

APPENDIX #1

Example 1-A

Driver: 18 year old, youthful male, unmarried

Principal Operator

Driver Training, No Good Student Discount

No Accidents within the past 3 years

No Motor Vehicle Violations within the past 3 years

Pleasure Use (12,000 annual miles)

Verbal Threshold

\$250,000 Standard PIP, \$250 Deductible

With a Category II Anti-Theft device discount.

With active seatbelt and dual airbags (front only).

Without any Defensive Driving Course Discount.

Liability Only Policy:

Bodily Injury Limits of \$15,000/\$30,000

Property Damage Liability \$5,000

(or Combined Single Limit of \$35,000)

Uninsured Motorists Coverage:

Bodily Injury Limits of \$15,000/\$30,000

Property Damage Liability \$5,000

(or Combined Single Limit of \$35,000)

2003 Buick Century Custom 4 door sedan

ISO rating symbol 8

Example 1-B

Driver: Use same criteria as 1-A, except one at-fault accident.

Example 2-A

Driver: Married couple, both between ages of 30 and 49 with newly licensed 17 year old daughter in household.

No Driver Training, No Good Student Discount
No Accidents within the past 3 years
No Motor Vehicle Violations within the past 3 years
Pleasure Use (12,000 annual miles)
Verbal Threshold
\$250,000 Standard PIP, \$250 Deductible
With a Category II Anti-Theft device discount.
With active seatbelt and dual airbags (front only).
Without any Defensive Driving Course Discount.
Bodily Injury Limits of \$100,000/\$300,000
Property Damage Liability \$25,000
(or Combined Single Limit of \$300,000)
Uninsured Motorists Coverage:
Bodily Injury Limits of \$100,000/\$300,000
Property Damage Liability \$25,000
(or Combined Single Limit of \$300,000)
2003 Buick Century Custom 4 door sedan
ISO rating symbol 8
\$750 Deductibles for Comprehensive and Collision

Example 2-B

Driver: Use same criteria as 2-A, except husband has one at-fault accident.

Example 3-A

Driver: Married couple, both between ages of 30 and 49.

2 vehicles on policy and no inexperienced operator in household.

No Accidents within the past 3 years

No Motor Vehicle Violations within the past 3 years

Continuous insurance with same company for 10 years.

Car #1: Driven by husband to work 10 or more miles, 20,000 annual miles.

Car #2: Driven by wife to work less than 3 miles, 12,000 annual miles.

Verbal Threshold

\$250,000 Standard PIP, \$250 Deductible

With a Category II Anti-Theft device discount.

With active seatbelt and dual airbags (front only)

Without any Defensive Driving Course Discount

Bodily Injury Limits of \$100,000/\$300,000

Property Damage Liability \$25,000

(or Combined Single Limit of \$300,000)

Uninsured Motorists Coverage:

Bodily Injury Limits of \$100,000/\$300,000

Property Damage Liability \$25,000

(or Combined Single Limit of \$300,000)

Car #1: 2003 Buick Century Custom 4 door sedan

ISO rating symbol 8

\$750 deductible for Comprehensive and Collision

Car #2: 1999 Chevrolet Astro Van 4 x 2

ISO rating symbol 6

\$750 Comprehensive only.

Example 3-B

Driver: Use same criteria as 3-A, except:

Husband has 1 four-point moving violation and 2 comprehensive claims over \$750 each.

Wife has one at-fault accident.

Example 3-C

Driver: Use same criteria as 3-A, except:

Have no at-fault or not at-fault accidents within the past 5 years.

No motor vehicle violations within the past 5 years.

No Schedule 1 offense (refer to N.J.A.C. 11:3-34.5) within 5 years.

Has no comprehensive claims, including theft within 5 years.

One operator has at least 20 years driving experience.

Has companion policy.

Example 4-A

Driver: Married couple, both between the ages of 65 and 69.

No Accidents within the past 3 years.

No Motor Vehicle Violations within the past 3 years.

Pleasure Use (12,000 annual miles).

Verbal Threshold.

\$250,000 Standard PIP, \$250 Deductible.

With a Category II Anti-Theft device discount.

With active seatbelt and dual airbags (front only).

Without any Defensive Driving Course Discount

Bodily Injury Limits of \$100,000/\$300,000

Property Damage Liability \$25,000

(or Combined Single Limit of \$300,000)

Uninsured Motorists Coverage:

Bodily Injury Limits of \$100,000/\$300,000

Property Damage Liability \$25,000

(or Combined Single Limit of \$300,000)

2003 Buick Century Custom 4 door sedan

ISO rating symbol 8

\$750 Deductibles for Comprehensive and Collision

Example 4-B

Driver: Use same criteria as 4-A, except one at-fault accident.

Example 5-A

Driver: 26 year old female, unmarried
No Accidents within the past 3 years
No Motor Vehicle Violations within the past 3 years
Pleasure Use (12,000 annual miles)
Verbal Threshold
\$250,000 Standard PIP, \$250 Deductible
With a Category II Anti-Theft device discount.
With active seatbelt and dual airbags (front only).
Without any Defensive Driving Course Discount
Bodily Injury Limits of \$100,000/\$300,000
Property Damage Liability \$25,000
(or Combined Single Limit of \$300,000)
Uninsured Motorists Coverage:
Bodily Injury Limits of \$100,000/\$300,000
Property Damage Liability \$25,000
(or Combined Single Limit of \$300,000)
2002 Saturn Sedan L300;
ISO rating symbol 10
\$750 Deductibles for Comprehensive and Collision

Example 5-B

Driver: Use same criteria as 5-A, except one at-fault accident.

Example 5-C

Driver: Use same criteria as 5-A
No at-fault or not-at-fault accidents within the past 5 years
No motor vehicle violations within the past 5 years.
No Schedule 1 offenses (refer to N.J.A.C. 11:3-34.5) within 5 years.
Has no comprehensive claims, including theft within 5 years.

Example 6-A

Driver: 30 year-old male, single car policy

No motor vehicle points within 3 years

No at-fault or not-at-fault accidents within the past 3 years

Drive to work less than 3 miles; and

10,000 annual miles

Verbal Threshold

\$250,000 Standard PIP, \$250 Deductible

With a Category II Anti-Theft device discount.

With active seatbelt and dual air bags (front only).

Without any Defensive Driving Course Discount

Bodily Injury Limits of \$15,000/\$30,000,

Property Damage Liability \$5,000,

(or Combined Single Limit of \$35,000),

Uninsured Motorist Coverage:

Bodily Injury Limits of \$15,000/\$30,000,

Property Damage Liability \$5,000,

(or Combined Single Limit of \$35,000),

2003 Buick Century Custom 4 door sedan

ISO rating symbol 8

\$750 deductibles for Comprehensive & Collision

Example 6-B

Driver: Use the same criteria as 6-A, except:

Bodily Injury Limits of \$100,000/300,000

Property Damage Liability \$25,000

No motor vehicle points within 3 years

No at-fault or not-at-fault accidents within the past 3 years

Example 7

Driver: 30 year-old male, single car policy
No Motor Vehicle Points within 3 years
No at-fault or not-at-fault accidents within the past 3 years
Drive to work less than 3 miles; and
10,000 annual miles

Standard Tier (1.00)
With active seat belt and dual airbags (front only).
Without any Defensive Driving Course Discount
1 year with company

BASIC POLICY
\$5,000 Property Damage
\$15,000 Personal Injury Protection
No Physical Damage Coverage
No optional Bodily Injury Coverage

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