

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)

2002 Mercury Sable GS 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)

2002 Mercury Sable GS 4 door sedan

ISO rating symbol 8

\$500 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: 2002 Mercury Sable GS 4 door sedan

ISO rating symbol 8

\$500 deductible for Comprehensive and Collision

Car #2: 1999 Chevrolet Astro Van 4 x 2

ISO rating symbol 6

\$500 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 \$500 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 \$100,00/\$300,000

Property Damage Liability \$25,000

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

2002 Mercury Sable GS 4 door sedan

ISO rating symbol 8

\$500 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 \$100,00/\$300,000
Property Damage Liability \$25,000
(or Combined Single Limit of \$300,000)
2001 Saturn Sedan L300;
ISO rating symbol 10
\$500 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),

2002 Mercury Sable GS 4 door sedan

ISO rating symbol 8

\$500 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

Appendix #2

2003 New Jersey Automobile Insurance Premium Comparison Survey

The sample premium shall be calculated for each territory using the survey information provided in Appendix #1. The premium information submitted in these forms must reflect annual premiums using new business guidelines effective October 1, 2003.

This spreadsheet shall be completed and either e-mailed to reports@dobi.state.nj.us or sent on disk/CD-ROM to

Department of Banking and Insurance,
Office of Property and Casualty
Attention: Automobile Premium Comparison Survey
20 West State Street
P.O.Box. 325
Trenton, NJ 08625-0325

no later than September 15, 2003. All questions regarding this survey may be either e-mailed to above address or directed to Mathew Burlew at (609) 984-7310 extension 50318. It is no longer required to submit printed copies.

A separate spreadsheet must be submitted for each company, even if multiple companies have identical rates.

- 1) Group Name: _____
- 2) Insurance Company Name: _____
- 3) NAIC Group # _____ NAIC Company # _____
- 4) Sample premiums must reflect split liability limits unless company only writes combined single limits. Choose one only:

Combined Single Limit _____

Split Liability Limits _____
- 5) Effective Date of Rates: _____
- 6) Contact person responsible for collecting and submitting data:

Name: _____

Title: _____

Phone #: _____

E-mail address: _____

7) Corporate Officer certifying accuracy of rates:

Name: _____

Title: _____

Phone #: _____

E-mail address: _____

CERTIFICATION

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

1. It has completed the attached worksheets in response to the 2003 Annual Premium Survey conducted by the New Jersey Department of Banking and Insurance pursuant to N.J.A.C. 11:3-45;
2. It has examined the answers supplied on the worksheets in response to the survey examples; and that
3. Said answers contained on the worksheets represent true and accurate data regarding the company premiums on October 1, 2003.

The insurer understands that it is subject to criminal, administrative and civil sanctions for any intentional material misstatement of fact.

Date

Corporate Officer

ROG03-15A/INOORD

