632, #1654, #1667, #1677, #1692, #1693 and #1700.

Distributed by
Automobile Insurance Plans Service Office

In behalf of
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AUTOMOBILE INSURANCE PLAN MANUAL

NEW JERSEY
April, 1983 Distribution

Material included herewith:

Automobile Insurance Plan Manual of Rules and Rates

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Private Passenger Section	Pages 11—12
Trucks, Tractors and Trailers Section	Pages 17—18
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Commercial Automobile	Pages C-3—C-12

This material consists of the following revisions:

Index pages i and ii revised April, 1983.

Page 5 reflects an amended Rule 5, page 57 reflects an amended Rule 128, pages L(I)-3 through L(I)-6 of Supplement I and L(II)-3 through L(II)-6 of Supplement II reflect revised Liability and Basic Personal Injury Protection Rates, and pages PhD(I)-3 through PhD(I)-8 of Supplement I and PhD(II)-3 through PhD(II)-8 of Supplement II reflect revised Physical Damage Comprehensive Rates; effective January 31, 1983 for new business and March 2, 1983 for renewal policies (previously announced via Important Notice #1732 dated 1/31/83).

Pages 6 and 7 reflect amendments to Rule 7; effective February 21, 1983 for new business and March 23, 1983 for renewal policies and effective March 9, 1983 (previously announced via Important Notices #1748 dated 2/15/83 and #1762 dated 3/7/83).

Page 7 also reflects an amended Rule 10; effective January 15, 1983 (previously announced via Important Notice #1731 dated 1/15/83).

Page 11 reflects an amended Rule 20, page 17 reflects amended Rules 30 and 32, pages 54 and 55 reflect amended Rules 120, 121 and 122, page 57 reflects amended Rules 128, 129 and 131, page 58 reflects the introduction of Rule 135* and page C-12 reflects the introduction of Physical Damage Other Than Private Passenger Light Trucks Rates*; effective February 1, 1983 for new business and March 1, 1983 for renewal policies (previously announced via Important Notice #1729 dated 1/15/83).

*In conjunction with these changes, pages PhD(I)-24 through PhD(I)-26 of Supplement I and pages PhD(II)-24 through PhD(II)-26 of Supplement II are deleted.

Pages C-3 through C-11 reflect revised Other Than Private Passenger Liability and Social Services Vehicles Physical Damage Rates; effective January 15, 1983 for new business and February 15, 1983 for renewal policies (previously announced via Important Notice #1730 dated 1/15/83).

The enclosed pages replace the present correspondingly numbered Manual pages with the exception of pages PhD(I)-23, PhD(II)-23 and C-3 through C-12, which supersede pages PhD(I)-23 through PhD(I)-26, PhD(II)-23 through PhD(II)-26 and C-3 through C-11, respectively.

Note: Please discard Important Notices #1729, #1730, #1731, #1732, #1748 and #1762.

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NOTE: The Insurance Department has advised as per Section 14 of the Plan, renewal quotations are to be sent out to the insured and the producer of record at least 30 days prior to the inception date of the renewal policy. The Insurance Department has also advised that not only are renewal quotations to be issued on a timely basis but once such renewal quotation has been sent they cannot be amended because of the introduction of a rate increase.

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Rule 4. SUSPENSION

- A. This Rule does not apply to the following types of risks:
 - 1. Risks for which a certificate has been filed in accordance with a financial responsibility law.
 - 2. Risks subject to the requirements of a State or Federal authority regulating motor carriers of passengers or property.
- B. Upon written request of the named insured, if such insured submits a copy of the receipt for the return of registration certificate and license plates, the insurance provided by a policy may be suspended by endorsement and the premium for the period of insurance may be computed on a pro rata basis in accordance with the following provisions, provided the period of suspension is not less than thirty consecutive days:
 - 1. The insurance may be reinstated upon request of the named insured, effective not earlier than the receipt of such request by the insurer.
 - 2. The reinstatement endorsement shall not extend the policy beyond its original expiration date.
 - 3. Pro rata premium for the period of suspension, computed at the rates in effect at the time the policy was issued, is payable upon reinstatement of the insurance, subject to a minimum premium retention by the insurer for the policy period of the short rate premium for sixty days.
 - 4. If the policy expires during the period of suspension, the named insured shall be entitled to pro rata return premium in accordance with the foregoing provisions of this Rule with respect to the minimum period of suspension and minimum retention by the insurer.
 - 5. Uninsured Motorists Coverage may not be suspended unless the Liability and Personal Injury Protection coverages are also suspended. When the Liability and Personal Injury Protection coverages are suspended, Uninsured Motorists Coverage shall also be suspended.

Rule 5. PROTECTION AGAINST UNINSURED MOTORISTS INSURANCE

- A. Protection Against Uninsured Motorists Insurance for Owners (Bodily Injury and Property Damage) (Class Code: Refer to Statistical Plan).
This form of automobile insurance shall be afforded under every automobile liability policy delivered or issued for delivery in the State of New Jersey, with respect to any motor vehicle registered or principally garaged in the state.
- ★ B. Rates—All Territories—\$7 per Automobile
- ★ C. Additional Persons—This insurance may be extended to any person who does not own an automobile, at a rate of \$8 per named individual, provided such individual is an executive officer, partner or employee of the insured named in the policy.
- D. Modification
The premium shall not be subject to modification under the provisions of any rating plan or other manual rule.

Rule 6. RESERVED FOR FUTURE USE

Rule 7. INCREASED LIMITS

- A. The Increased Limits Tables below show the factors to be applied to the \$15,000/30,000 Bodily Injury and \$5,000 Property Damage rates shown in this Manual to determine premium for other limits subject to the following provisions. (For limits not shown refer to the Plan.)
 - 1. Where limits in excess of \$15,000/30,000 bodily injury liability and \$5,000 property damage liability are required by law, the insurer shall be required to write a policy or binder for limits to comply with the minimum requirements of the law.
 - 2. In those cases where a 15/30 bodily injury rate is to be converted to a 10/20 rate, the following appropriate conversion factor shall be applied to the 15/30 rate:
 - (a) Private passenger automobiles885
 - (b) All Other Risks840
 - (c) Trucks, Tractors and Trailers fleets and Zone Rated Risks840
 - 3. When increased limits up to \$100,000/300,000 bodily injury liability and \$100,000 property damage liability are written in accordance with Section 10.A.1.(a). of the Plan.
- B. Private Passenger Automobiles
The following bodily injury and property damage limits factors apply to vehicles classified and rated as private passenger automobiles (Supplements I and II) for increased limits coverage written in accordance with paragraphs A.1 and A.3 above:

Table 1

B.I. Limits	Factor
15/30	1.00
20/40	1.18
25/50	1.25
35/35	1.23
50/100	1.45
100/200	1.62
100/300	1.69

Table 2

P.D. Limits	Factor
\$ 5,000	1.00
10,000	1.06
15,000	1.07
25,000	1.09
35,000	1.11
50,000	1.14
100,000	1.19

NOTE: Where increased limits are afforded and the risk is reinsured on a facultative basis, refer to Plan for any increased charge for increased limits above that obtained by application of the above factors.

- C. "All Other" Motor Vehicles (including garages)
 - 1. The following bodily injury and property damage factors apply to increased limits coverage for other than private

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GENERAL RULES

passenger automobiles written in accordance with paragraph A.1. above:

- a. Bodily Injury Liability Increased Limits Table applicable to all \$15,000/30,000 bodily injury liability rates except:
 - (1) Trucks, Tractors and Trailers fleets as defined in Rule 32.A.1.,
 - (2) Trucks, Tractors and Trailers zone rated under the Truckers Rule, and
 - (3) Private Passenger Types.

Table 3 ★

B.I. Limits	Factor
15/30	1.00
20/40	1.08
25/50	1.16
35/35	1.16
50/100	1.35
100/200	1.48
100/300	1.53
300/500	1.66

- b. Bodily Injury Liability Increased Limits Table applicable to all \$15,000/30,000 bodily injury liability rates for:

- (1) Trucks, Tractors and Trailers fleets as defined in Rule 32.A.1., and
- (2) Trucks, Tractors and Trailers zone rated under the Truckers Rule.

Table 4

B.I. Limits	Factor
15/30	1.00
20/40	1.08
25/50	1.16
35/35	1.16
50/100	1.36
100/200	1.52
100/300	1.58

- c. Bodily Injury Liability Increased Limits Table applicable to all \$15,000/30,000 bodily injury liability rates for private passenger types:

Table 5

B.I. Limits	Factor
15/30	1.00
20/40	1.10
25/50	1.15
35/35	1.14
50/100	1.31
100/200	1.44
100/300	1.49

- d. Property Damage Liability Increased Limits Tables:

- (1) Table 6 applicable to \$5,000 property damage liability insurance rates for all automobiles except where Tables 7 and 8 are applicable:

Table 6

P.D. Limits	Factor	P.D. Limits	Factor
\$ 5,000	1.00	\$ 35,000	1.22
10,000	1.10	50,000	1.25
15,000	1.15	100,000	1.30
25,000	1.20		

- (2) Table 7 applicable to \$5,000 property damage liability insurance rates for Trucks, Tractors and Trailers zone rated under the Truckers Rule:

Table 7

P.D. Limits	Factor	P.D. Limits	Factor
\$ 5,000	1.00	\$ 35,000	1.34
10,000	1.15	50,000	1.37
15,000	1.23	100,000	1.47
25,000	1.30		

- (3) Table 8 applicable to \$5,000 property damage liability insurance rates for the following:

- (a) Employers Non-Ownership Liability.
- (b) Named Non-Owner Policies.
- (c) Private Passenger Types.

Table 8

P.D. Limits	Factor	P.D. Limits	Factor
\$ 5,000	1.00	\$ 35,000	1.10
10,000	1.05	50,000	1.13
15,000	1.06	100,000	1.18
25,000	1.08		

- 2. The following bodily injury and property damage factors apply to increased limits coverage for other than private passenger automobiles written in accordance with paragraph A.3 above:

- a. Bodily Injury Liability Increased Limits Table applicable to all \$15,000/30,000 bodily injury liability rates except:

- (1) Trucks, Tractors and Trailers fleets as defined in Rule 32.A.1.,
- (2) Trucks, Tractors and Trailers zone rated under the Truckers Rule, and
- (3) Private Passenger Types.

Table 3A

B.I. Limits	Factors
15/30	1.00
20/40	1.16
25/50	1.32
35/35	1.32
50/100	1.70
100/200	1.96
100/300	2.06

- b. Bodily Injury Liability Increased Limits Table applicable to all \$15,000/30,000 bodily injury liability rates for:

- (1) Trucks, Tractors and Trailers fleets as defined in Rule 32.A.1., and
- (2) Trucks, Tractors and Trailers zone rated under the Truckers Rule.

Table 4A

B.I. Limits	Factors
15/30	1.00
20/40	1.16
25/50	1.32
35/35	1.32
50/100	1.72
100/200	2.04
100/300	2.16

- c. Bodily Injury Liability Increased Limits Table applicable to all \$15,000/30,000 bodily injury liability rates for private passenger types:

Table 5A

B.I. Limits	Factors
15/30	1.00
20/40	1.20
25/50	1.30
35/35	1.28
50/100	1.62
100/200	1.88
100/300	1.98

d. Property Damage Liability Increased Limits Tables:

- (1) Table 6A applicable to \$5,000 property damage liability insurance rates for all automobiles except where Tables 7A and 8A are applicable:

Table 6A

P.D. Limits	Factor
\$ 5,000	1.00
10,000	1.20
15,000	1.30
25,000	1.40
35,000	1.44
50,000	1.50
100,000	1.50

- (2) Table 7A applicable to \$5,000 property damage liability insurance rates for Trucks, Tractors and Trailers zone rated under the Truckers Rule:

Table 7A

P.D. Limits	Factor
\$ 5,000	1.00
10,000	1.30
15,000	1.46
25,000	1.60
35,000	1.68
50,000	1.74
100,000	1.94

- (3) Table 8A applicable to \$5,000 property damage liability insurance rates for the following:

- (a) Employers Non-Ownership Liability.
- (b) Named Non-Owner Policies.
- (c) Private Passenger Types.

Table 8A

P.D. Limits	Factor
\$ 5,000	1.00
10,000	1.10
15,000	1.12
25,000	1.16
35,000	1.20
50,000	1.26
100,000	1.36

D. Facultative Reinsurance

Where increased limits are afforded on a risk requiring limits of liability in excess of \$100,000/300,000 Bodily Injury, \$100,000 Property Damage, and the risk is reinsured on a facultative basis, the following rating procedure is available for the determination of the increased limits premium:

1. The applicable Increased Limits Table or manual premium shall apply for the limits of liability which are not subject to facultative reinsurance.
2. For limits of liability obtained above the stipulated limits above by means of facultative reinsurance, the premium shall be the facultative cost for such insurance increased by a charge of 50%.

- ★★ E. The Single Limit Increased Limits Tables below shows the factors to be applied to the \$15,000/30,000 Bodily Injury and \$5,000 Property Damage rate combined to determine the premium for Increased Limits Coverage written for vehicles subject to the Motor Carrier Act of 1980:

Single Limit	Truck, Tractor and Trailer Fleets or Zone Rated Risks	All Other Risks
\$ 500,000	1.97	1.90
1,000,000	2.24	2.13

Rule 8. AUDIT

Annual Premium Adjustment

On policies which provide that the earned premium be determined by audit at the end of the policy period, the initial premium shall be the full premium calculated at authorized rates on the estimated exposure for the policy period or the minimum premium for the policy, whichever is greater.

Rule 9. WHOLE DOLLAR PREMIUM

The premium for each exposure shall be rounded to the nearest whole dollar, separately for each coverage provided by the policy. A premium involving \$.50 or over shall be rounded to the higher whole dollar. This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the insurer, the return premium shall be carried to the next higher whole dollar.

Note: The phrase "each exposure" as used herein shall mean each premium developed (after the application of all applicable adjustments) for (1) each automobile, if written on a per car basis, (2) each location, if written on a payroll basis and (3) for all other automobile business.

Rule 10. MINIMUM PREMIUM

The minimum annual premium charge is \$25.00 per policy. The minimum premium shall be inclusive of additional charges imposed for any additional hazards. ★

Rule 11. CLASSIFICATION OF RISKS

NOT SPECIFICALLY INCLUDED IN THIS MANUAL

Refer to Plan for rules and rates.

Rule 12. CERTIFIED RISKS—FINANCIAL RESPONSIBILITY LAWS

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

Rule 13. PREMIUM DETERMINATION

- A. Refer to the Premium Determination Rule in the applicable Section of this Manual, (i.e. Private Passenger, Trucks, Tractors and Trailers, Public, Garage or Special Types and Operations Sections) to determine the base rate for automobile bodily injury, property damage and basic personal injury protection coverages. For Non-Owner risks, refer to the rating provisions in the Non-Owned Section for determining the base rate. For personal injury protection coverages, refer to Rule 14 for grant of coverage and rating provision.
- B. If Increased Limits are applicable, the proper increment is applied to the base rate determined in A above by referring to the Increased Limits Rule in this Manual (Rule 7).
- C. If Additional Charges are applicable in accordance with Section 16 of the Plan they shall be determined by applying the proper percentage to the total limits premium determined from A or B above.
- D. If a Certified Risk—Financial Responsibility charge is applicable under Rule 12 of this Manual, it shall be applied to the total policy premium determined from A, B and C above.

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★ ★ Rule 14. BASIC PERSONAL INJURY PROTECTION

COVERAGE

A. With respect to those automobiles subject to the New Jersey Automobile Reparation Reform Act, the assigned insurer shall provide Basic Personal Injury Protection Coverage under every automobile liability policy as required by the Act.

B. Rates

1. Private Passenger — refer to state rate pages, except if a household includes one or more operators of a motorcycle or similar vehicle. In that case increase the rate shown on the state rate page by 135% for a single car risk, or for only one car in a multi-car risk, if:

- a. the named insured or spouse; or
- b. a relative resident in the same household as the named insured is not a named insured under another policy affording PIP coverage;

is the owner of a motorcycle, motorscooter, motorbike, or moped or similar vehicle not eligible for PIP coverage or has such a vehicle furnished for regular use.

Note: Under certain accident situations, the PIP coverage afforded under a policy extends to an insured's occupancy of a vehicle which is not subject to the New Jersey No-Fault Law. The factor for operators of a motorcycle or similar vehicle reflects the increased PIP exposure which arises when an insured owns, or has such vehicle furnished for regular use. A motorcycle or other similar two wheel vehicle is not to be afforded personal injury protection insurance on a direct basis.

2. Private Passenger Types and Garage Dealer Risks — refer to state rate pages.
3. For all other types — The Combined Bodily Injury and Basic Personal Injury Protection rate is 85% of the otherwise applicable \$15,000/30,000 bodily injury rate.

★ Rule 15. ADDITIONAL PERSONAL INJURY

PROTECTION

With respect to those automobiles subject to the New Jersey Automobile Reparation Reform Act, the assigned insurer shall also offer to the named insured and, at the named insured's request, to relatives resident in the same household, Additional Personal Injury Protection Coverage as prescribed by the New Jersey Automobile Reparation Reform Act.

Additional PIP Packages containing the following maximum benefits are available:

P A C K A G E #	Maximum Additional Weekly Loss of Income Benefit			Maximum Additional Essential Services			
	During Period of Basic Benefits Payments	After Period of Basic Payments	Total Maximum Income Benefits	During Basic Payments	After Basic Payments	Total Maximum Essential Services	Death Benefits
1.	\$ 0	\$100	\$ 5,200	\$0	\$12	\$ 4,380	\$10,000
2.	25	125	7,800	8	20	10,220	10,000
3.	75	175	13,000	8	20	10,220	10,000
4.	150	250	20,800	8	20	10,220	10,000
5.	300	400	36,400	8	20	10,220	10,000
6.	400	500	46,800	8	20	10,220	10,000
7.	500	600	57,200	8	20	10,220	10,000
8.	600	700	67,600	8	20	10,220	10,000

Broader income benefits are available upon request of the named insured. Refer to Plan for rates.

Note: Benefits indicated above are maximum benefits on a per person, per accident basis, rather than a per year basis. For a complete description of coverage within each package, including weekly income benefits, essential services benefits and death benefits, refer to the appropriate endorsement.

Package #	Premium First Car	Premium Each Additional Car
1	\$ 5	\$ 3
2	10	6
3	12	7
4	15	9
5	26	15
6	38	22
7	46	26
8	55	32

Note: Charge "First Car" Premium for each named resident relative.

The premium shall not be subject to modification under the provisions of any rating plan or other manual rule.

Rule 16. EXTENDED MEDICAL EXPENSE BENEFITS

Policies including Personal Injury Protection coverage afford Extended Medical Expense Benefits at a limit of \$1,000 without additional premium charge. A company shall provide, at the option of the insured, \$9,000 of additional Medical Payments coverage on policies including Personal Injury Protection coverage for an additional charge of \$1.00 per car for the period of coverage. The \$1.00 premium is not subject to modification under the provisions of any rating plan or other manual rule.

Rule 17. RATES FOR VEHICLES NOT ELIGIBLE FOR P.I.P.

For vehicles not eligible for Personal Injury Protection, subject to private passenger automobile rates, the bodily injury rate on the private passenger rate pages shall be increased by a factor of 1.40.

Rules 18.—19. RESERVED FOR FUTURE USE

IMPORTANT NOTICE

1521

#81-537

*Passed out to
Analysts 4/7/82*

TO ALL NEW JERSEY AUTOMOBILE INSURANCE PLAN MANUALHOLDERS:

This Notice is to advise you that the New Jersey Department of Insurance has approved an amendment to Rule 17, which clarifies the application of rates for vehicles not subject to Personal Injury Protection.

Rule 17. RATES FOR VEHICLES NOT
ELIGIBLE FOR P.I.P.

This Rule, on page 9 of the General Rules Section, is amended to read as follows:

For vehicles not eligible for Personal Injury Protection, subject to private passenger automobile rates, the bodily injury rate on the private passenger rate pages shall be increased by a factor of 1.40.

The foregoing amendment is approved to be effective for all policies written on or after April 15, 1982.

Pending receipt of the revised Manual page, please insert this Notice for use in your present Manual.

KM
3/24/82

Distributed by

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

NEW JERSEY AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER SECTION

NOTES

PRIVATE PASSENGER SECTION

LIABILITY RULES AND RATES FOR PRIVATE PASSENGER AUTOMOBILES

Rule 20. DEFINITIONS

- A. A private passenger automobile is a motor vehicle of the private passenger, station wagon or jeep type that is neither used as a public livery conveyance for passengers nor rented to others with a driver. This term excludes motorcycles, motorized bicycles, powercycles, motorized scooters and other similar motorized vehicles of the private passenger type.
- ★ B. A motor vehicle with a pick-up body or a van with a gross vehicle weight of 10,000 pounds or less owned by an individual or husband and wife who are residents of the same household, and not customarily used in the occupation, profession or business of the insured other than farming or ranching, or in the course of driving to or from work, shall be classified and rated as a private passenger automobile.

Rule 21. PREMIUM DETERMINATION

The bodily injury and property damage basic limits and the Basic Personal Injury Protection Coverage rates for an automobile classified or rated as a private passenger automobile are determined as follows:

- A. Refer to the Private Passenger Automobile Classifications Rule to determine the applicable classification. If the insured falls within 2 or more classifications the highest rated classification shall apply except for the exceptions indicated in the classification phraseology of classifications 4A, 4AS, 4B and 4BS, as contained in Rule 23.
- B. Refer to Territory pages of this Manual to determine the schedule number of the territory to be used. The territory in which the automobile is principally garaged is the applicable territory except in the case of automobiles used by salesmen or solicitors or others with similar duties requiring the operation of an automobile in more than one rating territory. Such automobiles shall be assigned to the territory determined by the place of principal garaging if there is such a place. Otherwise the residential address of the operator shall be used as a basis for determining the rating territory. If the residential address of the operator cannot be determined, the business address of the operator shall be used.
- C. Refer to Section 16 of the Plan to determine if Supplement I or Supplement II rates are applicable. Refer to rate pages of this Manual where the rates for the classification determined by (A) will be found under the territory schedule determined by (B).
- D. If Increased Limits as provided in Section 10 are being afforded, apply the appropriate increased limits factor contained in Rule 7 of this Manual.
- E. Refer to The Two or More Automobiles Credit Rule and The Driver Training Credit Rule for any discounts applicable. Apply any such discounts to the rates determined under (A) to (D).
- F. Irrespective of the classification of the insured, Additional Charges under Section 16 shall be determined by applying the proper percentage to the total limits Class 4A Bodily Injury and Property Damage and appropriate Basic Personal Injury Protection premium for the appropriate rating territory.
- G. For private passenger automobiles refer to Rule 28. Policy Constant and add appropriate additional charge for each exposure separately for each coverage.

Rule 22. RESERVED FOR FUTURE USE

Rule 23. PRIVATE PASSENGER AUTOMOBILE

CLASSIFICATIONS

- A. Private Passenger Automobiles owned by an individual or owned jointly by two or more relatives who are residents in the same household shall be classified as follows: (Refer to subsection H of this Rule for the definitions of terms.)

There are no youthful operators, the automobile is not used in business but may be driven to or from work—

(4A) if driven to or from work (a) less than three road miles one way, or (b) three or more but less than ten road miles one way provided the total usage of the automobile in driving to or from work is not more than two days per week or not more than two weeks per each five week period, and there is no operator age 65 or over.

(4AS) if driven to or from work (a) less than three road miles one way, or (b) three or more but less than ten road miles one way provided the total usage of the automobile in driving to or from work is not more than two days per week or not more than two weeks per each five week period, and there is an operator age 65 or over.

(4B) if driven to or from work (a) three or more but less than ten road miles one way, or (b) ten or more road miles one way provided the total usage of the automobile in driving to or from work is not more than two days per week or not more than two weeks per each five week period, and there is no operator age 65 or over.

(4BS) if driven to or from work (a) three or more but less than ten road miles one way, or (b) ten or more road miles one way provided the total usage of the automobile in driving to or from work is not more than two days per week or not more than two weeks per each five week period, and there is an operator age 65 or over.

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

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

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

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

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

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

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

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

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

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

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

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PRIVATE PASSENGER

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

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

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

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

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

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

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

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

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

There is business use of the automobile—

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

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

(9B) if not individually owned.

- B. Changes in classification during the term of a policy shall be computed pro rata on the basis of the premiums in effect at the time of the change. A change of classification as a result of the attained age of an operator of the automobile may be effected only on a short rate basis.
- C. Private passenger automobiles owned by a corporation, co-partnership or unincorporated association shall be rated as Class 9B, except:
1. Private passenger automobiles owned by a family co-partnership or corporation, principally garaged on a farm or ranch and neither used in any occupation other than farming or ranching nor customarily used in going to or from work other than farming or ranching, shall be rated at the applicable "Farm Automobile" classification.
 2. Private passenger automobiles owned jointly by two or more relatives who are resident in the same household shall be classified as if owned by an individual.
- D. Private passenger automobiles owned by a clergyman shall not be considered as used for business or driven to or from work, provided the operation of the automobile is limited to the normal duties of a clergyman and pleasure use.
- E. An individual in active military service with the armed forces of the United States of America shall not be considered a resident in the household unless such individual customarily operates the automobile.
- F. If there is a "youthful operator" of the automobile who is unmarried, neither the owner nor principal operator, and a resident student at a school, college or educational institution over 100 road miles from the place of principal garaging of the automobile, the following provisions shall apply (subject to subsection G):
1. if such operator is a female under 21 years of age, classify and rate as Class 4A, 4B, 4C or 4AF;
 2. if such operator is a male under 21 years of age, classify and rate as Class 6A or 6AF.
 3. if such operator is a male 21 or more but under 25 years of age, classify and rate as Class 6B or 6BF.
- G.
1. If the number of youthful operators exceeds the number of automobiles, the "Youthful Operator" classifications with the highest rated classification shall apply.
 2. The applicable "Youthful Operator" classification shall be applied separately to the number of automobiles equal to the number of youthful operators. The age of operator shall be disregarded for the purpose of rating automobiles in excess of the number of such operators.
 3. When the number of automobiles exceeds the number of youthful operators, the "Youthful Operator" classification shall be applied to the automobile with the highest "Total Base Premium" for all coverages combined, except when a youthful operator is the principal operator of an automobile in which case his or her classification shall be assigned to that automobile. "Total Base Premium" means the sum of the base premiums for the bodily injury, property damage, personal injury protection, comprehensive and collision coverages that apply to the automobile.
- H. The following terms used in the classification description in this Rule shall mean:
1. "Business Use" means that the use of the automobile is required by or customarily involved in the duties of the insured or any other person customarily operating the automobile, in his occupation, profession or business, other than in going to or from his principal place of occupation, profession or business.
 2. "Farm Use" means that the automobile is principally garaged on a farm or ranch and it is not customarily used in going to or from work other than farming or ranching and is not used in any occupation other than farming or ranching.
 3. "Driven to or from work" means that the automobile is customarily used in the course of driving to or from work.
 - a. The term "customarily" shall include the use of automobiles in a car-pool or other share-the-ride arrangements.
 - b. An automobile driven part way to or from work, such as to a railroad or bus depot, shall be considered as driven to or from work whether or not the automobile is parked at the depot during the day.
 4. "Youthful Operator" means an insured or any other operator of the automobile resident in the same household as the insured or who customarily operates the automobile, as follows:
 - a. An unmarried female under 21 years of age;
 - b. A married male under 25 years of age;
 - c. An unmarried male under 25 years of age who is not an owner or principal operator;
 - d. An unmarried male under 30 years of age who is an owner or principal operator.
 5. "Age" means the age attained on the most recent birthday.
 6. "Married" means a married person living with his spouse and includes a person widowed, divorced or legally separated only if such person has custody of a child resident in his household.
- I. An individual whose automobile operator's license is under revocation or suspension shall not be considered an operator of the vehicle. In the event such revocation or suspension terminates and the license is restored premium adjustments reflecting such operator's rating criteria for the current policy period may be on a pro rata basis.

IMPORTANT NOTICE

#1788

TO ALL NEW JERSEY AUTOMOBILE INSURANCE PLAN MANUALHOLDERS:

This Notice is to advise you that pursuant to the provisions of Assembly, No. 1696, the following Rule 29, Senior Citizens Discount, is being introduced effective May 1, 1983 for new business and June 1, 1983 for renewal policies.

This new Rule to be introduced on page 13 of the Private Passenger Section, reads as follows:

Rule 29. SENIOR CITIZENS DISCOUNT

- A. A discount of 5% on total limits Bodily Injury, Property Damage, Basic Personal Injury Protection and Physical Damage rates for private passenger automobiles, classified and rated under Rule 23 shall be given where there is a principal operator 65 years of age or older, holding a valid New Jersey driver's license.
- B. The discount is not applicable to premiums generated under the following:
 - 1. Section 16.F. Additional Charges.
 - 2. Protection Against Uninsured Motorists Insurance (Rule 5).
 - 3. Additional Personal Injury Protection (Rule 15).
 - 4. Extended Medical Expense Benefits (Rule 16).
 - 5. Policy Constant (Rules 28 and 130).
 - 6. Expense Fees for Bodily Injury, Personal Injury Protection and Property Damage (Rate pages).

Pending receipt of the revised page, please insert this Notice for use in your present Manual.

KM
4/8/83

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

Rule 24. PERFORMANCE VEHICLES

Liability and Basic Personal Injury Protection Coverage

If a 1971 or later model automobile is identified in the Symbol Section as one of the types listed below, multiply the Class 4A Liability and Basic Personal Injury Protection Premium by the appropriate factor shown below and add the result to the otherwise applicable premium:

Intermediate Performance	(i)	0.15
High Performance	(h)	0.30
Sports	(s)	0.00
Rear Engine	(r)	0.00

Rule 25. AMPHIBIOUS PRIVATE PASSENGER AUTOMOBILES

For private passenger type vehicles designed to be operated on both land and water rate according to principal use based on normal rating procedure with reference to place of principal garaging and the classification of the owner and/or operator(s).

For the purposes of this Rule for equipment designed to be operated on both land and water, coverage does not apply while vehicle is used on, while being launched into or while being beached from water. (Attach appropriate endorsement).

Rule 26. TWO OR MORE AUTOMOBILES CREDIT

If a policy insures two or more private passenger automobiles owned by an individual or owned by husband and wife resident in the same household and such automobiles are not antique private passenger automobiles, the rates otherwise applicable shall be reduced 20% on all Class 4 automobiles and 10% on all other individually owned automobiles provided such automobiles are insured for like coverage.

Rule 27. DRIVER TRAINING CREDIT

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

1. The course was composed of a minimum of 30 clock hours for classroom instruction plus a minimum of 6 clock hours per student in the practice driving phase. The practice driving requirement may be met in either of the following ways:
 - a. A minimum of 6 clock hours per student for actual driving experience exclusive of observation time in the car. In this case, time spent in an approved simulated practice driving trainer, the use of which is authorized by the State Department of Education or other responsible educational agency, may be counted as part of the required 30 clock hours of classroom instruction.
 - b. A minimum of 3 clock hours per student for actual driving experience exclusive of observation time in the car, and a minimum of 12 clock hours per student in an approved device which simulates practice driving the use of which is authorized by the State Department of Education or other responsible educational agency. In this case only the time spent in excess of 12 clock hours may be counted as part of the required 30 clock hours of classroom instruction.
2. The course was conducted by instructors certified by the State Department of Education or other responsible educational agency, and
3. The course was conducted by a recognized secondary school, college or university and had the approval of the State Department of Education or other responsible educational agency, or
4. The course was conducted by other schools, and such course and school had the approval and supervision of the State Department of Education or other responsible educational agency, or
5. The course was conducted by a commercial driving school under the jurisdiction of the Motor Vehicle Department, provided that by Statute or Regulation such school meets the same requirements as schools having official sanction from the responsible state education agency.
6. "Satisfactory Evidence" is a certificate signed by a school official certifying to the fulfillment of the requirements in 1., 2., and 3. or 4. or 5. above.

Rule 28. POLICY CONSTANT ★

The following policy constants for each exposure, separately for each coverage, irrespective of classification, territory or limits carried, shall be added to the final developed premium:

	Per Car
Bodily Injury Liability	\$12.00
Property Damage Liability	6.00
Basic Personal Injury Protection	12.00

Note: This premium shall not be subject to modification under the provisions of any rating plan or other rating modification rules.

Rule 29. RESERVED FOR FUTURE USE

NEW JERSEY AUTOMOBILE INSURANCE PLAN MANUAL
TRUCKS, TRACTORS AND TRAILERS SECTION

NOTES

NEW JERSEY AUTOMOBILE INSURANCE PLAN MANUAL

TRUCKS, TRACTORS AND TRAILERS SECTION

★ Rule 30. ELIGIBILITY

This Section applies to a motor vehicle of the truck type, including truck type tractors, trailers and semi-trailers and vehicles of the pick-up or van types (other than those rated under the provisions of the Private Passenger Section of this Manual) and not specifically treated in the Public, Garage or Special Types Section of this Manual.

Rule 31. PREMIUM DEVELOPMENT—OTHER THAN ZONE RATED AUTOMOBILES

A. This Rule applies to:

1. All light trucks and trailers used with light trucks.
2. All other trucks, tractors and trailers which regularly operate within a 200 mile radius from the street address of principal garaging. For these automobiles regularly operating beyond a 200 mile radius, refer to the Premium Development—Zone Rated Automobiles Rule.

B. Determine the classification rating factor as follows:

1. Determine whether the risk is classified as fleet or non-fleet according to the Trucks, Tractors and Trailers Classifications Rule.
2. Determine the primary rating factor from the Trucks, Tractors and Trailers Classifications Rule based on size class, business use class and radius class.
3. Determine the secondary rating factor, if any, from the Trucks, Tractors and Trailers Classifications Rule based on the special industry classifications.
4. Determine the combined rating factor by adding or subtracting the secondary rating factor to or from the primary rating factor.
5. For trailers used with light trucks which regularly operate beyond a 200 mile radius, use the rating factor for the intermediate rating class.

C. Premium Computation—Liability Coverage:

1. Determine the territory from the territory definitions based on the street address of principal garaging.
2. Determine the fleet or non-fleet base premiums from the liability base premium on the state rate pages.
3. Multiply the base premium by the combined rating factor.
4. If Increased Limits, Additional Charges or a Financial Responsibility charge apply, refer to Rule 13 in the General Rules Section of this Manual for determination of premium.

Rule 32. TRUCKS, TRACTORS AND TRAILERS CLASSIFICATIONS

Classify trucks, tractors and trailers for liability coverages as follows:

A. Fleet—Non-Fleet Classifications

1. Classify as fleet the automobiles of any risk that has five or more self-propelled automobiles of any type that are under one ownership. Do not include automobiles owned by allied or subsidiary interests unless the insured holds a majority financial interest.
2. Do not include trailers in determining if the risk is a fleet, but apply the fleet classification to the trailers if the risk otherwise is classified as a fleet.
3. Classify the automobiles of any other risk as non-fleet.
4. Do not change the fleet or non-fleet classification because of midterm changes in the number of owned automobiles except at the request of the insured. The policy must be cancelled and rewritten in accordance with the Cancellations Rule.

B. Primary Classifications

1. Gross vehicle weight (GVW) and gross combination weight (GCW) mean:
 - a. GVW—Means the maximum vehicle weight (including the weight of the vehicle and maximum load) for which a single automobile is designed as specified by the manufacturer. ★
 - b. GCW—The maximum loaded weight for a combination truck-tractor and semitrailer or trailer for which the truck-tractor is designed, as specified by the manufacturer.
2. Size Class:
 - a. Light trucks—trucks that have a gross vehicle weight (GVW) of 10,000 pounds or less.
 - b. Medium trucks
 - (1) Trucks that have a gross vehicle weight (GVW) of 10,001—20,000 pounds.
 - (2) Include crawler type trucks in this class.
 - c. Heavy trucks—trucks that have a gross vehicle weight (GVW) of 20,001—45,000 pounds.
 - d. Extra-heavy trucks—trucks that have a gross vehicle weight (GVW) over 45,000 pounds.
 - e. Truck-tractors—a truck-tractor is a motorized automobile with or without body for carrying commodities or materials, equipped with fifth wheel coupling device for semitrailers.
 - (1) Heavy truck-tractors—truck-tractors that have a gross combination weight (GCW) of 45,000 pounds or less.
 - (2) Extra-heavy truck-tractors—truck-tractors that have a gross combination weight (GCW) over 45,000 pounds.
 - f. Semitrailers—a semitrailer is a trailer equipped with fifth wheel coupling device for use with a truck-tractor with load capacity over 2,000 pounds. This includes bogies used to convert containers into semitrailers.
 - g. Trailers—any trailer with load capacity over 2,000 pounds, other than a semitrailer.
 - h. Service or utility trailer—any trailer or semitrailer with load capacity of 2,000 pounds or less.
3. Business Use Class. If a truck, tractor or trailer has more than one use, use the highest rated classification unless 80% of the use is in a lower rated activity. In that case, use the lower rated classification.
 - a. Service use—for transporting the insured's personnel, tools, equipment and incidental supplies to or from a job location. This classification is confined to automobiles principally parked at job locations for the majority of the working day or used to transport supervisory personnel between job locations.
 - b. Retail use—automobiles used to pick up property from, or deliver property to individual households.
 - c. Commercial use—automobiles used for transporting property other than those automobiles defined as service or retail.
4. Radius Class—determine radius on a straight line from the street address of principal garaging.
 - a. Local—up to 50 miles—The automobile is not regularly operated beyond a radius of 50 miles from the street address where such automobile is principally garaged.
 - b. Intermediate—51 to 200 miles—The automobile is operated beyond a radius of 50 miles but not regularly beyond a radius of 200 miles from the street address where such automobile is principally garaged.
 - c. Long Distance—over 200 miles—The automobile is operated regularly beyond a 200 mile radius from the street address where such automobile is principally

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pally garaged. Apply zone rates for other than light trucks.

- 5. Primary Classifications—Rating Factors and Classification Designators—See tables on pages 19 and 20.

C. Secondary Classification—Special Industry Class

- 1. These rating factors do not apply to trailer types, light trucks other than farmers and zone rated automobiles.
- 2. Where more than one secondary rating factor applies, use the highest rated classification unless 80% of the use is in a lower rated activity. In that case, use the lower rated classification.

Class Designator	Classification	Secondary Factor to be combined with Primary Factor
1 —	Manufacturers—Vehicles used to transport raw materials and finished or unfinished goods, manufactured, processed or constructed by the insured, except food manufacturers	+0.40
2 —	Truckers—Automobiles used to haul or transport goods, materials or commodities for another, other than automobiles used in moving operations: Local Intermediate	+1.45 +1.00
3 —	Food Delivery — Automobiles used by food manufacturers to transport raw and finished products or used in wholesale distribution of food	+0.20
4 —	Specialized Delivery—Automobiles used in deliveries subject to time and similar constraints, such as but not limited to Armored Cars, Film Delivery, Magazines or Newspapers, and Mail and Parcel Post	+0.45
5 —	Waste Disposal—Automobiles transporting salvage and waste material for disposal or resale, such as but not limited to Ash and garbage removal, Automobile dismantlers, Building wrecking operators, and Junk, Metal and Scrap Dealers	+0.75
6 —	Farmers—Automobiles owned by a farmer, used in connection with the operation of his own farm and occasionally used to haul commodities for other farmers Farmers Commercial Automobiles — An automobile owned by a farmer, used solely on the named insured's premises and on a public highway connecting any farms or portions of a farm owned or managed by the registered owner of the vehicle shall be written at a secondary rating factor of -0.60 provided: a. Limited registration plates applicable to such automobiles are displayed in accordance with New Jersey Statutes, and	-0.50

Class Designator	Classification	Secondary Factor to be combined with Primary Factor
b.	The Farm Machinery and Implement Registration Certificate issued to the insured by the Division of Motor Vehicles of the State of New Jersey describes and is in effect with respect to such automobile.	
7 —	Dump and transit mix trucks and trailers	-0.05
9 —	All Other—Not secondarily rated, including all zone rated risks other than truckers. For zone rated truckers use applicable classification designation for truckers.	

D. Special Provisions for Certain Risks.

- 1. Truckers. If the business of the insured involves transporting materials or commodities for another, the Truckers Rule also applies.
- 2. Transporters of liquid products. A policy that covers an automobile used for the bulk transportation of liquid products must exclude accidents resulting from the erroneous delivery of one liquid product for another, or the delivery of any liquid product into the wrong receptacle if the accident occurs after the operations have been completed.
- 3. Amusement devices. A policy that covers an automobile with an amusement device mounted on it must cover the operation of the amusement device at the additional premium of \$112 for \$15,000/30,000 bodily injury and \$73 for \$5,000 property damage liability. The premium is for the period of coverage and not subject to any return.
- 4. Transporters of explosives. A policy that covers an automobile used for transporting explosives must exclude coverage for the explosion hazard. For coverage including explosion hazard, refer to Plan.
- 5. Rolling stores. A policy that covers automobiles equipped as a rolling store must exclude product liability.
- 6. Trailers or semitrailers used as showrooms. To provide liability coverage for trailers or semitrailers used as showrooms or salesrooms, multiply the trailer or semitrailer rating factor by 2.00. The minimum premium per trailer or semitrailer is \$15 for \$15,000/30,000 bodily injury and \$10 for \$5,000 property damage liability. The policy must exclude product liability.
- 7. Farmer's wagons and implements. The liability coverage on a policy that covers trucks, tractors and trailers owned by a farmer used in the operation of his own farm and occasionally used to haul commodities for other farmers must apply at no additional charge to farm wagons and farm implements used with such automobiles. The coverage does not apply to home, office, store, display or passenger trailers or to the operation of farm machinery.

FLEET

PRIMARY CLASSIFICATIONS—RATING FACTORS AND CLASSIFICATION DESIGNATORS

Size Class	Business Use Class	Factor C.D.	Radius Class		
			Local Up to 50 Miles B.I. & P.D.	Intermediate 51 to 200 Miles B.I. & P.D.	Long Distance Over 200 Miles B.I. & P.D.
Light Trucks (0-10,000 lbs. G.V.W.)	Service	Factor C.D.	014--- 1.00	015--- 1.05	016--- 1.10
	Retail	Factor C.D.	024--- 1.60	025--- 2.15	026--- 2.50
	Commercial	Factor C.D.	034--- 1.40	035--- 1.90	036--- 2.50
ZONE RATED					
Medium Trucks (10,001-20,000 lbs. G.V.W.)	Service	Factor C.D.	214--- 1.05	215--- 1.40	216--- .95
	Retail	Factor C.D.	224--- 1.65	225--- 2.25	226--- .95
	Commercial	Factor C.D.	234--- 1.90	235--- 2.55	236--- .95
Heavy Trucks (20,001-45,000 lbs. G.V.W.)	Service	Factor C.D.	314--- 1.40	315--- 1.90	316--- 1.00
	Retail	Factor C.D.	324--- 2.35	325--- 3.15	326--- 1.00
	Commercial	Factor C.D.	334--- 2.50	335--- 3.40	336--- 1.00
Extra-Heavy Trucks (Over 45,000 lbs. G.V.W.)	Factor C.D.	404--- 2.75	405--- 3.70	406--- 1.10	
Heavy Truck-Tractors (0-45,000 lbs. G.C.W.)	Service	Factor C.D.	344--- 1.45	345--- 1.95	346--- 1.00
	Retail	Factor C.D.	354--- 2.40	355--- 3.25	356--- 1.00
	Commercial	Factor C.D.	364--- 2.55	365--- 3.45	366--- 1.00
Extra-Heavy Truck-Tractors (Over 45,000 lbs. G.C.W.)	Factor C.D.	504--- 2.80	505--- 3.80	506--- 1.10	
Trailer Types					
Semitrailers	Factor C.D.	674--- .25	675--- .35	676--- .15	
Trailers	Factor C.D.	684--- .25	685--- .35	686--- .15	
Service or Utility Trailer (0-2,000 lbs. Load Capacity)	Factor C.D.	694--- 0	695--- 0	696--- 0	

Note: For statistical coding information, refer to Statistical Plan in use by company.

NEW JERSEY AUTOMOBILE INSURANCE PLAN MANUAL

TRUCKS, TRACTORS AND TRAILERS

NON-FLEET

PRIMARY CLASSIFICATIONS—RATING FACTORS AND CLASSIFICATION DESIGNATORS

Size Class	Business Use Class	Factor C.D.	Radius Class		
			Local Up to 50 Miles B.I. & P.D.	Intermediate 51 to 200 Miles B.I. & P.D.	Long Distance Over 200 Miles B.I. & P.D.
Light Trucks (0-10,000 lbs. G.V.W.)	Service	Factor C.D.	011--- 1.00	012--- 1.05	013--- 1.10
	Retail	Factor C.D.	021--- 1.60	022--- 2.15	023--- 2.50
	Commercial	Factor C.D.	031--- 1.40	032--- 1.90	033--- 2.50
ZONE RATED					
Medium Trucks (10,001-20,000 lbs. G.V.W.)	Service	Factor C.D.	211--- 1.05	212--- 1.40	213--- .95
	Retail	Factor C.D.	221--- 1.65	222--- 2.25	223--- .95
	Commercial	Factor C.D.	231--- 1.90	232--- 2.55	233--- .95
Heavy Trucks (20,001-45,000 lbs. G.V.W.)	Service	Factor C.D.	311--- 1.40	312--- 1.90	313--- 1.00
	Retail	Factor C.D.	321--- 2.35	322--- 3.15	323--- 1.00
	Commercial	Factor C.D.	331--- 2.50	332--- 3.40	333--- 1.00
Extra-Heavy Trucks (Over 45,000 lbs. G.V.W.)		Factor C.D.	401--- 2.75	402--- 3.70	403--- 1.10
Heavy Truck-Tractors (0-45,000 lbs. G.C.W.)	Service	Factor C.D.	341--- 1.45	342--- 1.95	343--- 1.00
	Retail	Factor C.D.	351--- 2.40	352--- 3.25	353--- 1.00
	Commercial	Factor C.D.	361--- 2.55	362--- 3.45	363--- 1.00
Extra-Heavy Truck-Tractors (Over 45,000 lbs. G.C.W.)		Factor C.D.	501--- 2.80	502--- 3.80*	503--- 1.10
Trailer Types					
Semitrailers		Factor C.D.	671--- .25	672--- .35	673--- .15
Trailers		Factor C.D.	681--- .25	682--- .35	683--- .15
Service or Utility Trailer (0-2,000 lbs. Load Capacity)		Factor C.D.	691--- 0	692--- 0	693--- 0

Note: For statistical coding information, refer to Statistical Plan in use by company.

Rule 33. TRUCKERS

- A. Eligibility.** A trucker is a person, firm or corporation in the business of transporting goods, materials or commodities for another. Such a risk is still in the truckers classification even if it calls itself or advertises as a contractor, building contractor, building material dealer, sand and gravel hauler, or some other similar name.
- B. Special Provisions—Bobtail Operations.**
1. Coverage may be limited to non-trucking use when the automobiles are not rented, nor used for business purposes to carry property or to haul trailers.
 2. Multiply the truck, tractor and trailer non-fleet base premium by a rating factor of 1.75 per unit or combined unit. No secondary rating factor applies.
- C. Premium Determination.** Rate automobiles transporting exclusively for one concern on the same basis as though owned by such concern for both territory and classification.
1. Specified Car Basis. Truckers may be written on a specified car basis according to the Trucks, Tractors and Trailers Classifications Rule.
 2. Cost of Hire Basis. Truckers may be written on the cost of hire basis to cover their liability because of a contract involving the hire of trucks, tractors and trailers.
 - a. Determine the total cost of hiring the automobiles.
 - b. Determine the average specified car rate by:
 - (1) computing the premium for all automobiles owned and leased by the insured that are used in trucking operations.
 - (2) dividing this by the number of trucks and truck-tractors owned and leased by the insured.
 - c. The cost of hire rate is determined by multiplying the average specified car rate by .0033.
 - d. Compute the advance premium by multiplying each \$100 of the total amount estimated for the cost of hire during the policy period by the cost of hire rate.
 - e. Unless there is a substantial change in exposure during the policy period, the advance premium computed at the beginning of the policy term is the earned premium.
 - f. Compute the earned premium at the rates in force at the inception of the policy, in the same manner as the advance premium.
 - g. If the company which insures the owned automobiles of the risk also insures the non-owned automobiles, the minimum premium is \$12 for \$15,000/30,000 bodily injury and \$8 for \$5,000 property damage liability. Otherwise, the minimum premium is the average applicable specified car rate.

3. A terminal is any point at which an automobile regularly loads or unloads. It is not limited to a terminal facility which the insured owns and operates.

C. Premium Development

1. Determine whether the automobile is classified as fleet or non-fleet according to the Trucks, Tractors and Trailers Classifications Rule.
2. Determine the primary rating factor from the Trucks, Tractors and Trailers Classifications Rule.
3. Determine the liability fleet or non-fleet base premiums for the zone combination from the Zone Rating Table.
4. Multiply the base premium by the long distance rating factor from the Primary Classifications Tables in the Trucks, Tractors and Trailers Classifications Rule.

D. Long Distance Zone Definitions**Metropolitan Zones**

1. ATLANTA Zone includes Clayton and Cobb Counties and Atlanta, Georgia territories.
2. BALTIMORE—WASHINGTON Zone includes Baltimore, Baltimore Suburban and Outer Suburban, Montgomery County Suburban and Outer Suburban, and Prince Georges County Suburban and Outer Suburban, Maryland territories; the entire District of Columbia; and Alexandria City, Arlington, Falls Church City and Arlington-Alexandria Suburban, Virginia territories.
3. BOSTON Zone includes all of Essex, Middlesex, Norfolk and Suffolk, Massachusetts Counties.
4. BUFFALO Zone includes Erie County (Balance), Buffalo, Buffalo Semi-Suburban, Buffalo Suburban, Niagara Falls and Niagara Falls Suburban, New York territories.
5. CHARLOTTE Zone includes Charlotte and all of Mecklenburg County, North Carolina territories.
6. CHICAGO Zone includes all of Cook and Du Page County territories, Lake County (Balance), Waukegan—North Chicago and all Chicago, Illinois territories; and East Chicago, Indiana territory.
7. CINCINNATI Zone includes Cincinnati, Dayton and Hamilton—Middletown, Ohio; and Covington—Newport, Kentucky territories.
8. CLEVELAND Zone includes all of Geauga, Lorain and Medina County territories, Portage County (excluding the village of Mogadore), all Cleveland and Painesville, Ohio territories.
9. DALLAS—FORT WORTH Zone includes all of Dallas and Tarrant, Texas Counties.
10. DENVER Zone includes Denver and North Central, Colorado territories.
11. DETROIT Zone includes all Detroit, Dearborn and Pontiac, Michigan territories.
12. HARTFORD Zone includes all of Hartford and New Haven Counties, and Bridgeport and Fairfield—Stratford, Connecticut territories.
13. HOUSTON Zone includes all of Chambers, Galveston and Harris, Texas Counties.
14. INDIANAPOLIS Zone includes all of Marion County, Indiana territory.
15. JACKSONVILLE Zone includes all of Jacksonville, Florida territory.
16. KANSAS CITY Zone includes all of Kansas City, Kansas; and Independence and all Kansas City, Missouri territories.
17. LITTLE ROCK Zone includes all of Pulaski County, Arkansas territory.
18. LOS ANGELES Zone includes all of Los Angeles and Orange Counties and also Riverside and San Bernardino, California territories.

Rule 34. PREMIUM DEVELOPMENT—ZONE RATED AUTOMOBILES

- A.** Except for light trucks and trailers used with light trucks, this Rule applies to trucks, tractors and trailers regularly operated beyond a 200 mile radius from the street address of principal garaging.
- B.** Determine the zone or zone combination for each automobile as follows:
1. When an automobile is principally garaged in a regional zone and operates from terminals in that zone and in one or more metropolitan zones, the zone combination is the regional zone and the metropolitan zone farthest away.
 2. In all other situations, the zone combination is the zone of principal garaging and the zone of the terminal (included in the automobile's operations) farthest from that point.

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19. LOUISVILLE Zone includes all of Jefferson County, Kentucky and New Albany and Jeffersonville, Indiana territories.
20. MEMPHIS Zone includes all of Shelby County, Tennessee territory.
21. MIAMI Zone includes Miami and Miami Beach, Florida territories.
22. MILWAUKEE Zone includes Kenosha; Milwaukee Metropolitan, Semi-Suburban and Suburban and Racine, Wisconsin territories.
23. MINNEAPOLIS—ST. PAUL Zone includes Minneapolis Metropolitan and Suburban; and St. Paul Metropolitan and Suburban, Minnesota territories.
24. NASHVILLE Zone includes all of Davidson County, Tennessee territory.
25. NEW ORLEANS Zone includes all of New Orleans, Louisiana territory.
26. NEW YORK CITY Zone includes all of New York City, Nassau and Westchester, New York Counties; all of Bergen, Essex and Hudson Counties, Elizabeth, New Brunswick, Perth Amboy and Plainfield, New Jersey territories; and Darien—Greenwich and Stamford, Connecticut territories.
27. OKLAHOMA CITY Zone includes all of Oklahoma County, Oklahoma territory.
28. OMAHA Zone includes all of Douglas and Sarpy, Nebraska Counties; and Council Bluffs, Iowa territory.
29. PHOENIX Zone includes Mesa—Tempe and Phoenix, Arizona territories.
30. PHILADELPHIA Zone includes Bucks County (Balance), Chester County (Balance), Delaware County (Balance), Montgomery County (Balance), Allentown—Bethlehem and all Philadelphia, Pennsylvania territories; Wilmington, Delaware; and Camden, Camden Suburban and Trenton, New Jersey territories.
31. PITTSBURGH Zone includes all of Allegheny and Beaver Counties, Pennsylvania territories.
32. PORTLAND Zone includes all of Portland, Portland Semi-Suburban and Portland Suburban, Oregon and Vancouver, Washington territories.
33. RICHMOND Zone includes all of Richmond, Virginia territory.
34. ST. LOUIS Zone includes all of St. Louis County, Missouri and East St. Louis, Illinois territories.
35. SALT LAKE CITY Zone includes all of Salt Lake City County, Utah territory.
36. SAN FRANCISCO Zone includes all of Alameda, Contra Costa, Marin, San Francisco, San Mateo and Santa Clara, California Counties.
37. TULSA Zone includes all of Tulsa, Oklahoma territory.
41. MOUNTAIN Zone includes the States of Arizona (excluding Phoenix Zone), Colorado (excluding Denver Zone), Idaho, Montana, Nevada, New Mexico, Utah (excluding Salt Lake City Zone) and Wyoming.
42. MIDWEST Zone includes the States of Iowa (excluding Omaha Zone), Kansas (excluding Kansas City Zone), Missouri (excluding Kansas City and St. Louis Zones), Minnesota (excluding Minneapolis—St. Paul Zone), Nebraska (excluding Omaha Zone), North Dakota, South Dakota and Wisconsin (excluding Milwaukee Zone).
43. SOUTHWEST Zone includes the States of Arkansas (excluding Little Rock Zone), Oklahoma (excluding Oklahoma City and Tulsa Zones), and Texas (excluding Dallas—Fort Worth and Houston Zones).
44. NORTH CENTRAL Zone includes the States of Illinois (excluding Chicago and St. Louis Zones), Indiana (excluding Chicago, Indianapolis and Louisville Zones), Ohio (excluding Cincinnati and Cleveland Zones) and Michigan (excluding Detroit Zone).
45. MIDEAST Zone includes the States of Kentucky (excluding Cincinnati and Louisville Zones), Tennessee (excluding Memphis and Nashville Zones) and West Virginia.
46. GULF Zone includes the States of Alabama, Louisiana (excluding New Orleans Zone) and Mississippi.
47. SOUTHEAST Zone includes the States of Florida (excluding Jacksonville and Miami Zones), Georgia (excluding Atlanta Zone), North Carolina (excluding Charlotte Zone), South Carolina, and Virginia (excluding Baltimore—Washington And Richmond Zones).
48. EASTERN Zone includes the States of Delaware (excluding Philadelphia Zone), Maryland (excluding Baltimore — Washington Zone), New York (excluding Buffalo and New York City Zones), New Jersey (excluding New York City and Philadelphia Zones) and Pennsylvania (excluding Philadelphia and Pittsburgh Zones).
49. NEW ENGLAND Zone includes the States of Connecticut (excluding Hartford and New York City Zones), Maine, Massachusetts (excluding Boston Zone), New Hampshire, Rhode Island and Vermont.
50. ALASKA Zone includes all of the State of Alaska.

Regional Zones

40. PACIFIC COAST Zone includes the States of California (excluding Los Angeles and San Francisco Zones), Oregon (excluding Portland Zone), and Washington (excluding Portland Zone).

E. Zone Rating Tables

For Liability the following table includes the zone or combination zone base premiums for fleet or non-fleet vehicles.

KEY TO ZONE RATING TABLES			
The Liability premiums are displayed as follows:			
		Fleet	Non-Fleet
Bodily Injury	B. I.	\$831	\$789
Property Damage	P.D.	543	515
Zone Combination Code		-- 301	

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ZONE RATING TABLE TRUCKS, TRACTORS AND TRAILERS
ZONE 26 (NEW YORK CITY) COMBINATIONS

Insert the state code of the state of principal garaging as the first two digits of the zone combination code.

Zone	Liability		Zone	Liability		Zone	Liability		Zone	Liability	
	Fleet	Non-Fleet		Fleet	Non-Fleet		Fleet	Non-Fleet		Fleet	Non-Fleet
01	\$831	\$789	13	\$713	\$676	25	\$713	\$676	37	\$713	\$676
Atlanta	543	515	Houston	465	441	New Orleans	465	441	Tulsa	465	441
	— — 301			— — 313			— — 325			— — 337	
02	831	789	14	713	676	26	713	676	40	713	676
Balt.— Wash.	543	515	Indianapolis	465	441	N.Y. City	465	441	Pacific	465	441
	— — 302			— — 314			— — 326			— — 340	
03	713	676	15	831	789	27	713	676	41	713	676
Boston	465	441	Jacksonville	543	515	Okla. City	465	441	Mountain	465	441
	— — 303			— — 315			— — 327			— — 341	
04	713	676	16	713	676	28	713	676	42	713	676
Buffalo	465	441	Kansas City	465	441	Omaha	465	441	Mid-West	465	441
	— — 304			— — 316			— — 328			— — 342	
05	831	789	17	713	676	29	713	676	43	713	676
Charlotte	543	515	Little Rock	465	441	Phoenix	465	441	South-West	465	441
	— — 305			— — 317			— — 329			— — 343	
06	713	676	18	713	676	30	831	789	44	713	676
Chicago	465	441	Los Angeles	465	441	Philadelphia	543	515	North Central	465	441
	— — 306			— — 318			— — 330			— — 344	
07	713	676	19	713	676	31	713	676	45	713	676
Cincinnati	465	441	Louisville	465	441	Pittsburgh	465	441	Mid-East	465	441
	— — 307			— — 319			— — 331			— — 345	
08	713	676	20	713	676	32	713	676	46	713	676
Cleveland	465	441	Memphis	465	441	Portland	465	441	Gulf	465	441
	— — 308			— — 320			— — 332			— — 346	
09	713	676	21	831	789	33	831	789	47	831	789
Dallas Fort Worth	465	441	Miami	543	515	Richmond	543	515	South-East	543	515
	— — 309			— — 321			— — 333			— — 347	
10	713	676	22	713	676	34	713	676	48	713	676
Denver	465	441	Milwaukee	465	441	St. Louis	465	441	Eastern	465	441
	— — 310			— — 322			— — 334			— — 348	
11	713	676	23	713	676	35	713	676	49	713	676
Detroit	465	441	Minn.-St. Paul	465	441	Salt Lake City	465	441	New England	465	441
	— — 311			— — 323			— — 335			— — 349	
12	775	736	24	713	676	36	775	736			
Hartford	506	480	Nashville	465	441	San Fran.	506	480			
	— — 312			— — 324			— — 336				

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TRUCKS, TRACTORS AND TRAILERS ZONE RATING TABLE
ZONE 30 (PHILADELPHIA) COMBINATIONS

Insert the state code of the state of principal garaging as the first two digits of the zone combination code.

Zone	Liability		Zone	Liability		Zone	Liability		Zone	Liability	
	Fleet	Non-Fleet		Fleet	Non-Fleet		Fleet	Non-Fleet		Fleet	Non-Fleet
01	\$831	\$789	13	\$831	\$789	25	\$831	\$789	37	\$831	\$789
At-lanta	543	515	Hous-ton	543	515	New Or-leans	543	515	Tulsa	543	515
	— — 401			— — 413			— — 425			— — 437	
02	831	789	14	831	789	26	831	789	40	831	789
Balt.— Wash.	543	515	Indi-anapolis	543	515	N.Y. City	543	515	Paci-fic	543	515
	— — 402			— — 414			— — 426			— — 440	
03	831	789	15	831	789	27	831	789	41	831	789
Bos-ton	543	515	Jack-sonville	543	515	Okla. City	543	515	Moun-tain	543	515
	— — 403			— — 415			— — 427			— — 441	
04	831	789	16	831	789	28	831	789	42	831	789
Buf-falo	543	515	Kan-sas City	543	515	Oma-ha	543	515	Mid-West	543	515
	— — 404			— — 416			— — 428			— — 442	
05	831	789	17	831	789	29	831	789	43	831	789
Char-lotte	543	515	Little Rock	543	515	Phoen-ix	543	515	South-West	543	515
	— — 405			— — 417			— — 429			— — 443	
06	831	789	18	831	789	30	831	789	44	831	789
Chic-ago	543	515	Los Angeles	543	515	Phil-adelphia	543	515	North Central	543	515
	— — 406			— — 418			— — 430			— — 444	
07	831	789	19	831	789	31	831	789	45	831	789
Cincin-nati	543	515	Louis-ville	543	515	Pitts-burgh	543	515	Mid-East	543	515
	— — 407			— — 419			— — 431			— — 445	
08	831	789	20	831	789	32	831	789	46	831	789
Cleve-land	543	515	Mem-phis	543	515	Port-land	543	515	Gulf	543	515
	— — 408			— — 420			— — 432			— — 446	
09	831	789	21	831	789	33	831	789	47	831	789
Dallas Fort Worth	543	515	Mia-mi	543	515	Rich-mond	543	515	South-East	543	515
	— — 409			— — 421			— — 433			— — 447	
10	831	789	22	831	789	34	831	789	48	831	789
Den-ver	543	515	Mil-wau-kee	543	515	St. Louis	543	515	East-ern	543	515
	— — 410			— — 422			— — 434			— — 448	
11	831	789	23	831	789	35	831	789	49	831	789
De-troit	543	515	Minn.-St. Paul	543	515	Salt Lake City	543	515	New England	543	515
	— — 411			— — 423			— — 435			— — 449	
12	831	789	24	831	789	36	831	789			
Hart-ford	543	515	Nash-ville	543	515	San Fran.	543	515			
	— — 412			— — 424			— — 436				

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ZONE RATING TABLE TRUCKS, TRACTORS AND TRAILERS
ZONE 48 (EASTERN) COMBINATIONS

Insert the state code of the state of principal garaging as the first two digits of the zone combination code.

Zone	Liability		Zone	Liability		Zone	Liability		Zone	Liability	
	Fleet	Non-Fleet		Fleet	Non-Fleet		Fleet	Non-Fleet		Fleet	Non-Fleet
01	\$653	\$620	13	\$831	\$789	25	\$537	\$509	37	\$537	\$509
Atlanta	427	404	Houston	543	515	New Orleans	351	333	Tulsa	351	333
	— — 901			— — 913			— — 925			— — 937	
02	831	789	14	478	453	26	713	676	40	447	424
Balt.— Wash.	543	515	Indianapolis	312	295	N.Y. City	465	441	Pacific	292	277
	— — 902			— — 914			— — 926			— — 940	
03	597	566	15	653	620	27	537	509	41	422	399
Boston	389	369	Jacksonville	427	404	Okla. City	351	333	Mountain	275	260
		— — 903			— — 915			— — 927			— — 941
04	478	453	16	653	620	28	597	566	42	422	399
Buffalo	312	295	Kansas City	427	404	Omaha	389	369	Mid-West	275	260
		— — 904			— — 916			— — 928			— — 942
05	478	453	17	653	620	29	537	509	43	422	399
Charlotte	312	295	Little Rock	427	404	Phoenix	351	333	South-West	275	260
		— — 905			— — 917			— — 929			— — 943
06	537	509	18	653	620	30	831	789	44	422	399
Chicago	351	333	Los Angeles	427	404	Philadelphia	543	515	North Central	275	260
		— — 906			— — 918			— — 930			— — 944
07	478	453	19	597	566	31	537	509	45	447	424
Cincinnati	312	295	Louisville	389	369	Pittsburgh	351	333	Mid-East	292	277
		— — 907			— — 919			— — 931			— — 945
08	478	453	20	653	620	32	537	509	46	478	453
Cleveland	312	295	Memphis	427	404	Portland	351	333	Gulf	312	295
		— — 908			— — 920			— — 932			— — 946
09	537	509	21	775	736	33	537	509	47	447	424
Dallas Fort Worth	351	333	Miami	506	480	Richmond	351	333	South-East	292	277
		— — 909			— — 921			— — 933			— — 947
10	597	566	22	537	509	34	537	509	48	416	396
Denver	389	369	Milwaukee	351	333	St. Louis	351	333	Eastern	271	259
		— — 910			— — 922			— — 934			— — 948
11	597	566	23	537	509	35	597	566	49	447	424
Detroit	389	369	Minn.-St. Paul	351	333	Salt Lake City	389	369	New England	292	277
		— — 911			— — 923			— — 935			— — 949
12	755	736	24	537	509	36	775	736			
Hartford	506	480	Nashville	351	333	San Fran.	506	480			
		— — 912			— — 924			— — 936			

TRUCKS, TRACTORS AND TRAILERS

Rules 35.—44. RESERVED FOR FUTURE USE

NEW JERSEY AUTOMOBILE INSURANCE PLAN MANUAL
PUBLIC TRANSPORTATION SECTION

PUBLIC TRANSPORTATION SECTION

Rule 45. ELIGIBILITY

This Section applies to automobiles registered or used for the transportation of members of the public.

Rule 46. PREMIUM DEVELOPMENT—OTHER THAN ZONE RATED AUTOMOBILES**A. This Rule applies to:**

1. All taxis, limousines, school, church and urban buses and van pools.
2. All other public automobiles which regularly operate within a 200 mile radius from the street address of principal garaging. For those automobiles regularly operated beyond a 200 mile radius, refer to the Premium Development—Zone Rated Automobiles Rule.

B. Determine the Classification Rating Factor as follows:

- ✓ 1. Determine whether the risk is classified as fleet or non-fleet according to the Public Automobile Classifications Rule.
- ✓ 2. Determine the Primary Rating Factor from the Public Automobile Classifications Rule based on use class and radius class. For van pools, the rating factor is based on seating capacity.
3. Determine the Secondary Rating Factor, if any, from the Public Automobile Classifications Rule based on the seating capacity.
4. Determine the Combined Rating Factor by adding the Secondary Rating Factor to the Primary Rating Factor.

C. Premium Computation—Liability Coverages:

1. Determine the territory from the territory definitions based on the highest rated territory where the public automobile is operated.
2. Determine the fleet or non-fleet base premiums on the state rate pages.
3. Multiply the base premium by the Combined Rating Factor.
4. If Increased Limits, Additional Charges or a Financial Responsibility charge apply, refer to Rule 13 in the General Rules Section of this Manual for determination of premium.

Rule 47. PUBLIC AUTOMOBILE CLASSIFICATIONS

Classify Public Automobiles as follows:

- A. If an automobile has more than one use, use the highest rated classification unless 80% of the use is in a lower rated activity. In that case, use the lower rated classification.

B. Fleet—Non-Fleet Classifications

1. Classify as fleet the automobiles of any risk that has five or more self-propelled automobiles of any type that are under one ownership. Do not include automobiles owned by allied or subsidiary interests unless the insured holds a majority financial interest.
2. Do not include trailers in determining if the risk is a fleet, but apply the fleet classification to the trailers if the risk otherwise is classified as a fleet.
3. Classify the automobiles of any other risk as non-fleet.
4. Do not change the fleet or non-fleet classification because of midterm changes in the number of owned automobiles except at the request of the insured. The policy must be cancelled and rewritten in accordance with the Cancellations Rule.

C. Seating Capacity

1. Use the seating capacity specified by the manufacturer of the automobile unless a public authority rules otherwise.
2. Do not include the driver's seat when determining seating capacity.

D. Primary Classifications

1. Radius Class—determine radius on a straight line from the street address of principal garaging.
 - a. Local—up to 50 miles—The automobile is not regularly operated beyond a radius of 50 miles from the street address where such automobile is principally garaged.
 - b. Intermediate—51 to 200 miles—The automobile is operated beyond a radius of 50 miles but not regularly beyond a radius of 200 miles from the street address where such automobile is principally garaged.
 - c. Long Distance—over 200 miles—The automobile is operated regularly beyond a 200 mile radius from the street address where such automobile is principally garaged. Apply zone rates for all automobiles other than taxis, limousines, school, church and urban buses and van pools.
2. Use Class.
 - a. Taxicab or similar passenger carrying service. A metered or unmetered automobile with a seating capacity of 8 or less that is operated for hire by the named insured or an employee, but does not pick up, transport or discharge passengers along a route.
 - b. Limousine. An unmarked automobile with a seating capacity of 8 or less that is operated for hire by the named insured or an employee and used on a prearranged basis for special or business functions, weddings, funerals or similar purposes.
 - c. School Bus. An automobile that carries students or other persons to and from school, or in any school activity including games, outings and similar school trips.
 - (1) Separate Rating Factors apply to:
 - (a) School buses owned by political subdivisions or school districts.
 - (b) All others including independent contractors, private schools and church owned buses.
 - (2) A policy covering a school bus may be written on an annual term for liability coverages with premium prorated to reflect the actual school term. However, do not give credit for Saturdays, Sundays or holidays or for any other periods of lay-up during the school term.
 - (3) If a publicly owned school bus is used for special trips unrelated to school activities, refer to Plan for the additional charge.
 - d. Church Bus. An automobile used by a church to transport persons to or from services and other church related activities. This classification does not apply to public automobiles used primarily for daily school activities.
 - e. Inter-City Bus. An automobile that picks up and transports passengers on a published schedule of stops between stations located in two or more towns or cities.
 - f. Urban Bus. An automobile that picks up, transports and discharges passengers at frequent local stops along a prescribed route. This classification applies only to vehicles operated principally within the limits of a city or town and communities contiguous to such

PUBLIC TRANSPORTATION

- city or town, and includes scheduled express service between points on that route.
- g. **Airport Bus or Airport Limousine.** An automobile for hire that transports passengers between airports and other passenger stations, or motels.
 - h. **Charter Bus.** An automobile chartered for special trips, touring, picnics, outings, games and similar uses.
 - i. **Sightseeing Bus.** An automobile accepting individual passengers for a fare for sightseeing or guided tours, making occasional stops at certain points of interest and returning the passengers to the point of origin.
 - j. **Transportation of Athletes and Entertainers.** An automobile owned by a group, firm or organization that transports its own professional athletes, musicians or other entertainers.
 - (1) If it is used to transport other professional athletes or entertainers, rate as a charter bus.
 - (2) An automobile owned by a group, firm or organization to transport its own non-professional athletes, musicians or entertainers, rate as a public automobile not otherwise classified.
 - k. **Van Pools.** An automobile of the station wagon, van, truck or bus type used to provide prearranged commuter transportation for employees to and from work and is not otherwise used to transport passengers for a charge.
 - (1) **Employer Furnished Transportation.** Transportation is held out by the employer as an inducement to employment, a condition of employment or is incident to employment.
 - (a) **Employer Owned Automobiles.** Automobiles owned, or leased for one year or more, by an employer and used to provide transportation only for his employees.
 - (b) **Employee Owned Automobiles.** Automobiles owned, or leased for one year or more, by an individual employee and used to provide transportation only for fellow employees of his employer.
 - (2) **All Other.** Automobiles which do not meet the eligibility requirements of paragraph (1) above.
 - l. **Transportation of Employees—Other than Van Pools.** Automobiles of any type used to transport employees other than in van pools.
 - (1) Automobiles owned, or leased for one year or more, by an employer and used to transport only his own employees.
 - (a) **Private Passenger Automobiles.** Charge rates shown on the state rate pages for private passenger types.
 - (b) **All Other Automobiles.** Rate as a van pool.
 - (2) Automobiles owned, or leased for one year or more, by a person or organization who is in the business of transporting employees of one or more employers. Rate as public automobile not otherwise classified.
 - m. **Social Service Agency Automobile:**
An automobile used by a government entity, civic, charitable or social service organization to provide

transportation to clients incident to the social services sponsored by the organization, including special trips and outings.

- (1) This classification includes, for example, automobiles used to transport
 - (a) senior citizens or other clients to congregate meal centers, medical facilities, social functions, shopping centers;
 - (b) handicapped persons to work or rehabilitative programs;
 - (c) children to day care centers, Head Start programs; and
 - (d) Boy Scout or Girl Scout groups to planned activities.
 - (2) The following automobiles are eligible for this classification:
 - (a) Automobiles owned, or leased for one year or more, by the social service agency.
 - (b) Automobiles donated to the social service agency, without a driver.
 - (c) Automobiles hired under contract by the social service agency.
 - (3) If an automobile has more than one use, use the highest rated classification unless 80% of the use is in a lower rated activity. In that case, use the lower rated classification.
 - (4) Separate codes and rating factors apply to:
 - (a) **Employee-operated automobiles.** Automobiles operated by employees of the social service agency. If a social service automobile is also operated by volunteer drivers or other non-agency employees, use the "All Other" classification unless 80% of the use is by agency employees.
 - (b) **All Other.** Automobiles which do not meet the requirements of paragraph (a).
 - n. **Public Automobile Not Otherwise Classified.** This classification includes, but is not limited to automobiles such as country club buses, cemetery buses and real estate development buses.
 - o. **Primary Classifications—Rating Factors and Classification Designators—**see Tables on pages 31 and 32.
- E. Secondary Classifications.** These classifications do not apply to taxicabs, limousines (except airport limousines), van pools and zone rated automobiles.

Class Des.	Seating Capacity	Secondary Factor to be combined with Primary Factor	
		Liability Factor	
		School Buses and Church Buses	Other Buses
1	1 to 8	.00	-.30
2	9 to 20	+.10	-.25
3	21 to 60	+.25	+.20
4	Over 60	+.50	+.50
9	All Other—not secondary rated		

FLEET
PRIMARY CLASSIFICATIONS—RATING FACTORS AND CLASSIFICATION DESIGNATORS

Taxicabs and Limousines		Radius		
		Local Up to 50 Miles	Intermediate 51 to 200 Miles	Long Distance Over 200 Miles
		B.I. & P.D.	B.I. & P.D.	B.I. & P.D.
Taxicab or Similar Passenger Carrying Service	Factor C.D.	1.00 4189	1.10 4199	1.20 4109
Limousine	Factor C.D.	.50 4289	.55 4299	.60 4209

School Buses and Church Buses				
School Bus owned by Political Subdivision or School District	Factor C.D.	.80 618	1.00 619	1.05 610
Other School Bus	Factor C.D.	1.00 628	1.05 629	1.10 620
Church Bus	Factor C.D.	1.00 638	1.30 639	1.35 630

Other Buses				
Urban Bus	Factor C.D.	.75 518	1.00 519	

				ZONE RATED
Airport Bus or Airport Limousine	Factor C.D.	.60 528	.90 529	1.10 5209
Inter-City Bus	Factor C.D.	1.00 538	1.25 539	1.85 5309
Charter Bus	Factor C.D.	1.00 548	1.25 549	1.85 5409
Sightseeing Bus	Factor C.D.	.90 558	1.25 559	1.65 5509
Trans. of Athletes and Entertainers	Factor C.D.	.55 568	.80 569	1.00 5609
Social Service Automobile Employee-Operated	Factor C.D.	.50 648	.75 649	.95 6409
Social Service Automobile All Other	Factor C.D.	.50 658	.75 659	.95 6509
Bus N.O.C.	Factor C.D.	.50 588	.75 589	.95 5809

Van Pools		Seating Capacity			
		1 to 8	9 to 20	21 to 60	Over 60
		B.I. & P.D.	B.I. & P.D.	B.I. & P.D.	B.I. & P.D.
Employer Furnished	Factor C.D.	1.00 4111	1.05 4112	1.40 4113	1.90 4114
All Other	Factor C.D.	1.10 4121	1.25 4122	1.80 4123	2.30 4124

Note: For statistical coding information, refer to Statistical Plan in use by company.

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PUBLIC TRANSPORTATION

NON-FLEET
PRIMARY CLASSIFICATIONS—RATING FACTORS AND CLASSIFICATION DESIGNATORS

Taxicabs and Limousines		Radius		
		Local Up to 50 Miles	Intermediate 51 to 200 Miles	Long Distance Over 200 Miles
		B.I. & P.D.	B.I. & P.D.	B.I. & P.D.
Taxicab or Similar Passenger Carrying Service	Factor C.D.	1.00 4159	1.10 4169	1.20 4179
Limousine	Factor C.D.	.50 4259	.55 4269	.60 4279

School Buses and Church Buses				
School Bus owned by Political Subdivision or School District	Factor C.D.	.80 615	1.00 616	1.05 617
Other School Bus	Factor C.D.	1.00 625	1.05 626	1.10 627
Church Bus	Factor C.D.	1.00 635	1.30 636	1.35 637

Other Buses			
Urban Bus	Factor C.D.	.75 515	1.00 516

				ZONE RATED
Airport Bus or Airport Limousine	Factor C.D.	.60 525	.90 526	1.10 5279
Inter-City Bus	Factor C.D.	1.00 535	1.25 536	1.85 5379
Charter Bus	Factor C.D.	1.00 545	1.25 546	1.85 5479
Sightseeing Bus	Factor C.D.	.90 555	1.25 556	1.65 5579
Trans. of Athletes and Entertainers	Factor C.D.	.55 565	.80 566	1.00 5679
Social Service Automobile Employee-Operated	Factor C.D.	.50 645	.75 646	.95 6479
Social Service Automobile All Other	Factor C.D.	.50 655	.75 656	.95 6579
Bus N.O.C.	Factor C.D.	.50 585	.75 586	.95 5879

Van Pools		Seating Capacity			
		1 to 8	9 to 20	21 to 60	Over 60
		B.I. & P.D.	B.I. & P.D.	B.I. & P.D.	B.I. & P.D.
Employer Furnished	Factor C.D.	1.00 4111	1.05 4112	1.40 4113	1.90 4114
All Other	Factor C.D.	1.10 4121	1.25 4122	1.80 4123	2.30 4124

Note: For statistical coding information, refer to Statistical Plan in use by company.

**Rule 48. PREMIUM DEVELOPMENT—ZONE
RATED AUTOMOBILES**

- A. This Rule applies to all public automobiles, other than taxis, limousines, school, church and urban buses or van pools, which regularly operate beyond a 200 mile radius from the street address of principal garaging.
- B. Determine the zone or zone combination and code for each automobile as follows:
 - 1. Use the long distance zone definitions in the Trucks, Tractors and Trailers Section.
 - 2. When an automobile is principally garaged in a regional zone and operates in that zone and in one or more metropolitan zones, the zone combination is the regional zone and the metropolitan zone farthest away.
 - 3. In all other situations, the zone combination is the zone of principal garaging and the zone included in the automobile's operations farthest from that point.
- C. Premium Development.
 - 1. Determine the classification rating factor as follows:
 - a. Determine whether the automobile is classified as fleet or non-fleet according to the Public Automobile Classifications Rule.
 - b. Determine the Primary Rating Factor from the Public Automobile Classifications Rule.
 - c. Secondary Rating Factors do not apply.
 - 2. Liability Coverages:
 - a. Determine the fleet or non-fleet base premiums for the zone combination from the Zone Rating Table in the Trucks, Tractors and Trailers Section.
 - b. Multiply the base premium by the Primary Rating Factor.

**Rule 49. TRANSPORTATION OF MIGRANT FARM
WORKERS BY FARM LABOR
CONTRACTORS**

- A. This Rule applies only to automobiles of a farm labor contractor required to be registered in accordance with the Farm Labor Contractor Act.

B. Passenger Hazard Included

Apply a factor of .50 to the Non-Fleet Inter-City Bus base premium for the highest rated territory in which or through which the automobile will be customarily operated for the transportation of migrant workers.

C. Passenger Hazard Excluded

Coverage for the passenger hazard may be excluded if the farm labor contractor can furnish proof to the Department of Labor that he has other means of protection for migrant workers.

Apply a factor of .25 to the Non-Fleet Inter-City Bus bodily injury base premium.

- D. If a vehicle insured under this Rule is of the truck type, rate as a vehicle of 21-60 seating capacity in accordance with this Rule.

Rule 50. JITNEYS

Automobiles commonly known as Jitneys and operated in accordance with local ordinance requirements in Territory 19 shall be rated as follows: ★

Rates Per Automobile	
Bodily Injury	\$525—\$15,000/30,000 Limits
Property Damage	53—\$ 5,000 Limit

Rules 51.—54. RESERVED FOR FUTURE USE

NOTES

NEW JERSEY AUTOMOBILE INSURANCE PLAN MANUAL

GARAGES, DEALERS, SERVICE STATIONS AND PARKING FACILITIES SECTION

A—AUTOMOBILE DEALERS

B—AUTOMOBILE SERVICE OPERATIONS OR TRAILER SALES

NEW JERSEY AUTOMOBILE INSURANCE PLAN MANUAL
GARAGES, DEALERS, SERVICE STATIONS AND PARKING FACILITIES SECTION

A—AUTOMOBILE DEALERS

Rule 55. ELIGIBILITY

- A. This subsection applies to franchised and non-franchised automobile dealers other than trailer dealers. For trailer dealers refer to the Automobile Service Operations or Trailer Sales subsection.
- B. **Classifications**
- Only one classification applies to a risk for liability coverages. Unlimited Customer Coverage only may be afforded.
1. Franchised Private Passenger Auto Dealer (with or without any other type of franchise).
 2. Franchised Truck or Truck-Tractor Dealer (with or without any other type of franchise except private passenger auto franchise).
 3. Franchised Motorcycle Dealer including all two wheeled cycle vehicles (no private passenger or truck franchise).
 4. Franchised Recreational Vehicle Dealer (no private passenger, snowmobile or residence type mobile home trailer franchise).
 5. Other Franchised Self-Propelled Land Motor Vehicle Dealer.
 6. Non-Franchised Dealer (any risk described above that is not a franchised dealer).

Rule 56. PREMIUM DEVELOPMENT

Compute the advance premium at inception and the earned premium as developed by audit separately for each location according to the following procedures:

- A. **Liability (unlimited coverage for customers) Coverages.** Multiply the rates on the rate pages by the total rating units determined as follows:
1. **Class I—employees including part-time employees.** Multiply the number of Class I employees working less than 20 hours a week by .50 before determining the number of rating units.
 - a. Proprietors, partners and officers active in the business, sales persons, general managers, service managers and any employee whose principal duty is driving automobiles or who is furnished a garage automobile. Determine the number of rating units by multiplying the number of these employees by 1.00.
 - b. All other employees. Determine the number of rating units by multiplying the number of employees by .40.
 2. **Class II—non-employees.** Inactive proprietors, partners or officers and relatives of active or inactive proprietors, partners or officers who are furnished or who have regular use of the dealer's automobiles.
 - a. Under Age 25. Determine the number of rating units by multiplying the number of these persons by 1.15.
 - b. Age 25 or over. Determine the number of rating units by multiplying the number of these persons by .50.
 3. The minimum premium is the Dealer's rate shown on the state rate pages multiplied by 2.00.
- B. **Automobiles furnished for regular use to Other Than Class I or Class II Operators.** Compute the premiums for all coverages by using the rating territory where the dealer is located for each owned automobile as follows:
1. Private Passenger Automobiles. Charge private passenger type rate.

NOTE: Refer to Rule 28. Policy Constant for appropriate additional charge.

2. Trucks, Tractors and Trailers. Charge the premiums developed by the applicable Trucks, Tractors and Trailers classification.
- C. **Pick-up or Delivery of Automobiles**

1. If the exposure for non-franchised dealer includes the pick-up or delivery of automobiles beyond a 50 mile radius of the limits of the city or town where operations are conducted, rate each driver per trip for such pick-up or delivery operations as follows:

Mileage	Per Driver Per Trip Liability Rates	
	B.I. 15/30	P.D. \$5,000
51 — 200 miles	\$5	\$3
Over 200 miles	7	4

2. The minimum premium is the private passenger types premium for the rating territory where the dealer is located.

**Rule 57. ADDITIONAL PROVISIONS FOR
 AUTOMOBILE DEALERS**

Elevators

1. Coverage for elevators is included. Make a charge for legally required inspections made by or for the company.

Rates

Elevator Inspection Charge

The following flat charges apply per elevator, per year to all risks with an elevator exposure for legally required inspections made by or on behalf of the company:

	Passenger	All Other
Elevators with 3 landings or less; hoists, manlifts, and inclinators	\$30.00	\$15.00
4 to 10 landings	36.00	18.00
11 to 25 landings	45.00	23.00
Over 25 landings	60.00	30.00

These charges are not subject to adjustment.

2. Coverage for escalators used for raising or lowering passengers may be added.

a. **Inspection Charge**

A flat charge of \$50 per landing per year applies for legally required inspections of escalators made by or on behalf of the company.

This charge is not subject to adjustment.

- b. **Escalator Liability Rates**—for limits of \$15,000/30,000 bodily injury liability and \$5,000 property damage liability:

Bodily Injury	Property Damage
\$1,312.00	\$7.00

The above rates are cumulative with the Escalator Inspection Charge, referred to in Paragraph (a) above.

3. Automobile Elevators—pigeon-hole parking type.

For applicable rates, refer to Plan.

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GARAGES, DEALERS, SERVICE STATIONS AND PARKING FACILITIES
B—AUTOMOBILE SERVICE OPERATIONS OR TRAILER SALES

Rule 58. ELIGIBILITY

- A. This subsection applies to repair shops, service stations, storage garages, public parking places and franchised and non-franchised trailer dealers.
- B. Automobiles which these risks own or hire are not eligible for garage coverage. Rate these automobiles according to their appropriate classifications in the appropriate Section of the Manual. Rate automobiles rented to customers according to the Leasing or Rental Concerns Rule.
- C. Rate registration plates not assigned to a specific automobile according to Rule 96, in the Special Types Section of this Manual.
- D. **Classifications.** Only one classification applies to a risk.
 - 1. **Repair Shops**—Risks primarily engaged in the repair of automobiles, including body, fender, radiator, ignition service and paint shops.
 - 2. **Service Stations**—Risks primarily engaged in the servicing of automobiles (including auto laundries) and the sale of and installation of automobile accessories excluding major engine or body repair work.

Major engine repair work means the replacement of moving parts within the block, transmission or differential.

Major body repair work means the replacement of body panels, doors or hoods.
 - 3. **Storage Garages and Public Parking Places**—Risks primarily engaged in storing or parking automobiles.
 - 4. **Franchised and Non-Franchised Residence Type Mobile Home Trailer Dealers.**
 - 5. **Franchised and Non-Franchised Commercial Trailer Dealers.**

Rule 59. PREMIUM DEVELOPMENT

Compute the advance premium at inception and the earned premium as developed by audit separately for each location according to the following procedures:

Liability

- A. Multiply the rates per \$100 of payroll shown on the state rate pages by the estimated annual payroll.
- B. The payroll for each employee must be the actual salary subject to a maximum of \$100 per week. All active proprietors or officers must be included at a fixed amount of \$100 per week. Do not include inactive proprietors or officers.
- C. The minimum premium for each location is the service rate on the state rate pages multiplied by 100.

Rule 60. ADDITIONAL PROVISIONS

Elevators and Escalators

- A. Coverage for elevators is included. Make a charge for legally required inspections made by or for the company. For charges, refer to Rule 57.
- B. Coverage for escalators used for raising or lowering passengers may be added. Make a charge for legally required inspections made by or for the company. For charges, refer to Rule 57.

Rules 61.—79. RESERVED FOR FUTURE USE

NEW JERSEY AUTOMOBILE INSURANCE PLAN MANUAL
NON-OWNED AUTOMOBILE SECTION

NOTES

NON-OWNED AUTOMOBILE SECTION

Rule 80. NAMED NON-OWNER POLICY

This Section contains the rules governing the writing of insurance for the operation of private passenger automobiles not owned by the insured.

- A. This Rule does not apply to the following types of risks:
 1. Finance companies and banks, for the repossession and resale of financed automobiles.
 2. Garages, for the operation of any automobiles.
 3. Automobiles hired under long term contract.
- B. A policy may be written to cover a named individual and spouse, if residents of the same household, with respect to the operation by either or on behalf of either of non-owned automobiles or the presence of either or both in any such automobile, subject to the following provisions:
 1. If the exposure for an individual written in accordance with this Rule includes an automobile furnished for the regular use of such individual or spouse and for which there is no insurance afforded the named insured on a direct primary basis for automobile bodily injury and property damage liability, the applicable rates of this Rule shall be charged subject to a minimum premium of 50% of the specified car rate for the highest rated automobile assigned to the insured or furnished to him for regular use in connection with his occupation, profession, or business.
 2. Garage employees shall be rated the same as other individuals when their duties do not involve the operation of automobiles in a garage business. When the exposure involves the operation of automobiles in a garage business the applicable classification designation N7, N7-FR, N8 or N8-FR shall apply.
 3. An individual who is not subject to the requirements of a financial responsibility law may be afforded coverage for the operation of an automobile owned by a member of the household provided there is no automobile liability insurance afforded such individual on a direct primary basis. For individuals eligible for this extension of coverage the rates shall be the same as those applying to an individual for whom a financial responsibility filing is required.

C. The bodily injury liability and property damage liability rates for Named Non-Owner Policies shall be determined on the basis of the following classification procedure:

- N2 or N2-FR The automobiles are used in business and are of the commercial type.
- N3 or N3-FR The automobiles are used in business and are of the private passenger type only, and there is a male operator under 25 years of age.
- N4 or N4-FR The automobiles are used in business and are of the private passenger type only, and there is no male operator under 25 years of age.
- N5 or N5-FR The automobiles are not used in business and there is a male operator under 25 years of age.
- N6 or N6-FR The automobiles are not used in business and there is no male operator under 25 years of age.
- N7 or N7-FR The insured is a garage employee and is covered under a garage payroll policy.
- N8 or N8-FR The insured is a garage employee and is not covered under a garage payroll policy.

Classifications N2-FR through N8-FR apply to risks required to file evidence of financial responsibility.

The following terms used in the classification descriptions in this Rule shall mean:

- 1. "Male operator under 25 years of age" means a male applicant under 25 years of age or the spouse of a female applicant if a resident in the same household.

- 2. "Used in business" means that the use of an automobile is required by or customarily involved in the duties of the applicant or spouse, if a resident in the same household, in his occupation, profession or business other than going to or from his principal place of occupation, profession or business.
- 3. "Garage business" means the use of an automobile in the business of an automobile sales agency, repair shop, service station, storage garage or public parking place.
- D. The bodily injury and property damage rates for Named Non-Owner Policies are determined in accordance with the following table on the basis of the classification as determined in accordance with C. above, subject to a minimum premium of \$12 bodily injury and \$5 property damage, basic limits:

Percentage of the Private Passenger Type Rate for the Territory in Which the Named Insured Resides:

Class	Rate	Class	Rate
N2	100%	N2-FR	125%
N3	85%	N3-FR	120%
N4	75%	N4-FR	105%
N5	45%	N5-FR	120%
N6	30%	N6-FR	85%
N7	100%	N7-FR	225%
N8	200%	N8-FR	225%

- Note:**
- (1) All rates provided under this Rule are subject to the applicable Additional Charges as shown in Section 16 of the Plan.
 - (2) The 10% additional charge for Certified Risks—Financial Responsibility Laws (Rule 12) as shown in the General Rules Section of this Manual applies.

Rule 81. DRIVE OTHER CAR COVERAGE ★

A policy covering an automobile of any type other than a policy providing Personal Auto Coverage, may be extended to provide Drive Other Car coverage to:

- 1. the named insured, if an individual and the owner or rentee of an automobile covered by the policy, or if husband and wife either or both of whom own or rent such automobile,
- 2. the spouse of such individual if a resident of the same household,
- 3. one or more named co-owners or partners, if the automobile covered by the policy is owned jointly by two or more individuals, other than husband and wife, or owned by a partnership,

for their liability arising out of the use of any other automobile by them or by others.

Rates per individual: 15/30 B.I. \$15
\$5,000 P.D. 10

Rule 82. HIRED AUTOMOBILES ★

- A. For automobiles hired, loaned, leased or furnished:
 1. Less than 1 year, rate according to this Rule.
 2. 1 year or more.
 - a. If the insured is providing the primary insurance covering the automobile, rate as though owned by the insured.
 - b. If the owner of the automobile is providing the primary insurance, rate according to this Rule.
- B. Cost of Hire Basis—Liability Coverages
 1. For truckers, refer to the Truckers Rule.
 2. For public transportation automobiles, moving van associations and freight forwarding operations, refer to Plan for rating.

NON-OWNED

3. Premium Computation:

- a. Estimate the total cost for the hire of automobiles for each state where the insured does business. Do not include charges for services performed by motor carriers subject to the insurance requirement of any public authority regulating motor carriers.
- b. To compute the advance premium, multiply the cost of hire rate on the state rate pages times each \$100 cost of hire in each state. Add the total cost of hire premium for all states.
- c. Unless there is substantial change in exposures during the policy period, the advance premium is the earned premium.
- d. The minimum premium shall be \$8 for bodily injury, \$15,000/30,000 limits and \$6 for property damage, \$5,000 limit.

C. Premium Development

- 1. Determine the total number of employees of the insured at all locations and select the advance premium from the following table:

Total Number of Employees	\$15,000/30,000 B.I.	\$5,000 P.D.
0— 25	\$ 8	\$ 6
26— 100	21	14
101— 500	68	45
501—1,000	130	85
Over 1,000	200	130

- 2. Unless there is substantial change in exposures during the policy period, the advance premium is the earned premium.

★ **Rule 83. EMPLOYERS NON-OWNERSHIP**

LIABILITY

- A. This Rule does not apply to garage risks.
- B. If more than 50% of the insured's employees regularly operate their automobiles in the insured's business, refer to Plan for rating. Otherwise, rate in accordance with paragraph C.

Rule 84. RESERVED FOR FUTURE USE

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NEW JERSEY AUTOMOBILE INSURANCE PLAN MANUAL
SPECIAL TYPES AND OPERATIONS SECTION

NEW JERSEY AUTOMOBILE INSURANCE PLAN MANUAL
SPECIAL TYPES AND OPERATIONS SECTION

Rule 85. ELIGIBILITY

This Section applies to all automobiles that are not classified and rated in the other Sections.

Rule 86. PREMIUM DEVELOPMENT

The liability premiums for automobiles and equipment shall be determined as follows:

- A. Determine the rating instructions from the applicable rule.
- B. Refer to the state territory definition to determine the territory schedule number of territory in which the automobile will be principally garaged.
- C. Refer to the state rate pages for the rates and premiums.
- D. If Increased Limits, Additional Charges or a Financial Responsibility charge apply, refer to Rule 13 in the General Rules Section of this Manual for determination of premium.
- E. For private passenger automobiles to which the private passenger type rate is applied, refer to Rule 28. Policy Constant for appropriate additional charge.

Rule 87. AMBULANCE SERVICES

- A. The policy must exclude coverage for bodily injury to any volunteer worker engaged in rescue squad or ambulance corps operations.
- B. The policy must exclude coverage for bodily injury or property damage which results from providing or failing to provide any professional service.
- C. Premium Computation:
 - 1. Ambulance Type Automobiles used for emergency purposes, i.e. equipped with external flashing light and siren:
Liability Coverage. Multiply the fleet or non-fleet trucks, tractors and trailers base premium by 3.00.
 - 2. Ambulance Type Automobiles not used for emergency purposes:
Liability Coverage. Multiply the fleet or non-fleet trucks, tractors and trailers base premium by 2.00.

Rule 88. AMPHIBIOUS EQUIPMENT

- A. For other than private passenger type vehicles designed to be operated on both land and water rate according to principal use based on normal rating procedure according to type and use thereof.
- B. For the purposes of this Rule for equipment designed to be operated on both land and water, coverage does not apply while vehicle is used on, while being launched into or while being beached from water.

**Rule 89. DRIVER TRAINING PROGRAMS—
EDUCATIONAL INSTITUTIONS AND
COMMERCIAL DRIVING SCHOOLS**

- A. Driver Training Programs—Educational Institutions
 - 1. Eligibility. This section applies to private passenger automobiles used for driver training as part of a school curriculum.
 - 2. Premium Computation
 - a. Liability Coverage:
 - (1) For automobiles equipped with dual controls, multiply the private passenger type rates by

.75. There must be dual brakes to qualify as dual control.

- (2) For automobiles not equipped with dual controls, multiply the private passenger type rates by 1.50.

b. All Other Coverages: Charge private passenger type rates.

- 3. A policy covering automobiles used by schools in driver training programs may be written on an annual term for liability coverages with premium prorated to reflect the actual school term. However, do not give credit for Saturdays, Sundays or holidays or for any other periods of lay-up during the school term.

B. Commercial Driving Schools

- 1. Eligibility. This section applies to automobiles used by driving schools to give driving instruction.

2. Premium Computation:

a. Owned Private Passenger Automobiles.

(1) Liability Coverage

(a) For automobiles equipped with dual controls, charge the private passenger type rates. There must be dual brakes to qualify as dual control.

(b) For automobiles not equipped with dual controls, multiply the private passenger type rates by 2.00.

(2) All Other Coverages. Charge private passenger type rates.

b. All Other Types of Owned Automobiles. Refer to Plan for rating.

c. Non-Owned Automobiles.

(1) The policy must cover the driving instructors and their students.

(2) Premium Computation. Charge the private passenger type rates for each instructor in excess of the number of owned automobiles.

Rule 90. FIRE DEPARTMENTS

A. Eligibility

- 1. This Rule applies to automobiles used for fire fighting purposes.
- 2. The policy must exclude coverage for bodily injury to any volunteer fireman or volunteer worker engaged in fire fighting, rescue squad or ambulance corps operations.
- 3. The policy must exclude coverage for bodily injury or property damage which results from providing or failing to provide any professional service.

B. Premium Computation

1. Private Passenger Automobiles:
Liability Coverage. Charge private passenger type rates.

2. All Other Types:
Liability Coverage. Multiply the fleet or non-fleet trucks, tractors and trailers base premium by 1.60.

Rule 91. FUNERAL DIRECTORS

A. Eligibility

- 1. This Rule applies to automobiles owned or used by a funeral director.
- 2. The policy must exclude coverage for bodily injury or property damage which results from providing or failing to provide any professional service.

SPECIAL TYPES AND OPERATIONS

B. Premium Computation

1. Limousines:
Liability Coverage. Multiply the private passenger type rates by .90.
2. Hearses and Flower Cars:
Liability Coverage. Multiply the fleet or non-fleet trucks, tractors and trailers base premiums by .90.
3. Combination Hearses and Ambulances: Classify and rate the automobile according to the Ambulance Services Rule.
4. Automobiles used for other purposes: Classify and rate the automobile according to its regular use.

2. Private passenger and trucks, tractors and trailers awaiting assignment or reassignment shall be rated as follows:
 - a. Private Passenger—private passenger type rate.
 - b. Apply the following Factors to the fleet or non-fleet trucks, tractors and trailers base premiums:

(1) Truck or Tractor	— 3.00
(2) Trailer	— .25
(3) Semitrailer	— .25
(4) Service Trailer	— .25
 - c. Motor Homes — 1.60
3. Trailers designed for use with private passenger automobiles.
 - a. Mobile Home Trailers—.80 Factor applicable to the fleet or non-fleet trucks, tractors and trailers base premiums.
 - b. All Others

Bodily Injury	\$15,000/30,000 limits	... \$4
Property Damage	\$5,000 limit \$3

Rule 92. LAW ENFORCEMENT AGENCIES

A. Eligibility

1. This Rule applies to automobiles used by government agencies or police departments.
2. The policy must exclude coverage for bodily injury to any volunteer worker engaged in rescue squad or ambulance corps operations.
3. The policy must exclude coverage for bodily injury or property damage which results from providing or failing to provide any professional service.

B. Premium Computation

1. Private Passenger Automobiles—Charge the private passenger type rates.
2. Motorcycles—Rate according to the Motorcycles Rule in this Section.
3. All Other Types—
Liability Coverage. Multiply the fleet or non-fleet trucks, tractors and trailers base premiums by 1.60.

B. Specified Car Basis—Automobiles Rented by the Hour, Day, Week, or Month.

1. Owner and Rentee Coverage. Rate each automobile as follows:
 - a. Private Passenger—400% of the private passenger type rate.
 - b. Apply the following Factors to the fleet or non-fleet trucks, tractors and trailers base premiums:

(1) Truck	— 4.00
(2) Tractor	— 5.00
(3) Trailer	— .25
(4) Semitrailer	— .25
(5) Service Trailer	— .25
 - c. Motor Homes — 6.40
2. Trailers Designed for Use with Private Passenger Automobiles.

A concern renting owned utility trailers to others shall be insured to cover the Owner and the Rentee while such utility trailers are used with automobiles of any type, when such automobiles are not owned or hired by the named insured. The charge per trailer is as follows:

Two Wheel Trailers		
Bodily Injury	\$15,000/30,000 limits \$4
Property Damage	\$5,000 limit \$3
Four Wheel Trailers		
Bodily Injury	\$15,000/30,000 limits \$10
Property Damage	\$5,000 limit \$ 8

Rule 93. LEASING OR RENTAL CONCERNS

General

- A. Automobiles Leased or Rented to Others With Drivers.
Trucks, tractors and trailers shall be classified and rated in accordance with the Truckers Rule. All other automobiles shall be classified on the basis of use as set forth in the Public Automobile Classifications Rule and rated accordingly.
- B. Automobiles Leased or Rented to Others Without Drivers.
For rating purposes, automobiles leased by the named insured which are to be rented to others shall be considered owned by the automobile leasing or rental concern and rated under the provisions of this Rule.
- C. Trucks, tractors and trailers leased or rented to truckers and buses leased or rented to bus risks. Refer to Plan.
- D. Special Types.
Motorcycles, motorized scooters, motorized bicycles, powercycles and any other similar motorized vehicles may be insured in accordance with the applicable provisions of this Rule and rated in accordance with C. of Premium Determination section of this Rule.

Premium Determination

The premium for risks engaged in leasing or renting automobiles or trailers to others without drivers is to be determined on the basis of the territory in which the automobile is principally garaged and in accordance with the following provisions:

- A. Specified Car Basis—Automobiles Leased for One Year or More.
 1. Private passenger and trucks, tractors and trailers shall be rated at the classification rates applicable to the lessee.

C. Special Types—Motorcycles, Motorscooters, Motorbikes and any other Similar Motor Vehicles shall be rated as follows:

1. Specified Vehicle Basis—Leased for One Year or More.
 - a. In accordance with the following table, charge the appropriate percentage of private passenger type rates shown on the state rate pages.

Size of Engine	Operator Under Age 30	All Others
0— 100 cc.	38%	29%
101— 200	47	38
201— 360	65	59
361— 500	76	65
501— 800	85	76
Over 800	94	85

- b. If awaiting assignment or reassignment, charge 50% of the appropriate percentage displayed for "All Others" in a. above.

SPECIAL TYPES AND OPERATIONS

2. Specified Vehicle Basis—Rented by the Hour, Day, Week or Month.

Owner and Renter Coverage—In accordance with the following table, charge the appropriate percentage of the private passenger type rates shown on the state rate pages.

Size of Engine	Percentage
0—100 cc.	116%
101—200	152
201—360	236
361—500	260
501—800	304
Over 800	340

Rule 94. MOBILE HOMES

A. Trailers

- Mobile home trailers equipped as living quarters (including cooking, dining, plumbing or refrigeration facilities), other than recreational or camper types designed for use with a private passenger automobile.
- Mobile home trailers designed for use with a private passenger automobile if used with another type automobile.

Bodily Injury and Property Damage Liability—.40 Factor applicable to the fleet or non-fleet trucks, tractors and trailers base premium.

B. Motor Homes

Self-propelled automobiles, including van type trucks, should be considered a motor home if equipped as living quarters with permanent installation of any two of the following facilities: cooking, dining, plumbing or refrigeration.

Bodily Injury and Property Damage Liability

- Overall length not exceeding 22 feet—1.25 Factor applicable to the fleet or non-fleet trucks, tractors and trailers base premiums.
- Overall length exceeding 22 feet—1.60 Factor applicable to the fleet or non-fleet trucks, tractors and trailers base premiums.

C. Camper Bodies

- Pick-up trucks used solely in connection with and to transport a camper body or other similar living quarters.

Bodily Injury and Property Damage Liability—1.25 Factor applicable to the fleet or non-fleet trucks, tractors and trailers base premiums.

- Pick-ups used to transport a portable camper body or similar living quarters but also used for other purposes.

Bodily Injury and Property Damage Liability—Rate according to the otherwise regular use of the pick-up truck.

★ Rule 95. MOTORCYCLES, MOPEDS, MOTORSCOOTERS, MOTORBIKES AND ANY OTHER SIMILAR MOTOR VEHICLES

A. Such vehicles used for private passenger purposes:

For Bodily Injury and Property Damage Liability apply, the appropriate percentage from the table below to the Class 4A private passenger rate shown on the rate pages:

Size of Engine	Operator Under Age 25	All Other Operators
cc	60%	40%
51- 100	80	50
101- 200	100	60
201- 360	120	75
361- 500	140	90
501- 800	160	105
801-1000	180	120
Over 1000	200	135

The above rates contemplate the passenger hazard.

Uninsured Motorist — Charge 200% of Private Passenger Rate.

NOTE 1: If a surcharge is applicable use Supplement I rates; if no surcharge is applicable use Supplement II rates.

NOTE 2: The imposition of a surcharge due solely to the application of Note 1 of subsection F of Section 16, by reason that the principal operator of the automobile has not been licensed for three years, shall not, in and of itself, disqualify an insured for Supplement II rates.

B. Such vehicles used Commercial purposes:

For Bodily Injury and Property Damage Liability apply the appropriate percentage from the table below to the applicable Private Passenger Types rate shown on the rate pages:

Size of Engine	All Operators
0-100 cc	29%
101-200	38
201-360	59
361-500	65
501-800	76
Over 800	85

Uninsured Motorists — Charge 200% of Private Passenger Rate.

Rule 96. REGISTRATION PLATES NOT ISSUED FOR A SPECIFIC AUTOMOBILE

A. Eligibility

- This Rule applies to risks other than automobile dealers which possess dealer plates not issued for attachment to a specific automobile.
- A set of plates is the number of plates required to legally operate an automobile on public roads.

B. Premium Computation

- Multiply the private passenger type rates by 2.00 for each set of plates.
- Rate each set of plates assigned by the insured for exclusive use with a specific automobile according to the regular use of the automobile.

Rule 97. SPECIAL OR MOBILE EQUIPMENT

A. Land Motor Vehicles Other Than Farm Equipment:

If there is no general liability insurance available, special equipment, or mobile equipment, as described below capable of moving under its own power and used by contractors, municipalities and others for maintenance, construction and other operations shall be written at the rates shown below. For such equipment, incapable of moving under its own power, liability coverage shall be provided without additional charge while hauled or towed by any automobile insured by the assigned carrier. If the use of such special equipment involves more than one classification the highest rated classification shall apply. The policy shall be endorsed to exclude any operations in this Rule.

SPECIAL TYPES AND OPERATIONS

	Liability Fleet or Non-Fleet Trucks, Tractors and Trailers Base Premium Factor
Air Compressors, Sand Blasting or other Building Surface Cleaning Machinery, Vacuum Cleaners (not Street Cleaners), Welding Apparatus	1.00
Cranes, Ditch or Trench Diggers, Steam or Gas Shovels, Geophysical Trucks, Oil Well Servicing Trucks, Tree or other Spraying Equipment	1.25
Special Equipment used in such operations must be permanently mounted upon the motor vehicle insured and so constructed that no other load can be carried upon such vehicle.	
Well Drilling Machinery60
A minimum premium of \$15 bodily injury, \$15,000/30,000 limits, and \$10 property damage, \$5,000 limit, is applicable.	
Bulldozers, Asphalt Spreaders, Concrete Mixers, (other than trucks equipped with agitator for mixing concrete in transit), Road Graders, Road Oilers, Road Rollers, Road Scrapers, Tar Spreaders	1.25
Baggage or Freight Trucks	
Specially constructed trucks or tractors used to carry baggage or freight at a dock, railroad station or terminal, bus station or terminal, or airport, operated between such places or on the ways contiguous thereto and while at the place of garaging or operated to or from such place of garaging or servicing, provided the policy is endorsed accordingly:	
B.I. ... \$15,000/30,000 limits .	\$21
P.D. .. \$ 5,000 limit	\$14
Trailers or semitrailers used as attachments to baggage or freight trucks or tractors:	
B.I. and P.D.25% of above rates.	
Industrial Trucks and Commercial Automobiles Used on Premises.	
Commercial Automobiles including specially constructed truck or tractor units, usually low four wheel gas or electric trucks, used only on the named insured's premises, on the ways contiguous thereto, and while at the place of garaging or servicing, provided the policy is endorsed accordingly:	
B.I. ... \$15,000/30,000 limits ..	\$8
P.D. .. \$ 5,000 limit	\$5
The foregoing rates apply to commercial automobiles and industrial trucks, owned by a political subdivision, provided such vehicles are used at specific premises or locations owned or maintained by the political subdivision.	
Trailers or semitrailers used as attachments to the foregoing commercial automobiles or industrial trucks:	
B.I. and P.D.25% of above rates.	

B. Farm Equipment

1. **Eligibility:** This section applies to farm tractors harvesting combines, power driven lawn mowers and other self-propelled farm equipment.
2. **Premium Computation:**
 - (a) Multiply the fleet or non-fleet trucks, tractors and trailers base premiums by .20.
 - (b) The liability coverage on a policy that covers self-propelled farm equipment must apply at no additional charge to trailers, farm wagons and farm implements used with such automobiles. The coverage does not apply to the operation of farm machinery.

Rule 98. ANTIQUE AUTOMOBILES

An antique automobile is a motor vehicle of the private passenger type which is 25 or more years old that is maintained solely for use in exhibitions, club activities, parades and other functions of public interest, and occasionally used for other purposes.

Charge 25% of the private passenger type rate subject to a minimum of \$12 bodily injury, \$15,000/30,000 limits, and \$8 property damage, \$5,000 limit, per policy.

Rule 99. EXPERIENCE RATING PLAN

A. Eligibility—

The term "risk" as used in this Plan means the exposures of any one insured which are to be rated. Allied or subsidiary interests shall not be included unless the insured holds a majority financial interest therein.

Any risk meeting the following qualifications for the bodily injury and property damage liability exposures to be rated shall be eligible for the application of this Plan:

1. Five or more private passenger or commercial automobiles or three or more public automobiles, or the equivalent of such exposure for automobiles hired by the risk, or an annual payroll of \$15,000 if a garage, or
2. An estimated basic limits annual manual premium of at least \$1,000 for three or more automobiles of any type, or the equivalent of such exposure for automobiles hired by the risk.

If there is no owned or hired automobile exposure or if the owned and hired automobile exposure is not sufficient to qualify for the application of this Plan, any risk which develops an annual manual premium of \$300 or more for bodily injury and property damage employers non-ownership liability exposures shall be eligible for the application of this Plan. The headquarters location of the risk shall govern the application of this Plan for all employers non-ownership liability exposures regardless of location.

B. Rating Procedure—

The experience modification for the risk shall be determined in accordance with the experience rating procedure described herein.

If the owned and hired automobiles of a risk are subject to a modification developed in accordance with this Plan, such modification may also be applied to the employers non-ownership liability exposures provided the premiums and losses for such exposures are included in the development of the modification.

C. Experience Used—

The experience modification shall be determined from the latest available three years experience incurred by the company establishing the rating in this state, or in all states, for the forms of automobile liability insurance to be rated. In the event the experience for the full experience period is not available, at least one completed policy year shall be used. The experience period shall end at least six months prior to the rating date.

Experience incurred by companies other than the company establishing the rating or self-insured experience may be used subject to the periods specified above. If the risk has been

SPECIAL TYPES AND OPERATIONS

self-insured or insured with a company from which the experience is not obtainable, the experience may be used if submitted to the company in the form of a statement signed by the insured. Experience in such form shall be given credence in accordance with its apparent credibility.

D. Determination of Experience Modification—

The term "basic limits" shall mean limits of liability of \$15,000/30,000 bodily injury limits, \$5,000 property damage limits, and Basic Personal Injury Protection.

1. Basic Limits Premium Subject to Experience Rating

The basic limits premium shall be the collected premium for the experience period converted to a basic limits basis and adjusted to eliminate the effect of any experience or other rate modification applied and any discount allowed for a policy term of more than one year.

2. Basic Limits Losses Subject to Experience Rating

The losses to be included in the rating shall be the total of (a) and (b) below:

a. **Paid and Outstanding Losses** (including allocated claim expense) for each year in the experience period, with the indemnity amount limited to basic limits, and with the amount of indemnity and allocated claim expense resulting from any single occurrence limited by the maximum single loss (MSL) value specified in the Credibility and Maximum Single Loss Table, based on the basic limits premium subject to experience rating.

b. **Adjustment to Reflect Ultimate Level of Losses** for each year in the experience period, calculated by multiplying the premium (P) for that year by the adjusted expected loss ratio (AELR) and by the appropriate basic limits insurance charge factor (ICF), where

- (i) P is the adjusted basic limits premium for the particular type of coverage for each year in the experience period;
- (ii) AELR is the adjusted expected loss ratio specified in the Credibility and Maximum Single Loss Table, based on the total basic limits premium subject to experience rating;

(iii) ICF is the appropriate basic limit insurance charge factor applicable to expected losses (Premium × AELR). Before determination of the actual loss ratio, the actual losses shall first be adjusted by the following insurance charge factors:

	Latest Pol. Year	1st Prior Pol. Year	2nd Prior Pol. Year
Bodily Injury & PIP	.163	.074	.037
Property Damage	.016	.002	.001

3. Actual Loss Ratio

Determine the actual loss ratio by dividing the basic limits losses subject to experience rating by the basic limits premium subject to experience rating.

4. Credibility

The credibility for the risk is obtained from the Credibility and Maximum Single Loss Table, based on the total basic limits premium subject to experience rating.

5. Experience Modification

a. If the actual loss ratio is less than the adjusted expected loss ratio, the experience modification is a credit which shall be determined as follows:

$$\frac{\left(\frac{\text{Adjusted Expected}}{\text{Loss Ratio}}\right) - \left(\frac{\text{Actual}}{\text{Loss Ratio}}\right)}{\text{Adjusted Expected Loss Ratio}} \times \text{Credibility} = \text{Experience Modification}$$

b. If the actual loss ratio is greater than the adjusted expected loss ratio, the experience modification is a debit which shall be determined as follows:

$$\frac{\left(\frac{\text{Actual}}{\text{Loss Ratio}}\right) - \left(\frac{\text{Adjusted Expected}}{\text{Loss Ratio}}\right)}{\text{Adjusted Expected Loss Ratio}} \times \text{Credibility} = \text{Experience Modification}$$

NEW JERSEY AUTOMOBILE INSURANCE PLAN MANUAL

SPECIAL TYPES AND OPERATIONS

AUTOMOBILE LIABILITY EXPERIENCE RATING
CREDIBILITY AND MAXIMUM SINGLE LOSS TABLE

Premium	Credibility	Adjusted Expected Loss Ratio		Maximum Single Loss	
		Publics & Long Haul	All Others	Publics & Long Haul	All Others
\$ 1- 609	.01	.416	.394	\$ 5,050	\$ 4,800
610- 1026	.02	.417	.394	5,100	4,850
1027- 1451	.03	.418	.395	5,150	4,900
1452- 1885	.04	.418	.395	5,200	4,950
1886- 2328	.05	.418	.396	5,300	5,000
2329- 2781	.06	.418	.396	5,350	5,050
2782- 3243	.07	.419	.396	5,400	5,100
3244- 3716	.08	.419	.396	5,450	5,150
3717- 4199	.09	.419	.397	5,550	5,250
4200- 4693	.10	.420	.397	5,600	5,300
4694- 5198	.11	.420	.398	5,650	5,350
5199- 5714	.12	.421	.398	5,750	5,450
5715- 6243	.13	.421	.398	5,800	5,500
6244- 6784	.14	.421	.399	5,850	5,550
6785- 7337	.15	.422	.399	5,950	5,650
7338- 7904	.16	.422	.400	6,050	5,700
7905- 8485	.17	.423	.400	6,100	5,800
8486- 9080	.18	.423	.400	6,200	5,850
9081- 9689	.19	.424	.401	6,300	5,950
9690-10314	.20	.424	.401	6,350	6,000
10315-10955	.21	.425	.401	6,450	6,100
10956-11613	.22	.425	.402	6,550	6,200
11614-12288	.23	.425	.403	6,600	6,300
12289-12980	.24	.426	.403	6,750	6,350
12981-13691	.25	.426	.404	6,800	6,450
13692-14422	.26	.426	.404	6,900	6,550
14423-15172	.27	.427	.404	7,000	6,650
15173-15944	.28	.428	.404	7,150	6,750
15945-16738	.29	.428	.405	7,250	6,850
16739-17554	.30	.429	.405	7,350	6,950
17555-18394	.31	.429	.406	7,450	7,050
18395-19259	.32	.430	.406	7,600	7,150
19260-20150	.33	.430	.407	7,700	7,300
20151-21069	.34	.431	.407	7,850	7,400
21070-22016	.35	.431	.408	7,950	7,550
22017-22992	.36	.432	.409	8,100	7,650
22993-24000	.37	.432	.409	8,250	7,800
24001-25041	.38	.433	.410	8,400	7,950
25042-26116	.39	.433	.411	8,500	8,100
26117-27227	.40	.434	.411	8,700	8,250
27228-28376	.41	.434	.412	8,850	8,400
28377-29565	.42	.435	.412	9,000	8,500
29566-30796	.43	.436	.413	9,200	8,700
30797-32072	.44	.436	.413	9,350	8,850
32073-33394	.45	.437	.414	9,550	9,050
33395-34766	.46	.438	.415	9,750	9,200
34767-36190	.47	.438	.415	9,900	9,400
36191-37670	.48	.439	.415	10,150	9,600
37671-39208	.49	.440	.416	10,350	9,800
39209-40808	.50	.441	.417	10,600	10,000

NEW JERSEY AUTOMOBILE INSURANCE PLAN MANUAL

SPECIAL TYPES AND OPERATIONS

AUTOMOBILE LIABILITY EXPERIENCE RATING
CREDIBILITY AND MAXIMUM SINGLE LOSS TABLE

Premium	Credibility	Adjusted Expected Loss Ratio		Maximum Single Loss	
		Publics & Long Haul	All Others	Publics & Long Haul	All Others
40809- 42474	.51	.442	.417	\$ 10,300	\$ 10,200
42475- 44211	.52	.442	.418	11,050	10,450
44212- 46022	.53	.442	.419	11,300	10,700
46023- 47912	.54	.443	.420	11,550	10,950
47913- 49888	.55	.444	.420	11,850	11,200
49889- 51954	.56	.445	.421	12,150	11,500
51955- 54118	.57	.446	.422	12,450	11,800
54119- 56386	.58	.447	.423	12,750	12,100
56387- 58765	.59	.448	.423	13,100	12,400
58766- 61266	.60	.448	.425	13,450	12,750
61267- 63896	.61	.449	.425	13,800	13,100
63897- 66667	.62	.450	.426	14,200	13,450
66668- 69589	.63	.452	.427	14,650	13,850
69590- 72676	.64	.453	.428	15,100	14,250
72677- 75942	.65	.454	.429	15,550	14,700
75943- 79403	.66	.454	.430	16,000	15,200
79404- 83077	.67	.455	.432	16,550	15,700
83078- 86984	.68	.457	.433	17,150	16,250
86985- 91148	.69	.459	.434	17,750	16,800
91149- 95593	.70	.460	.435	18,400	17,400
95594- 100350	.71	.461	.436	19,100	18,050
100351- 105454	.72	.462	.437	19,800	18,750
105455- 110943	.73	.463	.439	20,600	19,500
110944- 116862	.74	.464	.440	21,400	20,300
116863- 123265	.75	.466	.441	22,350	21,150
123266- 130212	.76	.468	.443	23,400	22,150
130213- 137777	.77	.469	.445	24,450	23,200
137778- 146046	.78	.471	.446	25,700	24,350
146047- 155121	.79	.473	.448	27,050	25,600
155122- 164627	.80	.475	.450	28,550	27,000
164628- 174134	.81	.477	.451	30,000	28,300
174135- 183640	.82	.479	.452	31,400	29,600
183641- 193146	.83	.480	.454	32,750	30,950
193147- 202652	.84	.482	.455	34,150	32,200
202653- 212159	.85	.483	.457	35,450	33,450
212160- 221665	.86	.484	.458	36,700	34,700
221666- 231171	.87	.485	.459	37,950	35,850
231172- 240677	.88	.486	.460	39,200	37,000
240678- 250184	.89	.487	.461	40,400	38,150
250185- 259690	.90	.489	.462	41,650	39,300
259691- 269196	.91	.490	.463	42,800	40,400
269197- 278702	.92	.491	.464	43,950	41,500
278703- 288209	.93	.492	.465	45,100	42,550
288210- 297715	.94	.493	.466	46,200	43,600
297716- 307221	.95	.493	.467	47,200	44,650
307222- 316728	.96	.494	.468	48,250	45,650
316729- 326234	.97	.495	.468	49,350	46,550
326235- 335740	.98	.496	.469	50,350	47,550
335741- 349999	.99	.496	.470	51,300	48,500
350000- 494981	1.00	.497	.471	52,300	49,500
494982- 976524	1.00	.524	.498	110,300	104,350
976525-1745566	1.00	.553	.525	225,500	213,350
1745567 and Over	1.00	.576	.547	.175 X Prem.	.166 X Prem.

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Rules. 100.—119. RESERVED FOR FUTURE USE

NEW JERSEY AUTOMOBILE INSURANCE PLAN MANUAL
PHYSICAL DAMAGE SECTION

NEW JERSEY AUTOMOBILE INSURANCE PLAN MANUAL
PHYSICAL DAMAGE SECTION

Rule 120. DEFINITIONS

A. Private Passenger

1. A private passenger automobile is a motor vehicle of the private passenger, station wagon, or jeep type that is neither used as a public or livery conveyance for passengers nor rented to others with a driver. This term excludes motorcycles, motorized bicycles, powercycles, motorized scooters, golfmobiles, snowmobiles and other similar motorized vehicles of the private passenger type.

- ★ 2. A motor vehicle with a pick-up body or a van with a gross vehicle weight of 10,000 pounds or less owned by an individual or husband and wife who are residents of the same household, and not customarily used in the occupation, profession or business of the insured other than farming or ranching, or in the course of driving to or from work, shall be classified and rated as a private passenger automobile.

★ **B. Light Trucks**

1. A motor vehicle of the truck type (including only vehicles of the pick-up or van types) with a gross vehicle weight of 10,000 pounds or less shall be classified and rated as light trucks.

Note 1: Vehicles equipped with a fifth wheel or coupling for towing trailers, auto homes or similar type vehicles solely for recreational purposes shall not be classified as Light Trucks. Vehicles equipped with a fifth wheel or coupling for towing trailers, auto homes or similar type vehicles used for commercial purposes shall not be eligible for physical damage coverage under this Plan.

Note 2: Pick-up trucks with towing mechanisms are not eligible for physical damage coverage.

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

C. Motorcycles

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

Note: This term excludes motorized bicycles and mopeds.

D. Recreational Trailers and Camper Bodies

1. Recreational Trailer

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

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

2. Camper Bodies

A portable camper body equipped as mobile living quarters.

E. Social Services Vehicle

An automobile of the private passenger, station wagon, van or mini-bus type with a seating capacity of 20 or less and not owned by or operated on behalf of a political subdivision but owned by or operated on behalf of a non-profit entity used to transport, without charge the elderly or handicapped, and not used as an emergency type vehicle.

Rule 121. RATE DETERMINATION

- A. Refer to Territory pages of this Manual to determine the schedule number of the territory to be used. The territory in which the automobile is principally garaged is the applicable territory except in the case of automobiles used by salesmen or solicitors or others with similar duties requiring the operation of an automobile in more than one rating territory. Such automobiles shall be assigned to the territory determined by the place of principal garaging if there is such a place. Otherwise the residential address of the operator shall be used as a basis for determining the rating territory. If the residential address of the operator cannot be determined, the business address of the operator shall be used.

- B. Refer to the Symbol and Identification Section of the Automobile Manual published by the Insurance Services Office for the appropriate symbol.

- C. Refer to the Private Passenger Automobile Classifications Rule 23 in the Private Passenger Section to determine the applicable classification for private passenger automobiles.

- D. Age Groups—Refer to Rule 122 of this Section.

- E. Refer to the appropriate pages where the premiums for the classification determined by paragraph C will be found opposite the appropriate age group and symbol under the territory schedule determined by paragraph A.

- F. Refer to the "Two or More Automobiles Credit" rule contained in this Section (See Rule 123).

- ★ G. Refer to the "Driver Training Credit" Rule in the Private Passenger Section. (Not applicable to motorcycles.)

- H. 1. Supplement I—If surcharges are applicable under Section ★ 16 of this Plan, they shall be applied as follows:

a. For private passenger non-fleet, the surcharge is to be applied to the Class 4A collision rate in the Supplement I Rate pages.

b. For motorcycles, the surcharge is to be applied to the "All Other" collision rate.

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

- I. Motorcycles—Refer to Rule 127 of this Section. Paragraphs A, D and H only of the foregoing have application to motorcycles.

- J. For private passenger automobiles refer to Rule 130. Policy Constant and add appropriate additional charge for each exposure separately for each coverage.

K. Light Trucks ★

1. Determine whether the risk is classified as fleet or non-fleet according to the Trucks, Tractors and Trailers Classifications Rule 32.

2. Determine the applicable Primary Rating Factor and Secondary Rating Factor, if applicable, according to Trucks, Tractors and Trailers Classifications Rule 32 and for physical damage apply the same rating factor as for B.I. and P.D. to the Light Trucks Rate pages.

3. Refer to paragraph A, above for determination of territory.

4. Age Groups — Refer to Rule 122 of this Section

5. Determine the Original Cost New as follows:

a. Original Cost New is the retail cost the original purchaser paid for the automobile and its equipment. This includes the value of any trade-in automobile and any federal, state and local sales taxes or any other taxes charged in place of sales taxes.

b. If the Original Cost New is not known, multiply the Original Cost New of the chassis by 1.33.

IMPORTANT NOTICE

#1788-B

TO ALL NEW JERSEY AUTOMOBILE INSURANCE PLAN MANUALHOLDERS:

This Notice is to advise you that the effective date for the introduction of Rule 29 (previously announced in Important Notice #1788 dated 4/8/83) and for the Rule 121 editorial revision (previously announced in Important Notice #1788-A dated 4/22/83) has been changed to be effective for all policies written on and after April 11, 1983; as directed by the New Jersey Insurance Department.

Pending receipt of the revised pages, please mark your Notices accordingly and retain for use in your present Manual.

KM
4/27/83

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

IMPORTANT NOTICE

#1788-A

TO ALL NEW JERSEY AUTOMOBILE INSURANCE PLAN MANUALHOLDERS:

This Notice is to advise you that the following editorial revision to Rule 121 is supplemental to that previously announced to introduce Rule 29, Senior Citizen Discount, via Important Notice #1788 dated 4/8/83.

Rule 121. RATE DETERMINATION

Paragraph G of this Rule, on page 54 of the Physical Damage Section, is amended to read as follows:

- G. Refer to the "Driver Training Credit" and the "Senior Citizen Discount" Rules in the Private Passenger Section (Not applicable to motorcycles).

The foregoing amendment is approved to be effective May 1, 1983 for new business and June 1, 1983 for renewal policies, in conjunction with Rule 29.

Pending receipt of the revised page, please insert this Notice for use in your present Manual.

KM
4/22/83

IMPORTANT NOTICE

#1767

TO ALL NEW JERSEY AUTOMOBILE INSURANCE PLAN MANUALHOLDERS:

This Notice is to advise you that an editorial change with regard to "Light Trucks" in Rule 122 is being introduced in accordance with the New Jersey Commercial Insurance Deregulation Act of 1982.

Rule 122. AGE GROUPS

This Rule, in the Physical Damage Section of the Manual, is replaced with the following:

Private Passenger Automobiles, Motorcycles and Light Trucks

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

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

The foregoing amendment is approved to be effective March 1, 1983.

NOTE: The foregoing revision is not included in a forthcoming April, 1983 Distribution of printed Manual pages, so pending a future printing, please insert this Notice for use in your present Manual.

KM
3/15/83

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RECEIVED

IMPORTANT NOTICE

NOV 5 1981

#1435

TO ALL NEW JERSEY MANUALHOLDERS:

ACTUARIAL SERVICES
PROPERTY & LIABILITY

This Notice is to advise you that the New Jersey Department of Insurance has approved amendments in the New Jersey Manual, reflecting the introduction of Rule 131, which provides a rating program applicable to panel trucks, pick-ups and vans used for private passenger purposes and the introduction of Rule 132, which provides physical damage coverage applicable to automobile schools and driver training programs; effective November 1, 1981 for new business and December 15, 1981 for renewal policies.

New Rules 131 and 132, to be included in the Physical Damage Section of the Manual of Rules and Rates, read as follows:

* Rule 131. PANEL TRUCKS, PICK-UPS AND VANS USED FOR PRIVATE PASSENGER PURPOSES

- A. When a symbol is displayed in the Symbol and Identification Section, rate as private passenger.
- B. When NO symbol is displayed in the Symbol and Identification Section, determine a symbol based on original cost new from the tables on page 1 of that Section and rate as follows:

1. Comprehensive

- Territories 01, 02, 05, 07 - Charge 50% of the Private Passenger Premium for the applicable Supplement.
- Territories 03, 04, 06, 08,
11, 12, 13, 14,
19, 22, 23, 38 - Charge 70% of the Private Passenger Premium for the applicable Supplement.
- All Other - Charge the Private Passenger Premium for the applicable Supplement.

2. Collision

- Territory 02 - Charge 50% of the Private Passenger Premium for the applicable Supplement.
- Territories 01, 05, 07, 19,
38 - Charge 60% of the Private Passenger Premium for the applicable Supplement.
- All Other - Charge 70% of the Private Passenger Premium for the applicable Supplement.

Rule 132. AUTOMOBILE SCHOOLS AND DRIVER TRAINING PROGRAMS

- A. Private passenger automobiles used for driver training as part of the curriculum of Elementary Schools, Secondary Schools or Colleges:
 - 1. Equipped with Dual Controls, which dual control must apply at least to clutch and brake or, as respects automobiles with automatic transmission, to ignition switch and brake or to accelerator and brake:
 - a. Comprehensive - Charge the private passenger Class 9B Supplement I rate.
 - b. Collision - Charge 75% of the private passenger Class 9B Supplement I rate.
 - 2. Not Equipped with Dual Controls:
 - a. Comprehensive - Charge the private passenger Class 9B Supplement I rate.
 - b. Collision - Charge 150% of the private passenger Class 9B Supplement I rate.
- B. Private passenger automobiles used in Automobile Schools for driving instruction:
 - 1. Equipped with Dual Controls, as defined above:
 - a. Comprehensive - Charge the private passenger Class 9B Supplement I rate.
 - b. Collision - Charge the private passenger Class 9B Supplement I rate.
 - 2. Not Equipped with Dual Controls:
 - a. Comprehensive - Charge the private passenger Class 9B Supplement I rate.
 - b. Collision - Charge 200% of the private passenger Class 9B Supplement I rate.

*This program, as contained in Rule 131, eliminates the present Physical Damage Rates table for Pick-Ups shown on present rate pages PhD(I)-9, PhD(I)-23, PhD(II)-9 and PhD(II)-23.

Pending receipt of the revised pages, please insert this Notice for use in your present Manual.

KM
10/30/81

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733 THIRD AVENUE, NEW YORK, NEW YORK 10017

IMPORTANT NOTICE

#1609

TO ALL NEW JERSEY AUTOMOBILE INSURANCE PLAN MANUALHOLDERS:

This Notice is to advise you that the New Jersey Department of Insurance has approved a revision of Rule 128, which increases the rates for the \$100 Deductible Comprehensive and Collision Coverage; and a revision of Private Passenger Liability, Basic Personal Injury Protection and Physical Damage Rates; effective July 15, 1982 for new business and August 15, 1982 for renewal policies.

Rule 128. DEDUCTIBLE INSURANCE

Paragraph A.1.b. of this Rule, on page 57 of the Manual, is amended to read as follows:

- b. Add the appropriate territorial rate displayed below (rates are a flat rate not subject to modification).

<u>Territories</u>	<u>Comprehensive</u>	<u>Collision</u>
01,02,05,07,22,38	\$16	\$81
03,04,10,11,13,19,23,31	9	62
08,12,16,17,24	8	58
All Other	8	54

See following pages for schedule of revised Liability and Basic Personal Injury Protection Rates which replace those shown on present Manual pages L(I)-3 through L(I)-6 and L(II)-3 through L(II)-6; and revised Physical Damage Rates which replace those shown on present Manual pages PhD(I)-3 through PhD (I)-23 and PhD(II)-3 through PhD(II)-23.

KM:rs
7/12/82

-1-

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- 6. Multiply the base premium on the rate page by the combined rating factors determined by 2. above.
 - 7. The additional charge determined in accordance with Section 16 shall be applied to the Collision premium only.
- ★ L. For Recreational Trailers and Camper Bodies, Refer to Rule 135. The additional charge determined in accordance with Section 16 shall be applied to the Collision premium only.

Rule 122. AGE GROUPS

Private Passenger Automobiles and Motorcycles

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

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

Light Trucks

★

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

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

Rule 123. TWO OR MORE AUTOMOBILES CREDIT

If a policy insures two or more private passenger automobiles, owned by an individual or owned by husband and wife resident in the same household, the rates otherwise applicable to Collision Coverage shall be reduced 10%. To qualify for this discount the automobiles shall be insured for like coverage.

Rule 124. PERFORMANCE VEHICLES

Comprehensive and Collision Coverage.

If a 1971 or later model automobile is identified in the Symbol Section as one of the types listed below, multiply the Class 4 Physical Damage Premium by the appropriate factor shown below and add the result to the the otherwise applicable premium.

Intermediate Performance	(i)	0.15
High Performance	(h)	0.30
Sports	(s)	0.00
Rear Engine	(r)	0.00

Rule 125. FORMULA FOR CALCULATING

**COMPREHENSIVE AND COLLISION
PREMIUMS FOR PRIVATE
PASSENGER AUTOMOBILES FOR
(A) 1975 AND PRIOR AUTOMOBILES
WITH A LIST PRICE ABOVE \$10,000
AND (B) 1976 AND LATER MODELS
WITH LIST PRICE ABOVE \$8,000**

A. 1975 and Prior Automobiles

The \$250 or \$500 Deductible Comprehensive and Collision premium for automobiles whose list prices are above \$10,000 and therefore above Symbol 7 and written in accordance with Section 10.D. of the New Jersey Automobile Insurance Plan, is determined as follows:

1. Determine the list price:
 - (a) For automobiles built in the United States — use Original F.O.B. List Price.
 - (b) For specially built automobiles — use Original Cost New.
 - (c) For imported automobiles — use Original Cost New in the United States.

2. Determine the \$250 or \$500 Deductible Symbol 7 premium by applying the following percentages to the appropriate \$200 Deductible Symbol 7 Manual rate:

Coverage	\$250 Deductible Factor	\$500 Deductible Factor
Comprehensive	95%	80%
Collision	90	65

3. Increase the \$250 or \$500 Deductible Symbol 7 premium (as determined by 2. above) by the following percentages for each \$1,000 or fraction thereof in excess of a \$10,000 list price:

Rate per \$1,000 list price above \$10,000	
Comprehensive	10%
Collision	5%

B. 1976 through 1980 Models

1. The \$200 Deductible Comprehensive and Collision premium for Symbol 8 automobiles is determined by applying the following factor to the Symbol 4, \$200 Deductible premium shown on the rate page:

Symbol	Factor for Comprehensive	Factor for Collision
8	2.45	1.70

Note: For other deductibles, refer to Rule 128.

2. The \$250 or \$500 Deductible Comprehensive and Collision premium for automobiles whose list prices are above \$10,000 and therefore above Symbol 8 and written in accordance with Section 10.D.2. of the New Jersey Automobile Insurance Plan, is determined as follows:

- a. Determine the applicable classification of the automobile.
- b. Determine the age group.
- c. Determine the appropriate symbol from the Symbol and Identification Section of the Automobile Manual published by the Insurance Services Offices.
- d. Determine the \$250 or \$500 Deductible Symbol 4 premium by applying the following percentages to the appropriate \$200 Deductible Symbol 4 Manual rate:

Coverage	\$250 Deductible Factor	\$500 Deductible Factor
Comprehensive	95%	80%
Collision	90	65

- e. The \$250 or \$500 Deductible Comprehensive and Collision premiums are determined by applying the following appropriate factor (for the corresponding Symbol determined by c. above) to the Symbol 4, \$250 or \$500 Deductible premium determined by d. above:

PHYSICAL DAMAGE

Symbol	Factor for Comprehensive	Factor for Collision
10	3.05	1.90
11	3.70	2.10
12	4.35	2.30
13	5.00	2.50
14	6.50	3.20

In order to determine the corresponding Symbol for models not listed in the Symbol and Identification Section —

- (a) For automobiles built in the United States — use Original F.O.B. List Price.
- (b) For specially built automobiles — use Original Cost New.
- (c) For imported automobiles — use Original Cost New in the United States.

C. 1981 and Later Models

- 1. The \$200 Deductible Comprehensive and Collision premium for Symbol 8 automobiles is determined by applying the following factor to the Symbol 4, \$200 Deductible premium shown on the rate page:

Symbol	Factor for Comprehensive	Factor for Collision
8	2.45	1.70

Note: For other deductibles, refer to Rule 128.

- ★★ 2. The \$250 or \$500 Deductible Comprehensive and Collision premium for automobiles whose list prices are above \$10,000 and therefore above Symbol 8 and written in accordance with Section 10.D.2. of the New Jersey Automobile Insurance Plan is determined as follows:
 - a. Determine the applicable classification of the automobile.
 - b. Determine the age group.
 - c. Determine the appropriate symbol from the Symbol and Identification Section of the Automobile Manual published by the Insurance Services Office.
 - d. Determine the \$250 or \$500 Deductible Symbol 4 premium by applying the following percentages to the appropriate \$200 Deductible Symbol 4 Manual rate:

Coverage	\$250 Deductible Factor	\$500 Deductible Factor
Comprehensive	95%	80%
Collision	90	65

- e. The \$250 or \$500 Deductible Comprehensive and Collision premiums are determined by applying the following appropriate factor (for the corresponding Symbol determined by c. above) to the Symbol 4, \$250 or \$500 Deductible premium determined by d. above:

Symbol	Factor for Comprehensive	Factor for Collision
10	3.05	1.90
11	3.70	2.10
12	4.35	2.30
13	5.00	2.50
14	6.00	2.90
15	7.00	3.15
16	8.10	3.35

In order to determine the corresponding Symbol for models not listed in the Symbol and Identification Section —

- (a) For automobiles built in the United States — use Original F.O.B. List Price.
- (b) For specially built automobiles — use Original Cost New.
- (c) For imported automobiles — use Original Cost New in the United States.

Rule 126. RESERVED FOR FUTURE USE

Rule 127. MOTORCYCLES, MOTORSCOOTERS, POWERCYCLES AND ANY OTHER SIMILAR MOTOR VEHICLES

★★★

- A. The Manual \$100 Deductible Comprehensive rate is determined as follows:

- 1. Refer to the table below and apply the appropriate percentage to the private passenger Class 4A, Symbol 4, \$200 Deductible Comprehensive premium shown on the rate pages for the appropriate territory:

Original Cost New	Operator Under Age 25	All Other Operators
\$ 0- 400	108%	72%
401- 600	108	72
601- 900	135	90
901- 1,200	203	135
1,201- 1,500	270	180
1,501- 1,800	338	225
1,801- 2,100	405	270
2,101- 2,400	473	315
2,401- 2,700	540	360
Over \$2,700	+25% for each Additional \$100	+15% for each Additional \$100

- 2. Add the appropriate territorial rate displayed below to determine the \$100 Deductible Comprehensive rate:

Territories	Rate
01,02,05,07,22,38	\$14
03,04,10,11,13,19,23,31	8
All Other	7

- B. The Manual \$100 or \$200 Deductible Collision rate is determined as follows:

- 1. For determination of the Manual \$200 Deductible Collision rate, refer to the table below and charge the following percentage of the private passenger Class 4A, Symbol 4, \$200 Deductible Collision premium shown on the rate pages for the appropriate territory:

Original Cost New	Operator Under Age 25	All Other Operators
\$ 0- 400	50%	35%
401- 600	80	50
601- 900	110	70
901- 1,200	135	90
1,201- 1,500	155	105
1,501- 1,800	175	115
1,801- 2,100	205	135
2,101- 2,400	240	155
2,401- 2,700	270	180
Over 2,700	+15% for each Additional \$100	+10% for each Additional \$100

- 2. For determination of the Manual \$100 Deductible Collision rate, increase by 30% the applicable \$200 Deductible rate.

NOTE 1: If a surcharge is applicable use Supplement I rates; if no surcharge is applicable use Supplement II rates.

NOTE 2: The imposition of a surcharge due solely to the application of NOTE 1 of subsection F of Section 16, by reason that the principal operator of the automobile has not been licensed for three years, shall not, in and of itself, disqualify an insured for Supplement II rates.

NOTE 3: This Rule does not apply to motorized bicycles or mopeds. ★

★ Effective September 20, 1982

★★ Effective December 1, 1982

★★★ Effective January 1, 1983

Reprinted April, 1983

PHYSICAL DAMAGE

Rule 128. DEDUCTIBLE INSURANCE

A. \$100 Deductible Comprehensive and Collision Combined Coverage or \$100 Deductible Comprehensive Only Coverage may be written at the request of the insured, and the rates determined as follows:

1. For private passenger vehicles defined under Rule 120, paragraphs A.1. and 2.:
 - a. Determine the \$200 Deductible rate for the territory in accordance with procedures set forth in the Rate Determination Rule.
 - b. Add the appropriate territorial rate displayed below (rates are a flat rate not subject to modification).

Territories	★ Comprehensive	Collision
01,02,05,07,22,38	\$ 17	\$ 81
03,04,10,11,13,19,23,31	10	62
08,12,16,17,24	9	58
All Other	9	54

- ★★ 2. For Light Trucks defined under Rule 120, paragraph B.: \$100 Deductible Comprehensive and Collision Combined Coverage or \$100 Deductible Comprehensive Only Coverage—is the applicable \$200 Deductible rate increased by 30%.
- B. Collision coverage may be written at the request of the insured on the basis of the following options:
- \$250 Deductible—Charge 90% of the \$200 Deductible Collision Premium.
 - \$500 Deductible—Charge 60% of the \$200 Deductible Collision Premium.

Rule 129. CUSTOMIZED VEHICLES

A. EXCLUSION

★★ With respect to policies providing physical damage coverage for Vans or Pick-Ups, rated as private passenger vehicles, coverage shall be excluded for customized equipment including but not limited to:

1. special carpeting and insulation, furniture, bars or television receivers;
2. facilities for cooking and sleeping, including enclosures;
3. height-extending roofs;
4. custom murals, paintings or other decals or graphics.

The applicable endorsement must be attached to the policy to exclude coverage for such equipment.

B. BUYBACK

★★ Coverage for the customized equipment excluded may be purchased for any Vans or Pick-Ups, rated as a private passenger vehicle, which is insured for physical damage coverage. Such physical damage coverage shall be written on a stated amount basis with the same deductible applicable to the customized equipment as is applicable to the vehicle. All requests for such coverage must be accompanied by receipts and/or appraisal for the customized equipment, and a picture of the customization.

Rate as follows:

1. Refer to state rate pages, use the territory and any physical damage deductible applicable to the vehicle.
2. Multiply the Symbol 4 Age Group 1 rate by the following percentages to obtain the stated amount rate per \$100 of customizing:

Comprehensive	4%
Collision	1 1/2%

3. Multiply the stated amount rate for customizing by the desired limit of coverage to obtain the stated amount customizing Premium.

The premium shall not be subject to modification under the provisions of any rating plan or other manual rule.

The applicable endorsement must be attached to the policy.

Rule 130. POLICY CONSTANT

The following policy constants for each exposure, separately for each coverage, irrespective of classification, territory or deductibles carried, shall be added to the final developed premium:

	Per Car
Comprehensive-Collision	\$4.00 8.00

Note: This premium shall not be subject to modification under the provisions of any rating plan or other rating modification.

Rule 131. PICK-UPS AND VANS USED FOR PRIVATE PASSENGER PURPOSES ★ ★

- A. When a symbol is displayed in the Symbol and Identification Section, rate as private passenger.
- B. When NO symbol is displayed in the Symbol and Identification Section, determine a symbol based on original cost new from the tables on page 1 of that Section and rate as follows:

1. Comprehensive

Territories 01, 02, 05, 07 — Charge 50% of the Private Passenger Premium for the applicable Supplement.

Territories 03, 04, 06, 08, 11, 12, 13, 14, 19, 22, 23, 38 — Charge 70% of the Private Passenger Premium for the applicable Supplement.

All Other — Charge the Private Passenger Premium for the applicable Supplement.

2. Collision

Territory 02 — Charge 50% of the Private Passenger Premium for the applicable Supplement.

Territories 01, 05, 07, 19, 38 — Charge 60% of the Private Passenger Premium for the applicable Supplement.

All Other — Charge 70% of the Private Passenger Premium for the applicable Supplement.

Rule 132. AUTOMOBILE SCHOOLS AND DRIVER TRAINING PROGRAMS

A. Private passenger automobiles used for driver training as part of the curriculum of Elementary Schools, Secondary Schools or Colleges:

1. Equipped with Dual Controls, which dual control must apply at least to clutch and brake or, as respects automobiles with automatic transmission, to ignition switch and brake or to accelerator and brake:

a. Comprehensive— Charge the private passenger Class 9B Supplement I rate.

★ Effective January 31, 1983

★★ Effective February 1, 1983

(April, 1983 Distribution)

NEW JERSEY AUTOMOBILE INSURANCE PLAN MANUAL

PHYSICAL DAMAGE

- b. Collision — Charge 75% of the private passenger Class 9B Supplement I rate.
- 2. Not Equipped with Dual Controls:
 - a. Comprehensive— Charge the private passenger Class 9B Supplement I rate.
 - b. Collision — Charge 150% of the private passenger Class 9B Supplement I rate.
- B. Private passenger used in Automobile Schools for driving instruction:
 - 1. Equipped with Dual Controls, as defined above:
 - a. Comprehensive— Charge the private passenger Class 9B Supplement I rate.
 - b. Collision — Charge the private passenger Class 9B Supplement I rate.
 - 2. Not Equipped with Dual Controls:
 - a. Comprehensive— Charge the private passenger Class 9B Supplement I rate.
 - b. Collision — Charge 200% of the private passenger Class 9B Supplement I rate.

Rule 133. SOUND RECEIVING AND TRANSMITTING EQUIPMENT

Coverage for loss of or damage to any device or instrument designed as a citizen band radio, scanner, two-way mobile radio or telephone — including its accessories, equipment and antenna — is available if the equipment is permanently installed in the owned automobile. Payment for each loss shall be only for the amount of each loss in excess of \$100. The applicable endorsement must be attached to the policy.

Cost New of Equipment (Per Unit)	Premium
\$ 0 — 200	\$ 15
201 — 500	35
501 — 1,000	68
1,001 — 2,500	122
2,501 and over	190

This Rule does not apply to equipment permanently installed in the opening of the dash or console of the auto normally used by the motor vehicle manufacturer for the installation of a radio.

The premium shall not be subject to modification under the provisions of any rating plan or other manual rule.

Rule 134. CLASSIC OR RESTORED AUTOMOBILE

A Classic or Restored Automobile is a motor vehicle less than 25 years of age of the private passenger type which has appreciated in value as the years have passed and is in such condition that it is expected to maintain its current value or appreciate. The value placed on the automobile is to be verified by the submission of an up-to-date appraisal.

Rate as a new automobile, i.e. Age Group 1 for the Symbol determined by referring to the Symbol and Identification Section as published by the Insurance Services Office and applying the appraised value to Column (0) in the Table.

★ Rule 135. RECREATIONAL TRAILERS AND CAMPER BODIES

- A. All physical damage coverages are to be written subject to a deductible in accordance with Section 10 of the Plan. The coverage shall be written on a Stated Amount basis, which amount shall be the Actual Cash Value of the Vehicle at the time of the issuance of the policy. (Attach applicable endorsement)

- B. Recreational Trailers — Non self-propelled recreational units equipped as living quarters (including cooking, dining, plumbing or refrigeration facilities). To be eligible for coverage, insured must maintain a separate and permanent residence other than recreational trailer.

RATES

1. Comprehensive

Amount of Insurance	Deductibles	Not Used In Driving to Or From Work Or Business Rate Per \$1,000	All Others Rate Per \$1,000
\$ 0—10,000	\$100	\$6.50	\$10.10
	200	5.20	8.10
\$10,001—20,000	\$100	6.20	9.60
	200	4.90	7.70
\$20,001—30,000	\$100	5.80	9.10
	200	4.70	7.30

2. Collision

Amount of Insurance	Deductibles	Not Used In Driving to Or From Work Or Business Rate Per \$1,000	All Others Rate Per \$1,000
\$ 0—10,000	\$100	\$24.60	\$38.40
	200	18.90	29.50
	250	17.00	26.60
	500	11.30	17.70
\$10,001—20,000	\$100	17.20	26.80
	200	13.20	20.60
	250	12.00	18.50
	500	7.90	12.40
\$20,001—30,000	\$100	15.70	24.60
	200	12.10	18.90
	250	10.90	17.00
	500	7.30	11.30

- C. Other Recreational Trailers and Camper Bodies — For those Recreational Trailers which do not meet the qualifications for being equipped as living quarters and Camper Bodies, charge following rate per \$1,000:

1. Comprehensive —

\$100 Deductible — \$.57
\$200 Deductible — \$.44

2. Collision —

Original Cost New At Factory	\$100	\$200	\$250	\$500
\$ 0— 400	\$ 4	\$ 3	\$ 2.70	\$ 1.80
401— 600	6	5	4.50	3.00
601— 800	8	6	5.40	3.60
801—1,000	10	8	7.20	4.80
1,001—1,500	15	12	10.80	7.20
1,501—2,000	19	15	13.50	9.00
2,001—2,500	23	18	16.20	10.80
2,501—3,000	27	22	19.80	13.20
Each Additional \$500 over \$3,000	4	3	2.70	1.80

Rules 136.—139. RESERVED FOR FUTURE USE

NEW JERSEY AUTOMOBILE INSURANCE PLAN MANUAL

RATE SECTION

RATE SECTION

Rule 140. TERRITORY PAGES

The territory pages contain the definitions of the territorial divisions into which the state is divided and show for each territory the number of the rate schedule on the rate pages to be used.

- A. Each territory as defined embraces a certain area, usually a city and its surroundings. In many cases the area so defined includes several smaller cities, towns, boroughs and villages. The following provisions are applicable in this connection:
1. Any city, town, borough or village not specifically mentioned as included within a defined territory but which is inside of the area so defined, shall take the territory schedule for that defined territory.
 2. If a city, town, borough or village extends into more than one defined territory, the territory schedule for the higher rated territory applies to the entire city, town, borough or village.
 3. Unless otherwise indicated, if a street, avenue or other public way serves as a dividing line between two territories, except when the public way serves as a boundary line of any political subdivision (state, county, township, city, town, village, etc.), the rates applicable to the lower rated of the two territories shall apply to automobiles principally garaged on either side of such street or avenue.
- B. The territory pages also contain a list of all towns in the state with a population of 1,000 or over indicating the counties in which such towns are located and the territories to which they are assigned. The rate territory for a town not listed should be determined as follows:
1. Ascertain the county in which the town is located.
 2. If the name of the county is included in the list of territory definitions for the state as divided into two or more rate territories, it will be necessary to refer to a map to determine in which of the rate territories the town belongs.
 3. If the county is not so listed, then the entire county and all towns in it take the rates for the Remainder of State schedule.

NEW JERSEY AUTOMOBILE INSURANCE PLAN MANUAL

RATE SECTION

RATE SECTION

Rule 140. TERRITORY PAGES

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 3. If the county is not so listed, then the entire county and all towns in it take the rates for the Remainder of State schedule.

**NEW JERSEY AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTOMOBILE LIABILITY INSURANCE RATES**

SUPPLEMENT I

NEW JERSEY AUTOMOBILE INSURANCE PLAN MANUAL

Territories

ATLANTIC CITY territory comprises the entire city of Atlantic City 19

ATLANTIC COUNTY (BALANCE)—That portion of Atlantic County not included in Atlantic City territory 27

BAYONNE territory comprises the entire city of Bayonne in Hudson County 05

BERGEN COUNTY—see Northern Bergen County, Paterson and Southern Bergen County territories.

BURLINGTON COUNTY (BALANCE)—That portion of Burlington County not included in Trenton Suburban territory 14

CAMDEN COUNTY (BALANCE)—That portion of Camden County not included in Camden or Camden Suburban 13

CAMDEN territory comprises the entire city of Camden and all territory and places lying within the area enclosed by the outside boundaries of the following cities or boroughs in Camden County: Gloucester and Brooklawn; also all territory and places lying within the area enclosed by the outside boundaries of that section of Haddon Township which is west of Black Horse Pike (which includes the villages of West Collingswood Heights and Northmont) 07

CAMDEN SUBURBAN territory comprises all territory and places lying within the area enclosed by the outside boundaries of the following boroughs and townships in Camden County 12

Audubon	Haddon (that portion lying east of Black Horse Pike)	Merchantville
Audubon Park	Haddonfield	Mount Ephraim
Barrington	Haddon Heights	Oaklyn
Bellmawr		Pennsauken
Collingswood		Tavistock
Delaware		Wood-Lynne

CAPE MAY COUNTY—(entire County) 27

CUMBERLAND COUNTY—(entire County) 27

DOVER territory comprises all that part of Morris County not included in Morristown territory and all territory and places lying within the area enclosed by the outside boundaries of the following boroughs and township in Passaic County 25

Bloomingtondale	Wanaque	West Milford
Ringwood		

(NOTE—This includes all of Passaic County north and west of Pompton Lakes)

EAST ORANGE—ORANGE territory comprises the entire cities of East Orange and Orange in Essex County 38

ELIZABETH territory comprises the entire city of Elizabeth and all territory and places lying within the area enclosed by the outside boundaries of the following boroughs, cities and townships in Union County 04

Hillside	Rahway	Union
Kenilworth	Roselle	Winfield
Linden	Roselle Park	

ESSEX COUNTY (BALANCE)—That portion of Essex County not included in East Orange—Orange, Newark, Newark Semi-Suburban and Newark Suburban territories 24

GLOUCESTER COUNTY—(entire County) 14

HUDSON COUNTY (BALANCE)—That portion of Hudson County not included in Bayonne and Jersey City territories 23

HUNTERDON COUNTY—(entire County) 26

JERSEY CITY territory comprises all that part of Hudson County east of the Hackensack River except the city of Bayonne 01

LONG BRANCH territory comprises the entire cities of Asbury Park and Long Branch and all territory and places lying within the area enclosed by the outside boundaries of the following boroughs and townships in Monmouth County 16

Allenhurst	Highlands	Oakhurst
Atlantic Highlands	Interlaken	Ocean
Avon-by-the-Sea	Keansburg	Oceanport
Belford	Keypoint	Port Monmouth
Belmar	Leonardo	Raritan
Bradley Beach	Little Silver	Red Bank
Cliffwood	Matawan (Borough and Township)	Rumson
Deal	Middletown	Sea Bright
East Keansburg	Monmouth Beach	Shrewsbury (Borough and Township)
Eatontown	Navesink	Union Beach
Fair Haven	Neptune	Wanamassa
Fairview River	Neptune City	Wayside
Plaza	New Shrewsbury	West Long Branch
Green Grove		
Hazlet		

Territories

MERCER COUNTY—see Trenton and Trenton Suburban.

MIDDLESEX COUNTY—see New Brunswick, Perth Amboy and Trenton Suburban.

MONMOUTH COUNTY (BALANCE)—That portion of Monmouth County not included in Long Branch or Trenton Suburban territories 17

MORRIS COUNTY—see Dover and Morristown.

MORRISTOWN territory comprises all territory and places lying within the area enclosed by the outside boundaries of the following boroughs, towns and townships in Morris County 25

Boonton (Town and Township)	Harding	Morris
Butler	Kinnelon	Morris Plains
Chatham (Borough and Township)	Lincoln Park	Morristown
East Hanover	Madison	Mountain Lakes
Florham Park	Mine Hill	Parsippany-Troy Hills
Hanover	Montville	Passaic
		Pequannock
		Riverdale

and all territory and places lying within the area enclosed by the outside boundaries of the following borough, city and township in Union County:

Berkeley Heights	New Providence (Borough)	Summit
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NEWARK territory comprises the entire city of Newark in Essex County 02

NEWARK SEMI-SUBURBAN territory comprises all territory and places lying within the area enclosed by the outside boundaries of the towns of Belleville and Irvington in Essex County 22

NEWARK SUBURBAN territory comprises all territory and places lying within the area enclosed by the outside boundaries of the following boroughs, cities, towns, townships and village in Essex County 31

Bloomfield	Millburn	South Orange
Cedar Grove	Montclair	Verona
Glen Ridge	Nutley	West Orange
Maplewood		

NEW BRUNSWICK territory comprises all territory and places lying within the area enclosed by the outside boundaries of the following boroughs, cities and townships in Middlesex County 40

Dunellen	Metuchen	Sayreville
East Brunswick	Middlesex	South Amboy
Edison (formerly Raritan)	Milltown	South Brunswick
Helmetta	New Brunswick	South Plainfield
Highland Park	North Brunswick	South River
Madison	Piscataway	Spotswood

and the township of Franklin in Somerset County

NORTHERN BERGEN COUNTY territory comprises all territory and places lying within the area enclosed by the outside boundaries of the following boroughs, townships and village in Bergen County 10

Allendale	Haworth	Ramsey
Alpine	Hillsdale	Ridgewood (Village and Township)
Bergenfield	Hohokus	River Edge
Bogota	Leona	River Vale
Closter	Mahwah	Rockleigh
Cresskill	Midland Park	Saddle River
Demarest	Montvale	Teanack
Dumont	New Milford	Tenally
Emerson	Northvale	Upper Saddle River
Englewood	Norwood	Waldwick
Englewood Cliffs	Oakland	Washington
Fair Lawn	Old Tappan	Westwood
Franklin Lakes	Oradell	Woodcliff Lake
Glen Rock	Paramus	Wyckoff
Harrington Park	Park Ridge	

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

Pompton Lakes	Wayne
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OCEAN COUNTY—(entire County) 27

PASSAIC COUNTY—see Dover, Northern Bergen County and Paterson.

PATERSON territory comprises all that portion of Passaic County south or east of Wayne township including all territory and places lying within the area enclosed by the outside boundaries of the cities of Clifton, Passaic and Paterson; and all territory and places lying within the area enclosed by the outside boundaries of the boroughs of East Paterson, Lodi and Wallington and the city of Garfield in Bergen County 03

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

NEW JERSEY AUTOMOBILE INSURANCE PLAN MANUAL

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

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

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

Clark	Garwood	Scotch Plains
Cranford	Mountainside	Springfield
Fanwood	Plainfield	Westfield

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

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

SOMERSET COUNTY—see New Brunswick, Plainfield and Somerville.

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

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

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

SUSSEX COUNTY—(entire County) 26

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

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

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

Cranbury	Monroe	Plainsboro
Jamesburg		

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

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

WARREN COUNTY—(entire County) 26

LIST OF IMPORTANT CITIES AND TOWNS

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

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

City and County	Territory
B	
Barnegat Light, Ocean	27
Barrington, Camden	12
Basking Ridge, Somerset	25
Bay Head, Ocean	27
Bayonne, Hudson	05
Beach Haven, Ocean	27
Beachwood, Ocean	27
Belle Mead, Somerset	25
Belleville, Essex	22
Bellmawr, Camden	12
Belmar, Monmouth	16
Belvidere, Warren	26
Bergenfield, Bergen	10
Berkeley, Ocean	27
Berkeley Heights, Union	25
Berlin, Camden	13
Bernardsville, Somerset	25
Bethlehem, Hunterdon	26
Beverly, Burlington	14
Blairstown, Warren	26
Blansburg, Monmouth	17
Bloomfield, Essex	31
Bloomington, Passaic	25
Bloomsbury, Hunterdon	26
Bogota, Bergen	10
Boonton, Morris	25
Bordentown, Burlington	15
Bound Brook, Somerset	25
Bradley Beach, Monmouth	16
Branchburg Park, Somerset	25
Branchville, Sussex	26
Breton Woods, Ocean	27
Bridgeton, Cumberland	27
Brielle, Monmouth	17
Brigantine, Atlantic	27
Brooklawn, Camden	07
Budd Lake, Morris	25
Buena, Atlantic	27
Burlington, Burlington	14
Butler, Morris	25

City and County	Territory
C	
Caldwell, Essex	24
Califon, Hunterdon	26
Camden, Camden	07
Cape May, Cape May	27
Cape May Courthouse, Cape May	27
Carlstadt, Bergen	11
Carteret, Middlesex	08
Cedar Grove, Essex	31
Cedarville, Cumberland	27
Cedarwood Park, Ocean	27
Chatham, Morris	25
Chester, Morris	25
Chrome, Middlesex	08
Cinnaminson, Burlington	14
Clark, Union	39
Clayton, Gloucester	14
Clementon, Camden	13
Cliffside Park, Bergen	11
Clifton, Passaic	03
Clinton, Hunterdon	26
Closter, Bergen	10
Collingswood, Camden	12
Cranbury, Middlesex	15
Cranford, Union	39
Cresskill, Bergen	10

City and County	Territory
D	
Deal, Monmouth	16
Delanco, Burlington	14
Delawanna, Passaic	03
Demarest, Bergen	10
Denville, Morris	25
Dover, Morris	25
Dumont, Bergen	10
Dunellen, Middlesex	40

City and County	Territory
E	
East Newark, Hudson	23
East Orange, Essex	38

City and County	Territory
East Paterson, Bergen	03
East Rutherford, Bergen	11
Eatontown, Monmouth	16
Edgewater, Bergen	11
Edison, Middlesex	40
Egg Harbor City, Atlantic	27
Elizabeth, Union	04
Elmer, Salem	14
Emerson, Bergen	10
Englewood, Bergen	10
Englewood Cliffs, Bergen	10
Englishtown, Monmouth	17
Espanong, Morris	25
Essex Fells, Essex	24
Ewing, Mercer	06

City and County	Territory
F	
Fair Haven, Monmouth	16
Fair Lawn, Bergen	10
Fairview, Bergen	11
Fairview, Burlington	14
Fanwood, Union	39
Bar Hills, Somerset	25
Farmingdale, Monmouth	17
Flemington, Hunterdon	26
Florence, Burlington	14
Florham Park, Morris	25
Fort Lee, Bergen	11
Franklin, Sussex	26
Franklin Lakes, Bergen	10
Freehold, Monmouth	17
Frenchtown, Hunterdon	26

City and County	Territory
G	
Garfield, Bergen	03
Garwood, Union	39
Gibbsboro, Camden	13
Gibbstown, Gloucester	14
Gilford Park, Ocean	27
Gillette, Morris	25
Glassboro, Gloucester	14
Glen Gardner, Hunterdon	26
Glen Ridge, Essex	31
Glen Rock, Bergen	10
Gloucester City, Camden	07
Great Notch, Passaic	03
Greenwich, Cumberland	27
Greenwood Lake, Passaic	25
Guttenberg, Hudson	01

City and County	Territory
H	
Hackensack, Bergen	11
Hackettstown, Warren	26
Haddonfield, Camden	12
Haddon Heights, Camden	12
Haledon, Passaic	03
Hamburg, Sussex	26
Hamilton, Mercer	06
Hammonton, Atlantic	27
Hampton, Hunterdon	26
Hanover, Morris	25
Harmony, Warren	26
Harrington Park, Bergen	10
Harrison, Hudson	23
Hasbrouck Hgts., Bergen	11
Haworth, Bergen	10
Hawthorne, Passaic	03
Helmetta, Middlesex	40
High Bridge, Hunterdon	26
Highland Park, Middlesex	40
Highlands, Monmouth	16
Hightstown, Mercer	15
Hillcrest, Warren	26
Hillsdale, Bergen	10
Hillside, Union	04
Hoboken, Hudson	01
Hohokus, Bergen	10
Holland, Hunterdon	26
Holmdel, Monmouth	17
Hopatcong, Sussex	26
Hopewell, Mercer	15

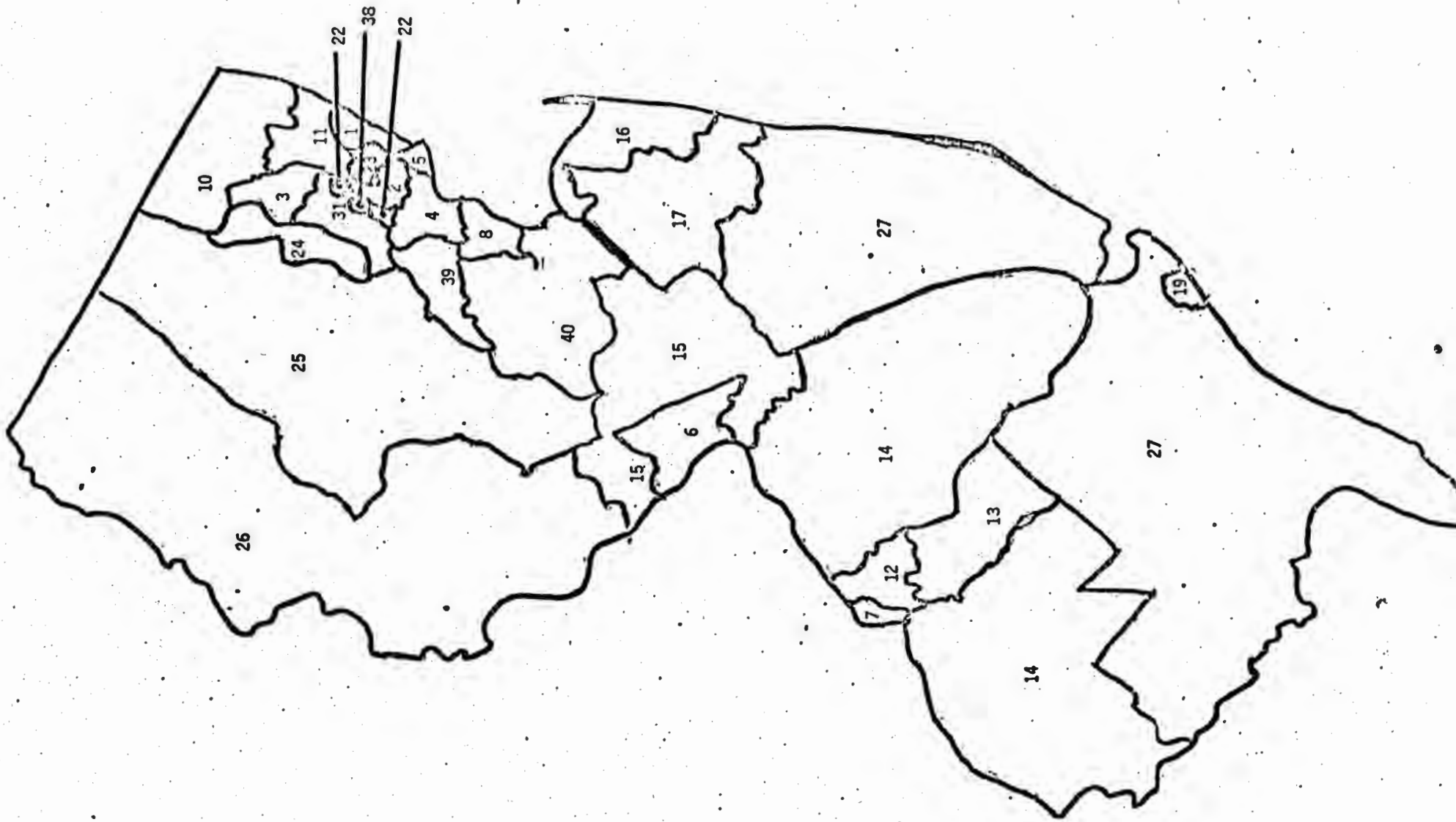
City and County	Territory
I	
Interlaken, Monmouth	16
Irvington, Essex	22
Island Heights, Ocean	27

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

NEW JERSEY AUTOMOBILE INSURANCE PLAN MANUAL

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

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



NEW JERSEY AUTOMOBILE INSURANCE PLAN MANUAL
 AUTOMOBILE LIABILITY INSURANCE PRIVATE PASSENGER RATES

\$15,000/30,000 Bodily Injury and \$5,000 Property Damage

TYPE AND CLASS	TERR. 01		TERR. 02		TERR. 03		TERR. 04	
	BI	PD	BI	PD	BI	PD	BI	PD
PRIVATE PASSENGER								
4A	\$ 182	\$ 87	\$ 255	\$ 135	\$ 124	\$ 74	\$ 128	\$ 66
4AS	173	83	242	128	118	70	122	63
4B	209	100	293	155	143	85	147	76
4BS	200	96	281	149	136	81	141	73
4C	255	122	357	189	174	104	179	92
4CS	246	117	344	182	167	100	173	89
4AF	155	74	217	115	105	63	109	56
4AFS	146	70	204	108	99	59	102	53
5A,5AF	291	139	408	216	198	118	205	106
6A,6AF	364	174	510	270	248	148	256	132
6B,6BF	273	131	383	203	186	111	192	99
7A,7AF	455	218	638	338	310	185	320	165
7B,7BF	309	148	434	230	211	126	218	112
8A,8AF	610	291	854	452	415	248	429	221
8B,8BF	428	204	599	317	291	174	301	155
8C,8CF	291	139	408	216	198	118	205	106
9A,9B	264	126	370	196	180	107	186	96
9AS	255	122	357	189	174	104	179	92

TYPE AND CLASS	TERR. 05		TERR. 06		TERR. 07		TERR. 08	
	BI	PD	BI	PD	BI	PD	BI	PD
PRIVATE PASSENGER								
4A	\$ 136	\$ 73	\$ 109	\$ 67	\$ 210	\$ 80	\$ 153	\$ 66
4AS	129	69	104	64	200	76	145	63
4B	156	84	125	77	242	92	176	76
4BS	150	80	120	74	231	88	168	73
4C	190	102	153	94	294	112	214	92
4CS	184	99	147	90	284	108	207	89
4AF	116	62	93	57	179	68	130	56
4AFS	109	58	87	54	168	64	122	53
5A,5AF	218	117	174	107	336	128	245	106
6A,6AF	272	146	218	134	420	160	306	132
6B,6BF	204	110	164	101	315	120	230	99
7A,7AF	340	183	273	168	525	200	383	165
7B,7BF	231	124	185	114	357	136	260	112
8A,8AF	456	245	365	224	704	268	513	221
8B,8BF	320	172	256	157	494	188	360	155
8C,8CF	218	117	174	107	336	128	245	106
9A,9B	197	106	158	97	305	116	222	96
9AS	190	102	153	94	294	112	214	92

SUPPLEMENT I

NEW JERSEY AUTOMOBILE INSURANCE PLAN MANUAL
 AUTOMOBILE LIABILITY INSURANCE PRIVATE PASSENGER RATES

\$15,000/30,000 Bodily Injury and \$5,000 Property Damage

TYPE AND CLASS	TERR. 10		TERR. 11		TERR. 12		TERR. 13	
	BI	PD	BI	PD	BI	PD	BI	PD
PRIVATE PASSENGER								
4A	\$ 114	\$ 74	\$ 122	\$ 74	\$ 155	\$ 73	\$ 171	\$ 73
4AS	108	70	116	70	147	69	162	69
4B	131	85	140	85	178	84	197	84
4BS	125	81	134	81	171	80	188	80
4C	160	104	171	104	217	102	239	102
4CS	154	100	165	100	209	99	231	99
4AF	97	63	104	63	132	62	145	62
4AFS	91	59	98	59	124	58	137	58
5A,5AF	182	118	195	118	248	117	274	117
6A,6AF	228	148	244	148	310	146	342	146
6B,6BF	171	111	183	111	233	110	257	110
7A,7AF	285	185	305	185	388	183	428	183
7B,7BF	194	126	207	126	264	124	291	124
8A,8AF	382	248	409	248	519	245	573	245
8B,8BF	268	174	287	174	364	172	402	172
8C,8CF	182	118	195	118	248	117	274	117
9A,9B	165	107	177	107	225	106	248	106
9AS	160	104	171	104	217	102	239	102

TYPE AND CLASS	TERR. 14		TERR. 15		TERR. 16		TERR. 17	
	BI	PD	BI	PD	BI	PD	BI	PD
PRIVATE PASSENGER								
4A	\$ 125	\$ 64	\$ 94	\$ 59	\$ 141	\$ 70	\$ 135	\$ 67
4AS	119	61	89	56	134	67	128	64
4B	144	74	108	68	162	81	155	77
4BS	138	70	103	65	155	77	149	74
4C	175	90	132	83	197	98	189	94
4CS	169	86	127	80	190	95	182	90
4AF	106	54	80	50	120	60	115	57
4AFS	100	51	75	47	113	56	108	54
5A,5AF	200	102	150	94	226	112	216	107
6A,6AF	250	128	188	118	282	140	270	134
6B,6BF	188	96	141	89	212	105	203	101
7A,7AF	313	160	235	148	353	175	338	168
7B,7BF	213	109	160	100	240	119	230	114
8A,8AF	419	214	315	198	472	235	452	224
8B,8BF	294	150	221	139	331	165	317	157
8C,8CF	200	102	150	94	226	112	216	107
9A,9B	181	93	136	86	204	102	196	97
9AS	175	90	132	83	197	98	189	94

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NEW JERSEY AUTOMOBILE INSURANCE PLAN MANUAL
AUTOMOBILE LIABILITY INSURANCE PRIVATE PASSENGER RATES
\$15,000/30,000 Bodily Injury and \$5,000 Property Damage

TYPE AND CLASS	TERR. 19		TERR. 22		TERR. 23		TERR. 24	
	BI	PD	BI	PD	BI	PD	BI	PD
PRIVATE PASSENGER								
4A	\$ 193	\$ 81	\$ 128	\$ 76	\$ 135	\$ 75	\$ 108	\$ 74
4AS	183	77	122	72	128	71	103	70
4B	222	93	147	87	155	86	124	85
4BS	212	89	141	84	149	83	119	81
4C	270	113	179	106	189	105	151	104
4CS	261	109	173	103	182	101	146	100
4AF	164	69	109	65	115	64	92	63
4AFS	154	65	102	61	108	60	86	59
5A,5AF	309	130	205	122	216	120	173	118
6A,6AF	386	162	256	152	270	150	216	148
6B,6BF	290	122	192	114	203	113	162	111
7A,7AF	483	203	320	190	338	188	270	185
7B,7BF	328	138	218	129	230	128	184	126
8A,8AF	647	271	429	255	452	251	362	248
8B,8BF	454	190	301	179	317	176	254	174
8C,8CF	309	130	205	122	216	120	173	118
9A,9B	280	117	186	110	196	109	157	107
9AS	270	113	179	106	189	105	151	104

TYPE AND CLASS	TERR. 25		TERR. 26		TERR. 27		TERR. 31	
	BI	PD	BI	PD	BI	PD	BI	PD
PRIVATE PASSENGER								
4A	\$ 97	\$ 63	\$ 94	\$ 63	\$ 120	\$ 63.	\$ 128	\$ 75
4AS	92	60	89	60	114	60	122	71
4B	112	72	108	72	138	72	147	86
4BS	107	69	103	69	132	69	141	83
4C	136	88	132	88	168	88	179	105
4CS	131	85	127	85	162	85	173	101
4AF	82	54	80	54	102	54	109	64
4AFS	78	50	75	50	96	50	102	60
5A,5AF	155	101	150	101	192	101	205	120
6A,6AF	194	126	188	126	240	126	256	150
6B,6BF	146	95	141	95	180	95	192	113
7A,7AF	243	158	235	158	300	158	320	188
7B,7BF	165	107	160	107	204	107	218	128
8A,8AF	325	211	315	211	402	211	429	251
8B,8BF	228	148	221	148	282	148	301	176
8C,8CF	155	101	150	101	192	101	205	120
9A,9B	141	91	136	91	174	91	186	109
9AS	136	88	132	88	168	88	179	105

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SUPPLEMENT I

**NEW JERSEY AUTOMOBILE INSURANCE PLAN MANUAL
AUTOMOBILE LIABILITY INSURANCE PRIVATE PASSENGER RATES**

\$15,000/30,000 Bodily Injury and \$5,000 Property Damage

TYPE AND CLASS	TERR. 38		TERR. 39		TERR. 40	
	BI	PD	BI	PD	BI	PD
PRIVATE PASSENGER						
4A	\$ 185	\$ 90	\$ 103	\$ 68	\$ 127	\$ 65
4AS	176	86	98	65	121	62
4B	213	104	118	78	146	75
4BS	204	99	113	75	140	72
4C	259	126	144	95	178	91
4CS	250	122	139	92	171	88
4AF	157	77	88	58	108	55
4AFS	148	72	82	54	102	52
5A,5AF	296	144	165	109	203	104
6A,6AF	370	180	206	136	254	130
6B,6BF	278	135	155	102	191	98
7A,7AF	463	225	258	170	318	163
7B,7BF	315	153	175	116	216	111
8A,8AF	620	302	345	228	425	218
8B,8BF	435	212	242	160	298	153
8C,8CF	296	144	165	109	203	104
9A,9B	268	131	149	99	184	94
9AS	259	126	144	95	178	91

<u>BASIC PERSONAL INJURY PROTECTION</u> <u>WHERE PRINCIPAL OPERATOR IS UNDER AGE 65</u>					
<u>Territory</u>	<u>B.P.I.P.</u>	<u>Territory</u>	<u>B.P.I.P.</u>	<u>Territory</u>	<u>B.P.I.P.</u>
01	\$120	11	\$ 99	23	\$ 95
02	207	12	98	24	113
03	94	13	140	25	109
04	103	14	124	26	122
05	103	15	90	27	123
06	112	16	122	31	109
07	143	17	99	38	155
08	138	19	165	39	84
10	112	22	122	40	109

NOTE: Where Principal Operator's Age is 65 or over charge 50% of the base rate.

EXPENSE FEES:
Bodily Injury \$17 Personal Injury Protection \$ 8 Property Damage \$7

These fees are to be added separately to each applicable coverage to each auto. They are not subject to modification by the provisions of any rating plans or other rating rules. They are subject to the Cancellation and Suspension Rules of this Manual.

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NEW JERSEY AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTOMOBILE LIABILITY INSURANCE RATES

SUPPLEMENT II

NEW JERSEY AUTOMOBILE INSURANCE PLAN MANUAL
AUTOMOBILE LIABILITY INSURANCE PRIVATE PASSENGER RATES
\$15,000/30,000 Bodily Injury and \$5,000 Property Damage

TYPE AND CLASS	TERR. 01		TERR. 02		TERR. 03		TERR. 04	
	BI	PD	BI	PD	BI	PD	BI	PD
PRIVATE PASSENGER								
4A	\$ 165	\$ 79	\$ 232	\$ 123	\$ 113	\$ 67	\$ 116	\$ 60
4AS	157	75	220	117	107	64	110	57
4B	190	91	267	141	130	77	133	69
4BS	182	87	255	135	124	74	128	66
4C	231	111	325	172	158	94	162	84
4CS	223	107	313	166	153	90	157	81
4AF	140	67	197	105	96	57	99	51
4AFS	132	63	186	98	90	54	93	48
5A,5AF	264	126	371	197	181	107	186	96
6A,6AF	330	158	464	246	226	134	232	120
6B,6BF	248	119	348	185	170	101	174	90
7A,7AF	413	198	580	308	283	168	290	150
7B,7BF	281	134	394	209	192	114	197	102
8A,8AF	553	265	777	412	379	224	389	201
8B,8BF	388	186	545	289	266	157	273	141
8C,8CF	264	126	371	197	181	107	186	96
9A,9B	239	115	336	178	164	97	168	87
9AS	231	111	325	172	158	94	162	84

TYPE AND CLASS	TERR. 05		TERR. 06		TERR. 07		TERR. 08	
	BI	PD	BI	PD	BI	PD	BI	PD
PRIVATE PASSENGER								
4A	\$ 124	\$ 66	\$ 99	\$ 61	\$ 191	\$ 73	\$ 139	\$ 60
4AS	118	63	94	58	181	69	132	57
4B	143	76	114	70	220	84	160	69
4BS	136	73	109	67	210	80	153	66
4C	174	92	139	85	267	102	195	84
4CS	167	89	134	82	258	99	188	81
4AF	105	56	84	52	162	62	118	51
4AFS	99	53	79	49	153	58	111	48
5A,5AF	198	106	158	98	306	117	222	96
6A,6AF	248	132	198	122	382	146	278	120
6B,6BF	186	99	149	92	287	110	209	90
7A,7AF	310	165	248	153	478	183	348	150
7B,7BF	211	112	168	104	325	124	236	102
8A,8AF	415	221	332	204	640	245	466	201
8B,8BF	291	155	233	143	449	172	327	141
8C,8CF	198	106	158	98	306	117	222	96
9A,9B	180	96	144	88	277	106	202	87
9AS	174	92	139	85	267	102	195	84

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SUPPLEMENT II

NEW JERSEY AUTOMOBILE INSURANCE PLAN MANUAL
 AUTOMOBILE LIABILITY INSURANCE PRIVATE PASSENGER RATES
 \$15,000/30,000 Bodily Injury and \$5,000 Property Damage

TYPE AND CLASS	TERR. 10		TERR. 11		TERR. 12		TERR. 13	
	BI	PD	BI	PD	BI	PD	BI	PD
PRIVATE PASSENGER								
4A	\$ 104	\$ 67	\$ 111	\$ 67	\$ 141	\$ 66	\$ 155	\$ 66
4AS	99	64	105	64	134	63	147	63
4B	120	77	128	77	162	76	178	76
4BS	114	74	122	74	155	73	171	73
4C	146	94	155	94	197	92	217	92
4CS	140	90	150	90	190	89	209	89
4AF	88	57	94	57	120	56	132	56
4AFS	83	54	89	54	113	53	124	53
5A,5AF	166	107	178	107	226	106	248	106
6A,6AF	208	134	222	134	282	132	310	132
6B,6BF	156	101	167	101	212	99	233	99
7A,7AF	260	168	278	168	353	165	388	165
7B,7BF	177	114	189	114	240	112	264	112
8A,8AF	348	224	372	224	472	221	519	221
8B,8BF	244	157	261	157	331	155	364	155
8C,8CF	166	107	178	107	226	106	248	106
9A,9B	151	97	161	97	204	96	225	96
9AS	146	94	155	94	197	92	217	92

TYPE AND CLASS	TERR. 14		TERR. 15		TERR. 16		TERR. 17	
	BI	PD	BI	PD	BI	PD	BI	PD
PRIVATE PASSENGER								
4A	\$ 114	\$ 58	\$ 85	\$ 54	\$ 128	\$ 64	\$ 123	\$ 61
4AS	108	55	81	51	122	61	117	58
4B	131	67	98	62	147	74	141	70
4BS	125	64	94	59	141	70	135	67
4C	160	81	119	76	179	90	172	85
4CS	154	78	115	73	173	86	166	82
4AF	97	49	72	46	109	54	105	52
4AFS	91	46	68	43	102	51	98	49
5A,5AF	182	93	136	86	205	102	197	98
6A,6AF	228	116	170	108	256	128	246	122
6B,6BF	171	87	128	81	192	96	185	92
7A,7AF	285	145	213	135	320	160	308	153
7B,7BF	194	99	145	92	218	109	209	104
8A,8AF	382	194	285	181	429	214	412	204
8B,8BF	268	136	200	127	301	150	289	143
8C,8CF	182	93	136	86	205	102	197	98
9A,9B	165	84	123	78	186	93	178	88
9AS	160	81	119	76	179	90	172	85

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AUTOMOBILE LIABILITY INSURANCE PRIVATE PASSENGER RATES
\$15,000/30,000 Bodily Injury and \$5,000 Property Damage

TYPE AND CLASS	TERR. 19		TERR. 22		TERR. 23		TERR. 24	
	BI	PD	BI	PD	BI	PD	BI	PD
PRIVATE PASSENGER								
4A	\$ 175	\$ 74	\$ 116	\$ 69	\$ 123	\$ 68	\$ 98	\$ 67
4AS	166	70	110	66	117	65	93	64
4B	201	85	133	79	141	78	113	77
4BS	193	81	128	76	135	75	108	74
4C	245	104	162	97	172	95	137	94
4CS	236	100	157	93	166	92	132	90
4AF	149	63	99	59	105	58	83	57
4AFS	140	59	93	55	98	54	78	54
5A,5AF	280	118	186	110	197	109	157	107
6A,6AF	350	148	232	138	246	136	196	134
6B,6BF	263	111	174	104	185	102	147	101
7A,7AF	438	185	290	173	308	170	245	168
7B,7BF	298	126	197	117	209	116	167	114
8A,8AF	586	248	389	231	412	228	328	224
8B,8BF	411	174	273	162	289	160	230	157
8C,8CF	280	118	186	110	197	109	157	107
9A,9B	254	107	168	100	178	99	142	97
9AS	245	104	162	97	172	95	137	94

TYPE AND CLASS	TERR. 25		TERR. 26		TERR. 27		TERR. 31	
	BI	PD	BI	PD	BI	PD	BI	PD
PRIVATE PASSENGER								
4A	\$ 88	\$ 57	\$ 85	\$ 57	\$ 109	\$ 57	\$ 116	\$ 68
4AS	84	54	81	54	104	54	110	65
4B	101	66	98	66	125	66	133	78
4BS	97	63	94	63	120	63	128	75
4C	123	80	119	80	153	80	162	95
4CS	119	77	115	77	147	77	157	92
4AF	75	48	72	48	93	48	99	58
4AFS	70	46	68	46	87	46	93	54
5A,5AF	141	91	136	91	174	91	186	109
6A,6AF	176	114	170	114	218	114	232	136
6B,6BF	132	86	128	86	164	86	174	102
7A,7AF	220	143	213	143	273	143	290	170
7B,7BF	150	97	145	97	185	97	197	116
8A,8AF	295	191	285	191	365	191	389	228
8B,8BF	207	134	200	134	256	134	273	160
8C,8CF	141	91	136	91	174	91	186	109
9A,9B	128	83	123	83	158	83	168	99
9AS	123	80	119	80	153	80	162	95

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NEW JERSEY AUTOMOBILE INSURANCE PLAN MANUAL
AUTOMOBILE LIABILITY INSURANCE PRIVATE PASSENGER RATES
\$15,000/30,000 Bodily Injury and \$5,000 Property Damage

TYPE AND CLASS	TERR. 38		TERR. 39		TERR. 40	
	BI	PD	BI	PD	BI	PD
PRIVATE PASSENGER						
4A	\$ 168	\$ 82	\$ 94	\$ 62	\$ 115	\$ 59
4AS	160	78	89	59	109	56
4B	193	94	108	71	132	68
4BS	185	90	103	68	127	65
4C	235	115	132	87	161	83
4CS	227	111	127	84	155	80
4AF	143	70	80	53	98	50
4AFS	134	66	75	50	92	47
5A,5AF	269	131	150	99	184	94
6A,6AF	336	164	188	124	230	118
6B,6BF	252	123	141	93	173	89
7A,7AF	420	205	235	155	288	148
7B,7BF	286	139	160	105	196	100
8A,8AF	563	275	315	208	385	198
8B,8BF	395	193	221	146	270	139
8C,8CF	269	131	150	99	184	94
9A,9B	244	119	136	90	167	86
9AS	235	115	132	87	161	83

BASIC PERSONAL INJURY PROTECTION					
WHERE PRINCIPAL OPERATOR IS UNDER AGE 65					
<u>Territory</u>	<u>B.P.I.P.</u>	<u>Territory</u>	<u>B.P.I.P.</u>	<u>Territory</u>	<u>B.P.I.P.</u>
01	\$ 109	11	\$ 90	23	\$ 86
02	188	12	89	24	103
03	85	13	127	25	99
04	94	14	113	26	111
05	94	15	82	27	112
06	102	16	111	31	99
07	130	17	90	38	141
08	125	19	150	39	76
10	102	22	111	40	99

NOTE: Where Principal Operator's Age is 65 or over charge 50% of the base rate.

<u>EXPENSE FEES:</u>		
Bodily Injury	\$17	Personal Injury Protection \$ 8
		Property Damage \$ 7

These fees are to be added separately to each applicable coverage to each auto. They are not subject to modification by the provisions of any rating plans or other rating rules. They are subject to the Cancellation and Suspension Rules of this Manual.

**NEW JERSEY AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTOMOBILE PHYSICAL DAMAGE RATES**

SUPPLEMENT I

NOTES

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NEW JERSEY AUTOMOBILE INSURANCE PLAN MANUAL
GARAGES, DEALERS, SERVICE STATIONS AND PARKING FACILITIES SECTION

A—AUTOMOBILE DEALERS

Rule 55. ELIGIBILITY

- A. This subsection applies to franchised and non-franchised automobile dealers other than trailer dealers. For trailer dealers refer to the Automobile Service Operations or Trailer Sales subsection.
- B. **Classifications**
Only one classification applies to a risk for liability coverages. Unlimited Customer Coverage only may be afforded.
1. Franchised Private Passenger Auto Dealer (with or without any other type of franchise).
 2. Franchised Truck or Truck-Tractor Dealer (with or without any other type of franchise except private passenger auto franchise).
 3. Franchised Motorcycle Dealer including all two wheeled cycle vehicles (no private passenger or truck franchise).
 4. Franchised Recreational Vehicle Dealer (no private passenger, snowmobile or residence type mobile home trailer franchise).
 5. Other Franchised Self-Propelled Land Motor Vehicle Dealer.
 6. Non-Franchised Dealer (any risk described above that is not a franchised dealer).

Rule 56. PREMIUM DEVELOPMENT

Compute the advance premium at inception and the earned premium as developed by audit separately for each location according to the following procedures:

- A. **Liability (unlimited coverage for customers) Coverages.** Multiply the rates on the rate pages by the total rating units determined as follows:
1. Class I—employees including part-time employees. Multiply the number of Class I employees working less than 20 hours a week by .50 before determining the number of rating units.
 - a. Proprietors, partners and officers active in the business, sales persons, general managers, service managers and any employee whose principal duty is driving automobiles or who is furnished a garage automobile. Determine the number of rating units by multiplying the number of these employees by 1.00.
 - b. All other employees. Determine the number of rating units by multiplying the number of employees by .40.
 2. Class II—non-employees. Inactive proprietors, partners or officers and relatives of active or inactive proprietors, partners or officers who are furnished or who have regular use of the dealer's automobiles.
 - a. Under Age 25. Determine the number of rating units by multiplying the number of these persons by 1.15.
 - b. Age 25 or over. Determine the number of rating units by multiplying the number of these persons by .50.
 3. The minimum premium is the Dealer's rate shown on the state rate pages multiplied by 2.00.
- B. **Automobiles furnished for regular use to Other Than Class I or Class II Operators.** Compute the premiums for all coverages by using the rating territory where the dealer is located for each owned automobile as follows:
1. Private Passenger Automobiles. Charge private passenger type rate.

NOTE: Refer to Rule 28. Policy Constant for appropriate additional charge.

2. Trucks, Tractors and Trailers. Charge the premiums developed by the applicable Trucks, Tractors and Trailers classification.
- C. **Pick-up or Delivery of Automobiles**

1. If the exposure for non-franchised dealer includes the pick-up or delivery of automobiles beyond a 50 mile radius of the limits of the city or town where operations are conducted, rate each driver per trip for such pick-up or delivery operations as follows:

Mileage	Per Driver Per Trip Liability Rates	
	B.I. 15/30	P.D. \$5,000
51 — 200 miles	\$5	\$3
Over 200 miles	7	4

2. The minimum premium is the private passenger types premium for the rating territory where the dealer is located.

**Rule 57. ADDITIONAL PROVISIONS FOR
AUTOMOBILE DEALERS**

Elevators

1. Coverage for elevators is included. Make a charge for legally required inspections made by or for the company.

Rates

Elevator Inspection Charge

The following flat charges apply per elevator, per year to all risks with an elevator exposure for legally required inspections made by or on behalf of the company:

	Passenger	All Other
Elevators with 3 landings or less; hoists, manlifts, and inclinator	\$30.00	\$15.00
4 to 10 landings	36.00	18.00
11 to 25 landings	45.00	23.00
Over 25 landings	60.00	30.00

These charges are not subject to adjustment.

2. Coverage for escalators used for raising or lowering passengers may be added.

a. **Inspection Charge**

A flat charge of \$50 per landing per year applies for legally required inspections of escalators made by or on behalf of the company.

This charge is not subject to adjustment.

- b. **Escalator Liability Rates**—for limits of \$15,000/30,000 bodily injury liability and \$5,000 property damage liability:

Bodily Injury	Property Damage
\$1,312.00	\$7.00

The above rates are cumulative with the Escalator Inspection Charge, referred to in Paragraph (a) above.

3. **Automobile Elevators**—pigeon-hole parking type. For applicable rates, refer to Plan.

NEW JERSEY AUTOMOBILE INSURANCE PLAN MANUAL
GARAGES, DEALERS, SERVICE STATIONS AND PARKING FACILITIES
B—AUTOMOBILE SERVICE OPERATIONS OR TRAILER SALES

Rule 58. ELIGIBILITY

- A. This subsection applies to repair shops, service stations, storage garages, public parking places and franchised and non-franchised trailer dealers.
- B. Automobiles which these risks own or hire are not eligible for garage coverage. Rate these automobiles according to their appropriate classifications in the appropriate Section of the Manual. Rate automobiles rented to customers according to the Leasing or Rental Concerns Rule.
- C. Rate registration plates not assigned to a specific automobile according to Rule 96, in the Special Types Section of this Manual.
- D. **Classifications.** Only one classification applies to a risk.
 - 1. **Repair Shops**—Risks primarily engaged in the repair of automobiles, including body, fender, radiator, ignition service and paint shops.
 - 2. **Service Stations**—Risks primarily engaged in the servicing of automobiles (including auto laundries) and the sale of and installation of automobile accessories excluding major engine or body repair work.

Major engine repair work means the replacement of moving parts within the block, transmission or differential.

Major body repair work means the replacement of body panels, doors or hoods.
 - 3. **Storage Garages and Public Parking Places**—Risks primarily engaged in storing or parking automobiles.
 - 4. **Franchised and Non-Franchised Residence Type Mobile Home Trailer Dealers.**
 - 5. **Franchised and Non-Franchised Commercial Trailer Dealers.**

Rule 59. PREMIUM DEVELOPMENT

Compute the advance premium at inception and the earned premium as developed by audit separately for each location according to the following procedures:

Liability

- A. Multiply the rates per \$100 of payroll shown on the state rate pages by the estimated annual payroll.
- B. The payroll for each employee must be the actual salary subject to a maximum of \$100 per week. All active proprietors or officers must be included at a fixed amount of \$100 per week. Do not include inactive proprietors or officers.
- C. The minimum premium for each location is the service rate on the state rate pages multiplied by 100.

Rule 60. ADDITIONAL PROVISIONS

Elevators and Escalators

- A. Coverage for elevators is included. Make a charge for legally required inspections made by or for the company. For charges, refer to Rule 57.
- B. Coverage for escalators used for raising or lowering passengers may be added. Make a charge for legally required inspections made by or for the company. For charges, refer to Rule 57.

Rules 61.—79. RESERVED FOR FUTURE USE

NEW JERSEY AUTOMOBILE INSURANCE PLAN MANUAL
NON-OWNED AUTOMOBILE SECTION

NOTES

NON-OWNED AUTOMOBILE SECTION

Rule 80. NAMED NON-OWNER POLICY

This Section contains the rules governing the writing of insurance for the operation of private passenger automobiles not owned by the insured.

- A. This Rule does not apply to the following types of risks:
 1. Finance companies and banks, for the repossession and resale of financed automobiles.
 2. Garages, for the operation of any automobiles.
 3. Automobiles hired under long term contract.

B. A policy may be written to cover a named individual and spouse, if residents of the same household, with respect to the operation by either or on behalf of either of non-owned automobiles or the presence of either or both in any such automobile, subject to the following provisions:

1. If the exposure for an individual written in accordance with this Rule includes an automobile furnished for the regular use of such individual or spouse and for which there is no insurance afforded the named insured on a direct primary basis for automobile bodily injury and property damage liability, the applicable rates of this Rule shall be charged subject to a minimum premium of 50% of the specified car rate for the highest rated automobile assigned to the insured or furnished to him for regular use in connection with his occupation, profession, or business.
2. Garage employees shall be rated the same as other individuals when their duties do not involve the operation of automobiles in a garage business. When the exposure involves the operation of automobiles in a garage business the applicable classification designation N7, N7-FR, N8 or N8-FR shall apply.
3. An individual who is not subject to the requirements of a financial responsibility law may be afforded coverage for the operation of an automobile owned by a member of the household provided there is no automobile liability insurance afforded such individual on a direct primary basis. For individuals eligible for this extension of coverage the rates shall be the same as those applying to an individual for whom a financial responsibility filing is required.

C. The bodily injury liability and property damage liability rates for Named Non-Owner Policies shall be determined on the basis of the following classification procedure:

- N2 or N2-FR The automobiles are used in business and are of the commercial type.
- N3 or N3-FR The automobiles are used in business and are of the private passenger type only, and there is a male operator under 25 years of age.
- N4 or N4-FR The automobiles are used in business and are of the private passenger type only, and there is no male operator under 25 years of age.
- N5 or N5-FR The automobiles are not used in business and there is a male operator under 25 years of age.
- N6 or N6-FR The automobiles are not used in business and there is no male operator under 25 years of age.
- N7 or N7-FR The insured is a garage employee and is covered under a garage payroll policy.
- N8 or N8-FR The insured is a garage employee and is not covered under a garage payroll policy.

Classifications N2-FR through N8-FR apply to risks required to file evidence of financial responsibility.

The following terms used in the classification descriptions in this Rule shall mean:

1. "Male operator under 25 years of age" means a male applicant under 25 years of age or the spouse of a female applicant if a resident in the same household.

2. "Used in business" means that the use of an automobile is required by or customarily involved in the duties of the applicant or spouse, if a resident in the same household, in his occupation, profession or business other than going to or from his principal place of occupation, profession or business.
 3. "Garage business" means the use of an automobile in the business of an automobile sales agency, repair shop, service station, storage garage or public parking place.
- D. The bodily injury and property damage rates for Named Non-Owner Policies are determined in accordance with the following table on the basis of the classification as determined in accordance with C. above, subject to a minimum premium of \$12 bodily injury and \$5 property damage, basic limits:

Percentage of the Private Passenger Type Rate for the Territory in Which the Named Insured Resides:

Class	Rate	Class	Rate
N2	100%	N2-FR	125%
N3	85%	N3-FR	120%
N4	75%	N4-FR	105%
N5	45%	N5-FR	120%
N6	30%	N6-FR	85%
N7	100%	N7-FR	225%
N8	200%	N8-FR	225%

- Note:**
- (1) All rates provided under this Rule are subject to the applicable Additional Charges as shown in Section 16 of the Plan.
 - (2) The 10% additional charge for Certified Risks—Financial Responsibility Laws (Rule 12) as shown in the General Rules Section of this Manual applies.

Rule 81. DRIVE OTHER CAR COVERAGE ★

A policy covering an automobile of any type other than a policy providing Personal Auto Coverage, may be extended to provide Drive Other Car coverage to:

1. the named insured, if an individual and the owner or rentee of an automobile covered by the policy, or if husband and wife either or both of whom own or rent such automobile,
2. the spouse of such individual if a resident of the same household,
3. one or more named co-owners or partners, if the automobile covered by the policy is owned jointly by two or more individuals, other than husband and wife, or owned by a partnership,

for their liability arising out of the use of any other automobile by them or by others.

Rates per individual: 15/30 B.I. \$15
\$5,000 P.D. 10

Rule 82. HIRED AUTOMOBILES ★

- A. For automobiles hired, loaned, leased or furnished:
 1. Less than 1 year, rate according to this Rule.
 2. 1 year or more.
 - a. If the insured is providing the primary insurance covering the automobile, rate as though owned by the insured.
 - b. If the owner of the automobile is providing the primary insurance, rate according to this Rule.

B. Cost of Hire Basis—Liability Coverages

1. For truckers, refer to the Truckers Rule.
2. For public transportation automobiles, moving van associations and freight forwarding operations, refer to Plan for rating.

NON-OWNED

3. Premium Computation:

- a. Estimate the total cost for the hire of automobiles for each state where the insured does business. Do not include charges for services performed by motor carriers subject to the insurance requirement of any public authority regulating motor carriers.
- b. To compute the advance premium, multiply the cost of hire rate on the state rate pages times each \$100 cost of hire in each state. Add the total cost of hire premium for all states.
- c. Unless there is substantial change in exposures during the policy period, the advance premium is the earned premium.
- d. The minimum premium shall be \$8 for bodily injury, \$15,000/30,000 limits and \$6 for property damage, \$5,000 limit.

C. Premium Development

- 1. Determine the total number of employees of the insured at all locations and select the advance premium from the following table:

Total Number of Employees	\$15,000/30,000 B.I.	\$5,000 P.D.
0— 25	\$ 8	\$ 6
26— 100	21	14
101— 500	68	45
501—1,000	130	85
Over 1,000	200	130

- 2. Unless there is substantial change in exposures during the policy period, the advance premium is the earned premium.

★ Rule 83. EMPLOYERS NON-OWNERSHIP

LIABILITY

- A. This Rule does not apply to garage risks.
- B. If more than 50% of the insured's employees regularly operate their automobiles in the insured's business, refer to Plan for rating. Otherwise, rate in accordance with paragraph C.

Rule 84. RESERVED FOR FUTURE USE

★

NEW JERSEY AUTOMOBILE INSURANCE PLAN MANUAL
SPECIAL TYPES AND OPERATIONS SECTION

NEW JERSEY AUTOMOBILE INSURANCE PLAN MANUAL
SPECIAL TYPES AND OPERATIONS SECTION

Rule 85. ELIGIBILITY

This Section applies to all automobiles that are not classified and rated in the other Sections.

Rule 86. PREMIUM DEVELOPMENT

The liability premiums for automobiles and equipment shall be determined as follows:

- A. Determine the rating instructions from the applicable rule.
- B. Refer to the state territory definition to determine the territory schedule number of territory in which the automobile will be principally garaged.
- C. Refer to the state rate pages for the rates and premiums.
- D. If Increased Limits, Additional Charges or a Financial Responsibility charge apply, refer to Rule 13 in the General Rules Section of this Manual for determination of premium.
- E. For private passenger automobiles to which the private passenger type rate is applied, refer to Rule 28. Policy Constant for appropriate additional charge.

Rule 87. AMBULANCE SERVICES

- A. The policy must exclude coverage for bodily injury to any volunteer worker engaged in rescue squad or ambulance corps operations.
- B. The policy must exclude coverage for bodily injury or property damage which results from providing or failing to provide any professional service.
- C. Premium Computation:
 - 1. Ambulance Type Automobiles used for emergency purposes, i.e. equipped with external flashing light and siren:
Liability Coverage. Multiply the fleet or non-fleet trucks, tractors and trailers base premium by 3.00.
 - 2. Ambulance Type Automobiles not used for emergency purposes:
Liability Coverage. Multiply the fleet or non-fleet trucks, tractors and trailers base premium by 2.00.

Rule 88. AMPHIBIOUS EQUIPMENT

- A. For other than private passenger type vehicles designed to be operated on both land and water rate according to principal use based on normal rating procedure according to type and use thereof.
- B. For the purposes of this Rule for equipment designed to be operated on both land and water, coverage does not apply while vehicle is used on, while being launched into or while being beached from water.

**Rule 89. DRIVER TRAINING PROGRAMS—
EDUCATIONAL INSTITUTIONS AND
COMMERCIAL DRIVING SCHOOLS**

- A. Driver Training Programs—Educational Institutions
 - 1. Eligibility. This section applies to private passenger automobiles used for driver training as part of a school curriculum.
 - 2. Premium Computation
 - a. Liability Coverage:
 - (1) For automobiles equipped with dual controls, multiply the private passenger type rates by

.75. There must be dual brakes to qualify as dual control.

- (2) For automobiles not equipped with dual controls, multiply the private passenger type rates by 1.50.

b. All Other Coverages: Charge private passenger type rates.

- 3. A policy covering automobiles used by schools in driver training programs may be written on an annual term for liability coverages with premium prorated to reflect the actual school term. However, do not give credit for Saturdays, Sundays or holidays or for any other periods of lay-up during the school term.

B. Commercial Driving Schools

- 1. Eligibility. This section applies to automobiles used by driving schools to give driving instruction.

2. Premium Computation:

a. Owned Private Passenger Automobiles.

(1) Liability Coverage

(a) For automobiles equipped with dual controls, charge the private passenger type rates. There must be dual brakes to qualify as dual control.

(b) For automobiles not equipped with dual controls, multiply the private passenger type rates by 2.00.

(2) All Other Coverages. Charge private passenger type rates.

b. All Other Types of Owned Automobiles. Refer to Plan for rating.

c. Non-Owned Automobiles.

(1) The policy must cover the driving instructors and their students.

(2) Premium Computation. Charge the private passenger type rates for each instructor in excess of the number of owned automobiles.

Rule 90. FIRE DEPARTMENTS

A. Eligibility

- 1. This Rule applies to automobiles used for fire fighting purposes.
- 2. The policy must exclude coverage for bodily injury to any volunteer fireman or volunteer worker engaged in fire fighting, rescue squad or ambulance corps operations.
- 3. The policy must exclude coverage for bodily injury or property damage which results from providing or failing to provide any professional service.

B. Premium Computation

- 1. Private Passenger Automobiles:
Liability Coverage. Charge private passenger type rates.
- 2. All Other Types:
Liability Coverage. Multiply the fleet or non-fleet trucks, tractors and trailers base premium by 1.60.

Rule 91. FUNERAL DIRECTORS

A. Eligibility

- 1. This Rule applies to automobiles owned or used by a funeral director.
- 2. The policy must exclude coverage for bodily injury or property damage which results from providing or failing to provide any professional service.

PHYSICAL DAMAGE COVERAGE

\$200 Deductible Comprehensive

Private Passenger Cars

SYMBOL GROUP	AGE GROUP	Territory 31				Territory 38			
		4A,4AS	5A,6A	8A,8B	9A,9AS	4A,4AS	5A,6A	8A,8B	9A,9AS
		4B,4BS 4C,4CS	6B,7A 7B,8C		9B	4B,4BS 4C,4CS	6B,7A 7B,8C		9B
1,2,3	1	\$ 33	\$ 41	\$ 50	\$ 40	\$ 51	\$ 64	\$ 77	\$ 61
	2,3	28	35	42	34	44	55	66	53
	4,5	25	31	38	30	38	48	57	46
	6	18	23	27	22	28	35	42	34
4	1	41	51	62	49	64	80	96	77
	2,3	35	44	53	42	54	68	81	65
	4,5	31	39	47	37	48	60	72	58
	6	23	29	35	28	35	44	53	42
5	1	49	61	74	59	77	96	116	92
	2,3	42	53	63	50	65	81	98	78
	4,5	37	46	56	44	58	73	87	70
	6	27	34	41	32	42	53	63	50
6	1	68	85	102	82	106	133	159	127
	2,3	57	71	86	68	90	113	135	108
	4,5	51	64	77	61	79	99	119	95
	6	37	46	56	44	58	73	87	70
7	1	84	105	126	101	131	164	197	157
	2,3	71	89	107	85	111	139	167	133
	4,5	63	79	95	76	99	124	149	119
	6	46	58	69	55	72	90	108	86

SYMBOL GROUP	AGE GROUP	Territory 39				Territory 40			
		4A,4AS	5A,6A	8A,8B	9A,9AS	4A,4AS	5A,6A	8A,8B	9A,9AS
		4B,4BS 4C,4CS	6B,7A 7B,8C		9B	4B,4BS 4C,4CS	6B,7A 7B,8C		9B
1,2,3	1	\$ 26	\$ 33	\$ 39	\$ 31	\$ 27	\$ 34	\$ 41	\$ 32
	2,3	22	28	33	26	23	29	35	28
	4,5	19	24	29	23	20	25	30	24
	6	14	18	21	17	15	19	23	18
4	1	32	40	48	38	34	43	51	41
	2,3	27	34	41	32	29	36	44	35
	4,5	24	30	36	29	26	33	39	31
	6	18	23	27	22	19	24	29	23
5	1	38	48	57	46	41	51	62	49
	2,3	33	41	50	40	35	44	53	42
	4,5	29	36	44	35	31	39	47	37
	6	21	26	32	25	22	28	33	26
6	1	53	66	80	64	56	70	84	67
	2,3	45	56	68	54	48	60	72	58
	4,5	40	50	60	48	42	53	63	50
	6	29	36	44	35	31	39	47	37
7	1	66	83	99	79	70	88	105	84
	2,3	56	70	84	67	59	74	89	71
	4,5	49	61	74	59	52	65	78	62
	6	36	45	54	43	38	48	57	46

FARM AUTOMOBILES

FOR CLASSES 5,6,7 AND 8 CHARGE 85 PERCENT OF THE ABOVE NON-FARM PREMIUMS.
 FOR CLASS 4 CHARGE 75 PERCENT OF THE ABOVE NON-FARM PREMIUMS.

FOR THE YEAR 1983

Revenue Schedule in Case

SYMBOL	GROUP	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1-1		100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
2-1		100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
3-1		100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
4-1		100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
5-1		100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
6-1		100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
7-1		100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
8-1		100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
9-1		100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
10-1		100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
11-1		100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
12-1		100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

SYMBOL	GROUP	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
1-2		100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
2-2		100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
3-2		100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
4-2		100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
5-2		100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
6-2		100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
7-2		100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
8-2		100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
9-2		100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
10-2		100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
11-2		100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
12-2		100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

FOR THE YEAR 1983
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