



**State of New Jersey**  
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*Lt. Governor*

RICHARD J. BADOLATO  
*Commissioner*

**BULLETIN NO. 16-11**

**TO: ALL NEW JERSEY PRIVATE PASSENGER AUTOMOBILE INSURERS**

**FROM: RICHARD J. BADOLATO, COMMISSIONER**

**RE: ANNUAL PREMIUM SURVEY: N.J.A.C. 11:3-45  
ANNUAL PREMIUM SURVEY INFORMATION**

Pursuant to N.J.S.A. 39:6A-23.1, the Commissioner of Banking and Insurance each year conducts a premium survey of private passenger automobile insurers and publishes the results for the benefit of consumers. N.J.A.C. 11:3-45 sets forth a standard procedure to be employed for the dissemination of the survey information. In accordance with N.J.A.C. 11:3-45.3(b), this Bulletin is being issued to advise all insurers of the survey information they should use to complete their annual responses.

Appendix #1 is a copy of the survey information from which the sample premiums shall be calculated. There are five survey examples with variations, and each of the sample premiums should be calculated for each specified zip code.

Appendix #2 is a copy of the approved survey certification form that should be completed by a corporate official attesting to the accuracy of the forms. A signed paper copy is not required.

Appendix #3 is a copy of the worksheet that shows the insurer's total premiums by example (see Appendix #1) and by zip code. Please provide a detailed explanation for every rating example where your company(ies) does(do) not have a premium calculated.

Appendix #4 is a worksheet that shows the insurer's calculations used to obtain the various coverages and the total premium for each example (Appendix #1) using 49 zip codes. Each Appendix #4 worksheet should identify the tier in which the risk is placed and all assumptions used in making this placement.

Companies not actively writing in the private passenger automobile market in New Jersey are not required to respond to this bulletin. Companies writing private passenger automobile insurance requesting an exemption should e-mail their request to the address below, stating the basis for the request, and include the NAIC number for all companies covered by the request.

Additional copies of this Bulletin, the criteria for rating examples and additional work sheets can be obtained from the Department's web page: [www.dobi.nj.gov](http://www.dobi.nj.gov).

The completed survey (Appendices 2, 3 and 4) should be submitted to the Department on or before February 1, 2017 and should reflect annual premiums that are effective as of October 1, 2016. Insurers that require a surplus contribution for new business are to reflect that.

The survey shall be submitted as an Excel spreadsheet by e-mail. The required blank Excel spreadsheet may be downloaded at the Department's web-site at [www.dobi.nj.gov](http://www.dobi.nj.gov). The spreadsheet name is [2016-10-01.xlsx](#). Upon completion, the survey should be emailed to: [reports@dobi.nj.gov](mailto:reports@dobi.nj.gov)

All insurers are reminded that failure to comply with these requirements may result in penalties authorized by law.

2/6/16  
Date



Richard J. Badolato  
Commissioner

DHT Bulletin Ann Prem Survey 2016/inoord  
Attachments

Appendix 1

Spreadsheet 2016-10-01.xlsx

Note: The spreadsheet contains Appendices 2, 3 and 4

### **Example 1-A:**

Young Single Male, age 23 (single car policy – without PLIGA surcharge)  
Drives a 2009 Buick LaCrosse CX, four-door sedan, with a Category II Anti-Theft Device discount, ISO rating symbol 10, First 10 digits of VIN are 2G4WC582&9  
Pleasure use – drives less than 3 miles daily  
No motor vehicle violations/accidents in the past 3 years

#### **Standard Policy:**

Liability:

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

Property Damage: \$5,000 (or combined single limit of \$35,000)

Personal Injury Protection: \$250,000; \$250 deductible

Uninsured Motorist Coverage:

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

Property Damage: \$5,000 (or combined single limit of \$35,000)

Comprehensive: \$750 deductible

Collision: \$750 deductible

Limited Right to Sue

### **Example 1-B:**

Same as Example 1-A, but with Unlimited Right to Sue Option

### **Example 2-A:**

Married couple, both between ages of 30 and 49 (multiple car policy – without PLIGA surcharge)

Car # 1:

2013 Ford Taurus SE, Four-Door Sedan, with Category II Anti-Theft Device discount, ISO rating symbol 17, First 10 digits of VIN are 1FAHP2D8&D

Driven by husband to work 10 or more miles a day; 20,000 annual miles

Car #2 :

2011 Chrysler Town and Country LX, with a Category II Anti-Theft Device discount, ISO rating Comprehensive symbol 16, Collision symbol 7, First 10 digits of VIN are 2A4&R4DG&B

Driven by wife to work less than 3 miles a day; less than 7,500 annual miles

No motor vehicle violations/accidents within the past 3 years

Continuous insurance with same company for 5 years

#### **Standard Policy:**

Liability:

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

Property Damage: \$25,000 (or combined single limit of \$300,000)

Personal Injury Protection: \$250,000; \$250 deductible

Uninsured Motorist Coverage:

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

Property Damage: \$25,000 (or combined single limit of \$300,000)

Comprehensive: \$750 deductible (on Car #1 and Car #2)

Collision: \$750 deductible (Car #1 and Car #2)

Limited Right to Sue

### **Example 2-B:**

Same as Example 2-A, but with Unlimited Right to Sue Option

### **Example 3-A:**

Unmarried male, 35 years old (without PLIGA surcharge)  
2013 Ford Taurus SE, Four-Door Sedan, with Category II Anti-Theft Device discount,  
ISO rating symbol 17, First 10 digits of VIN are 1FAHP2D8&D  
No motor vehicle violations/accidents in the past 3 years  
Uses mass transit to work –pleasure use, less than 3 miles to train/bus station

#### **Standard Policy:**

Liability:

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

Property Damage: \$25,000 (or combined single limit of \$300,000)

Personal Injury Protection: \$250,000; \$250 deductible

Uninsured Motorist Coverage:

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

Property Damage: \$25,000 (or combined single limit of \$300,000)

Comprehensive: \$750 deductible

Collision: \$750 deductible

Limited Right to Sue

### **Example 3-B:**

Same as Example 3-A, but insured drives to work, long commute.

### **Example 4-A:**

Married couple, both 65 or older (single car policy – without PLIGA surcharge)  
2013 Ford Taurus SE, Four-Door Sedan, with Category II Anti-Theft Device discount,  
ISO rating symbol 17, First 10 digits of VIN are 1FAHP2D8&D Pleasure use (10,000 annual miles)

No motor vehicle violations/accidents within the past 3 years

#### **Standard Policy:**

Liability:

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

Property Damage: \$25,000 (or combined single limit of \$300,000)

Personal Injury Protection: \$250,000; \$250 deductible

Uninsured Motorist Coverage:

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

Property Damage: \$25,000 (or combined single limit of \$300,000)

Comprehensive: \$750 deductible

Collision: \$750 deductible

Limited Right to Sue

### **Example 4-B:**

Same as Example 4-A, but with Unlimited Right to Sue Option

### **Example 5:**

Young Single Female, age 23 (single car policy – without PLIGA surcharge)

Drives a 2009 Buick LaCrosse CX, four-door sedan,

ISO rating symbol 10, First 10 digits of VIN are 2G4WC582&9

Drives 5 miles to work each day and 12,000 miles annually

No motor vehicle violations/accidents within the past 3 years

#### **Basic Policy:**

Liability:

Property Damage: \$5,000

No optional Bodily Injury coverage

Personal Injury Protection (PIP): \$15,000

No physical damage coverage

Limited Right to Sue

**NJ Department of Banking & Insurance**  
**Annual Premium Survey**  
 N.J.A.C. 11:3-45

Evaluation Year: 2016  
 NAIC Group #: enter here  
 NAIC Company #: enter here

Group Name: enter Group Name here  
 Company Name: enter Company Name here

Contact Person's Name: enter contact name here  
 Contact Person's Title: enter contact title here  
 Contact Person's Telephone: enter contact telephone here  
 Contact Person's E-Mail: enter contact e-mail here

Corporate Officer's Name: enter officer name here  
 Corporate Officer's Title: enter officer title here  
 Corporate Officer's Telephone: enter officer telephone here  
 Corporate Officer's E-Mail: enter officer e-mail here

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 a annual premiums using new business guidelines effective October 1, 2016.

All of the forms in this Appendix shall be completed and emailed to [reports@dobi.nj.gov](mailto:reports@dobi.nj.gov) no later than February 1, 2017. Any questions regarding this survey should also be e-mailed to the same address given.

If individual companies in a group have different rates on file with the Department, separate completed forms for each company must be submitted.

Companies are not to change Appendix #3 (except to add comments), but may modify Appendix #4 if necessary to calculate the correct rate.

All base rates and expense fees are to be ANNUAL. Include any assumptions below or on the Appendix #4 page. Comment as necessary. For any examples for which a rate is not provided, mark the Grand Total line as "N/A" and include an explanation on that tab at the top. **Do not delete any sheets.**

There should not be any links to external files included.

Line/Desc	enter here	enter here	enter here	enter here	enter here	enter here	enter here	enter here	enter here	enter here	enter here	enter here
Base Rate	BI Limited	BI Unlimited	PD	UM Limited	UM Unlimited	PIP Limited	PIP Unlimited	Comp	Coll	Basic PD	Basic PIP	
101	07001	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter
102	07002	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter
103	07003	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter
104	07004	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter
105	07005	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter
106	07041	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter
107	07060	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter
108	07011	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter
109	08006	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter
110	07310	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter
111	07073	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter
112	07052	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter
113	08807	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter
114	07053	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter
115	07000	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter
116	08801	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter
117	07042	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter
118	07800	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter
119	07053	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter
120	07840	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter
121	07052	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter
122	07733	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter
123	07740	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter
124	08735	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter
125	08821	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter
126	08002	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter
127	08328	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter
128	08753	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter
129	08080	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter
130	08070	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter
131	08540	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter
132	08048	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter
133	08108	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter
134	08300	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter
135	08204	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter
136	08011	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter
137	08010	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter
138	08701	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter
139	08301	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter
140	08001	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter
141	08401	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter
142	08102	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter
143	07513	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter
144	07201	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter
145	07103	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter
146	07067	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter
147	07056	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter
148	07017	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter
149	07047	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter	enter
Exp. Fee	BI	PD	UM	PIP	Comp	Coll	Basic PD	Basic PIP				
All	enter	enter	---	enter	enter	enter	enter	enter				

Comments: