

Exhibit 3

Revised Private Passenger

Manual Rate Pages

NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER RATES

STANDARD POLICY

TERR	TORT	BODILY INJURY (SPLIT LIMITS)					PROPERTY DAMAGE					COMBINED SINGLE LIMITS					PIP
		15/30	25/50	50/100	100/300	250/500	5	10	25	50	100	35	50	100	300	500	
101	Verbal	247	336	408	496	551	125	133	136	143	149	453	498	548	657	698	476
	None	815	1002	1157	1353	1459						1118	1230	1330	1565	1655	
102	Verbal	287	390	474	577	640	118	125	129	135	140	499	549	604	724	768	519
	None	947	1165	1345	1572	1695						1272	1399	1514	1781	1883	
103	Verbal	312	424	515	627	696	134	142	146	153	159	548	603	663	795	844	601
	None	1030	1267	1463	1710	1844						1390	1529	1654	1946	2057	
104	Verbal	147	200	243	295	328	113	120	123	129	134	308	339	373	447	474	273
	None	485	597	689	805	868						704	774	838	986	1042	
105	Verbal	344	468	568	691	767	137	145	149	156	163	593	652	718	860	913	731
	None	1135	1396	1612	1884	2032						1521	1673	1810	2129	2251	
106	Verbal	220	299	363	442	491	131	139	143	149	156	423	465	512	613	651	358
	None	726	893	1031	1205	1300						1016	1118	1209	1422	1504	
107	Verbal	335	456	553	673	747	147	156	160	168	175	591	650	715	857	910	798
	None	1106	1360	1571	1836	1980						1495	1645	1779	2093	2213	
108	Verbal	346	471	571	695	772	138	146	150	157	164	597	657	722	866	919	783
	None	1142	1405	1622	1896	2044						1530	1683	1821	2142	2264	
109	Verbal	190	258	314	382	424	118	125	129	135	140	370	407	448	537	570	278
	None	627	771	890	1041	1122						882	970	1050	1235	1305	
110	Verbal	432	588	713	868	963	125	133	136	143	149	699	769	846	1014	1076	700
	None	1426	1754	2025	2367	2553						1864	2050	2218	2610	2759	
111	Verbal	246	335	406	494	549	127	135	138	145	151	453	498	548	657	698	451
	None	812	999	1153	1348	1453						1117	1229	1329	1564	1653	
112	Verbal	306	416	505	615	682	142	151	155	162	169	548	603	663	795	844	556
	None	1010	1242	1434	1677	1808						1373	1510	1634	1922	2032	
113	Verbal	147	200	243	295	328	110	117	120	125	131	305	336	369	442	470	254
	None	485	597	689	805	868						701	771	834	981	1037	
114	Verbal	370	503	611	744	825	134	142	146	153	159	625	688	756	906	963	921
	None	1221	1502	1734	2027	2186						1623	1785	1931	2272	2402	
115	Verbal	282	384	465	567	629	131	139	143	149	156	505	556	611	732	778	563
	None	931	1145	1322	1545	1666						1266	1393	1507	1772	1874	
116	Verbal	254	345	419	511	566	124	131	135	141	148	461	507	558	668	710	488
	None	838	1031	1190	1391	1500						1145	1260	1363	1603	1695	
117	Verbal	157	214	259	316	350	113	120	123	129	134	321	353	388	465	494	276
	None	518	637	736	860	927						744	818	885	1042	1101	
118	Verbal	156	212	257	314	348	112	119	122	128	133	319	351	386	463	491	360
	None	515	633	731	855	922						739	813	879	1035	1094	
119	Verbal	268	364	442	539	598	129	137	141	147	154	484	532	586	702	745	547
	None	884	1087	1255	1467	1582						1206	1327	1435	1688	1785	
120	Verbal	124	169	205	249	277	103	109	112	117	123	267	294	323	387	411	274
	None	409	503	581	679	732						601	661	715	841	889	
121	Verbal	214	291	353	430	477	128	136	140	146	152	412	453	499	597	634	384
	None	706	868	1003	1172	1264						988	1087	1176	1383	1462	
122	Verbal	158	215	261	318	352	113	120	123	129	134	322	354	390	467	496	298
	None	521	641	740	865	933						748	823	890	1047	1107	
123	Verbal	192	261	317	386	428	119	126	130	136	142	373	410	451	541	574	421
	None	634	780	900	1052	1135						892	981	1061	1249	1320	
124	Verbal	144	196	238	289	321	110	117	120	125	131	301	331	364	436	464	270
	None	475	584	675	789	850						689	758	820	965	1020	
125	Verbal	124	169	205	249	277	103	109	112	117	123	267	294	323	387	411	210
	None	409	503	581	679	732						601	661	715	841	889	

See following pages for expense fees, uninsured motorists coverage, and additional PIP rates.

NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER RATES

STANDARD POLICY

TERR	TORT	BODILY INJURY (SPLIT LIMITS)					PROPERTY DAMAGE					COMBINED SINGLE LIMITS					PIP
		15/30	25/50	50/100	100/300	250/500	5	10	25	50	100	35	50	100	300	500	
126	Verbal	215	292	355	432	479	116	123	126	132	138	401	441	485	581	618	402
	None	710	873	1008	1179	1271						981	1079	1167	1373	1452	
127	Verbal	263	358	434	529	586	118	125	129	135	140	467	514	565	677	719	602
	None	868	1068	1233	1441	1554						1176	1294	1399	1646	1740	
128	Verbal	169	230	279	340	377	115	122	125	131	137	339	373	410	492	522	442
	None	558	686	792	926	999						795	875	946	1113	1177	
129	Verbal	247	336	408	496	551	116	123	126	132	138	444	488	537	644	684	471
	None	815	1002	1157	1353	1459						1109	1220	1320	1553	1641	
130	Verbal	204	277	337	410	455	100	106	109	114	119	371	408	449	538	571	385
	None	673	828	956	1117	1205						920	1012	1095	1288	1362	
131	Verbal	174	237	287	350	388	109	116	119	124	130	340	374	411	493	524	321
	None	574	706	815	953	1027						808	889	962	1131	1196	
132	Verbal	265	360	437	533	591	119	126	130	136	142	471	518	570	683	725	620
	None	875	1076	1243	1453	1566						1186	1305	1411	1660	1755	
133	Verbal	328	446	541	659	731	115	122	125	131	137	550	605	666	798	847	804
	None	1082	1331	1536	1796	1937						1434	1577	1706	2008	2122	
134	Verbal	300	408	495	603	669	119	126	130	136	142	517	569	626	750	796	748
	None	990	1218	1406	1643	1772						1326	1459	1578	1856	1962	
135	Verbal	178	242	294	358	397	103	109	112	117	123	339	373	410	492	522	388
	None	587	722	834	974	1051						818	900	973	1145	1211	
136	Verbal	235	320	388	472	524	135	143	147	154	161	447	492	541	648	688	754
	None	776	954	1102	1288	1389						1081	1189	1286	1513	1600	
137	Verbal	216	294	356	434	482	119	126	130	136	142	405	446	490	587	624	437
	None	713	877	1012	1184	1276						988	1087	1176	1383	1462	
138	Verbal	240	326	396	482	535	140	148	153	160	167	458	504	554	664	705	542
	None	792	974	1125	1315	1418						1105	1216	1315	1547	1635	
139	Verbal	237	322	391	476	529	105	111	114	120	125	419	461	507	608	645	577
	None	782	962	1110	1298	1400						1058	1164	1259	1481	1566	
140	Verbal	482	656	795	969	1075	132	140	144	150	157	772	849	934	1119	1189	1041
	None	1591	1957	2259	2641	2848						2072	2279	2466	2901	3067	
141	Verbal	509	692	840	1023	1135	161	171	175	184	192	837	921	1013	1214	1289	1041
	None	1680	2066	2386	2789	3007						2209	2430	2629	3093	3269	
142	Verbal	473	643	780	951	1055	123	130	134	140	146	751	826	909	1089	1157	1041
	None	1561	1920	2217	2591	2794						2026	2229	2411	2836	2998	
143	Verbal	509	692	840	1023	1135	144	153	157	164	171	820	902	992	1189	1263	1041
	None	1680	2066	2386	2789	3007						2192	2411	2608	3069	3244	
144	Verbal	447	608	738	898	997	144	153	157	164	171	737	811	892	1069	1135	1042
	None	1475	1814	2095	2449	2640						1942	2136	2311	2719	2874	
145	Verbal	509	692	840	1023	1135	142	151	155	162	169	818	900	990	1186	1260	1041
	None	1680	2066	2386	2789	3007						2191	2410	2607	3067	3243	
146	Verbal	509	692	840	1023	1135	141	149	154	161	168	817	899	989	1185	1258	1041
	None	1680	2066	2386	2789	3007						2190	2409	2606	3066	3241	
147	Verbal	509	692	840	1023	1135	147	156	160	168	175	823	905	996	1193	1267	1041
	None	1680	2066	2386	2789	3007						2195	2415	2612	3073	3249	
148	Verbal	475	646	784	955	1059	141	149	154	161	168	772	849	934	1119	1189	1042
	None	1568	1929	2227	2603	2807						2053	2258	2443	2874	3038	
149	Verbal	487	662	804	979	1086	153	162	167	174	182	800	880	968	1160	1232	1026
	None	1607	1977	2282	2668	2877						2112	2323	2513	2957	3126	

See following pages for expense fees, uninsured motorists coverage, and additional PIP rates.

NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER LIABILITY RATES

BASIC POLICY

Territory	\$10,000 Bodily Injury	\$5,000 Property Damage	Personal Injury Protection
101	\$191	\$111	\$258
102	214	104	274
103	243	118	332
104	111	100	153
105	252	119	382
106	167	113	216
107	255	125	437
108	277	124	453
109	141	104	144
110	325	112	388
111	185	110	249
112	241	125	324
113	106	97	143
114	272	116	474
115	214	113	308
116	191	110	268
117	112	100	137
118	123	98	191
119	219	112	332
120	92	91	145
121	150	109	221
122	119	100	163
123	146	105	225
124	109	95	137
125	97	89	130
126	162	102	221
127	199	105	324
128	124	100	239
129	185	107	264
130	151	88	200
131	129	97	178
132	196	105	335
133	253	101	450
134	231	107	375
135	124	90	188
136	180	118	396
137	160	105	237
138	177	123	286
139	175	93	303
140	358	116	667
141	383	142	605
142	356	108	667
143	396	127	667
144	334	127	588
145	388	126	648
146	396	124	638
147	396	129	667
148	351	124	588
149	364	134	556

EXPENSE FEES

(Refer to Rules 13 and 16)

	STANDARD POLICY	BASIC POLICY
Combined Single Limit	\$133	\$151
Bodily Injury	86	100
Property Damage	47	51
Personal Injury Protection	143	187
Comprehensive	80	80
Collision	186	186

NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER RATES

UNINSURED/UNDERINSURED MOTORISTS COVERAGE (Refer to Rule 30)

TORT	UM BODILY INJURY (SPLIT LIMITS)					PROPERTY DAMAGE					UM COMBINED SINGLE LIMITS				
	15/30	25/50	50/100	100/300	250/500	5	10	25	50	100	35	50	100	300	500
Verbal	25	29	44	54	72	0	4	15	23	31	42	48	69	104	113
None	66	72	89	104	123						87	95	118	154	167

ADDITIONAL PERSONAL INJURY PROTECTION (Refer to Rule 32)

Option #	1st Veh.	Ea. Add'l	Option #	1st Veh.	Ea. Add'l
1	27	12	9	80	44
2	49	32	10	152	90
3	63	38	11	190	106
4	80	44	12	237	133
5	133	80	13	400	230
6	196	113	14	583	333
7	240	133	15	712	400
8	283	169	16	852	480

Additional PIP coverage for resident relatives (Rule 32.C.): \$43 each relative

Extended Medical Expense Benefits (Rule 31): \$1 per auto

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO STANDARD POLICY PHYSICAL DAMAGE RATES**

TERRITORY 101

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	59	67	75	83	93	100	114	132	147	158	168	188	208	222	237	255
2009	57	64	71	79	89	95	109	126	140	150	160	179	199	212	226	244
2008	54	61	68	76	85	91	104	120	133	143	153	171	190	202	215	232
2007	51	58	64	72	80	86	98	114	127	136	145	162	180	192	204	221
2006	49	55	61	68	76	82	93	109	120	129	138	153	171	182	193	209
2005	46	52	58	65	73	78	89	104	114	123	131	147	163	174	185	200
2004	44	50	55	61	69	73	84	98	108	116	124	138	153	164	174	188
2003	42	47	52	58	65	70	80	93	103	110	118	131	146	156	165	179
2002	40	45	50	56	63	67	77	89	99	106	113	126	140	150	159	172
2001	38	43	48	53	59	64	72	84	93	100	107	119	133	141	151	163
2000	36	41	45	50	56	60	69	79	88	95	101	113	125	133	142	153
1999	34	38	43	48	53	57	65	76	84	90	96	107	119	127	136	146
1998	32	37	41	45	51	55	62	72	80	86	92	103	114	121	129	139
1990-1997	31	35	38	43	48	52	59	69	76	82	87	97	108	115	123	132

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	331	364	391	409	430	455	476	500	521	539	566	620	665	686	701	731
2009	316	349	373	391	412	433	455	479	497	515	542	590	635	653	671	698
2008	301	331	355	373	391	412	433	455	473	491	515	563	605	623	638	665
2007	283	310	334	352	367	388	406	427	445	461	485	530	569	587	599	626
2006	265	292	313	328	343	364	382	400	415	430	452	497	533	548	563	584
2005	250	274	295	310	325	343	361	376	391	406	427	467	503	518	530	551
2004	229	253	271	283	298	313	328	346	358	373	391	427	461	473	485	506
2003	211	232	250	262	274	289	304	319	331	343	361	394	424	436	445	467
2002	199	220	235	247	259	271	286	301	313	325	340	370	400	412	421	439
2001	187	205	220	232	244	256	268	283	292	304	319	349	376	385	394	412
2000	175	193	205	217	226	238	253	265	274	286	298	325	352	361	370	385
1999	166	184	196	205	217	226	238	250	259	271	283	310	334	343	352	367
1998	154	169	181	190	199	211	220	232	241	250	262	286	310	319	325	340
1990-1997	144	160	172	181	187	199	208	217	226	235	247	271	289	298	307	319

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$500	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:				
COMPREHENSIVE	1.12	0.89	0.80	0.78
COLLISION	1.16	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO STANDARD POLICY PHYSICAL DAMAGE RATES**

TERRITORY 102

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	112	126	141	157	176	189	215	250	277	298	317	355	394	419	447	482
2009	107	121	134	150	168	180	206	239	264	284	303	339	376	401	426	461
2008	102	115	128	143	160	171	196	227	252	270	289	322	358	381	406	439
2007	97	109	121	136	152	163	186	216	240	257	274	306	340	362	386	417
2006	92	104	115	129	144	154	176	205	226	244	260	290	322	344	365	395
2005	88	99	110	122	138	147	168	196	216	233	248	277	308	328	349	377
2004	83	94	103	115	130	139	159	185	204	219	234	261	290	309	328	355
2003	79	89	98	110	123	132	151	175	194	208	222	248	275	294	312	338
2002	75	86	95	106	118	126	145	168	187	200	213	239	265	283	301	324
2001	71	81	90	100	112	120	137	159	176	190	202	225	251	267	285	307
2000	67	77	85	94	106	113	130	150	166	179	191	213	237	252	268	290
1999	64	72	81	90	101	108	123	143	159	170	182	203	225	241	256	276
1998	61	69	77	86	96	103	117	137	151	162	173	194	215	228	244	263
1990-1997	58	65	72	82	91	98	111	130	144	154	164	184	204	217	232	250

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	386	425	456	477	502	530	555	583	607	628	660	723	776	800	818	853
2009	369	407	435	456	481	505	530	558	579	600	632	688	741	762	783	814
2008	351	386	414	435	456	481	505	530	551	572	600	656	706	727	744	776
2007	330	362	390	411	428	453	474	498	519	537	565	618	663	684	698	730
2006	309	340	365	383	400	425	446	467	484	502	527	579	621	639	656	681
2005	291	319	344	362	379	400	421	439	456	474	498	544	586	604	618	642
2004	267	295	316	330	347	365	383	404	418	435	456	498	537	551	565	590
2003	246	270	291	305	319	337	355	372	386	400	421	460	495	509	519	544
2002	232	256	274	288	302	316	333	351	365	379	397	432	467	481	491	512
2001	218	239	256	270	284	298	312	330	340	355	372	407	439	449	460	481
2000	204	225	239	253	263	277	295	309	319	333	347	379	411	421	432	449
1999	193	214	228	239	253	263	277	291	302	316	330	362	390	400	411	428
1998	179	197	211	221	232	246	256	270	281	291	305	333	362	372	379	397
1990-1997	168	186	200	211	218	232	242	253	263	274	288	316	337	347	358	372

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$500	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:				
COMPREHENSIVE	1.12	0.89	0.80	0.78
COLLISION	1.16	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO STANDARD POLICY PHYSICAL DAMAGE RATES**

TERRITORY 103

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	133	150	167	186	209	224	255	296	329	353	376	421	467	497	530	572
2009	127	144	159	178	200	213	244	283	313	336	359	402	446	476	506	547
2008	121	137	151	169	190	203	232	270	299	321	342	382	425	453	482	520
2007	115	129	144	161	180	194	220	257	284	305	325	363	403	430	457	495
2006	109	123	137	152	171	183	209	243	269	289	309	344	382	408	433	468
2005	104	117	131	145	163	174	200	232	257	276	294	329	365	390	414	448
2004	98	111	122	137	154	165	189	219	242	260	277	310	344	367	390	421
2003	93	105	116	131	146	156	179	208	230	247	264	294	327	348	370	401
2002	90	102	113	126	140	150	172	200	221	237	253	283	315	335	357	385
2001	85	96	106	119	133	143	162	189	209	225	240	267	298	317	338	364
2000	80	91	100	111	126	134	154	178	197	212	226	253	281	299	318	344
1999	76	86	96	106	120	128	146	169	189	202	215	241	267	286	304	328
1998	73	82	91	102	114	122	139	162	179	192	206	230	255	271	289	312
1990-1997	69	77	86	97	108	116	132	154	171	183	195	218	242	258	275	296

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	421	463	498	521	548	578	605	636	663	686	720	789	846	873	892	931
2009	402	444	475	498	525	552	578	609	632	655	689	751	808	831	854	889
2008	383	421	452	475	498	525	552	578	601	624	655	716	770	793	812	846
2007	360	394	425	448	467	494	517	544	567	586	617	674	724	747	762	797
2006	337	372	398	417	437	463	486	509	529	548	575	632	678	697	716	743
2005	318	349	375	394	414	437	460	479	498	517	544	594	640	659	674	701
2004	291	322	345	360	379	398	417	440	456	475	498	544	586	601	617	643
2003	268	295	318	333	349	368	387	406	421	437	460	502	540	555	567	594
2002	253	280	299	314	329	345	364	383	398	414	433	471	509	525	536	559
2001	237	260	280	295	310	326	341	360	372	387	406	444	479	490	502	525
2000	222	245	260	276	287	303	322	337	349	364	379	414	448	460	471	490
1999	211	234	249	260	276	287	303	318	329	345	360	394	425	437	448	467
1998	195	214	230	241	253	268	280	295	306	318	333	364	394	406	414	433
1990-1997	184	203	218	230	237	253	264	276	287	299	314	345	368	379	391	406

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$500	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:				
COMPREHENSIVE	1.12	0.89	0.80	0.78
COLLISION	1.16	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES: 1. The Base Model Year is 2008.
2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO STANDARD POLICY PHYSICAL DAMAGE RATES**

TERRITORY 104

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	64	72	80	89	100	107	122	142	158	169	180	202	224	238	254	274
2009	61	69	76	85	96	102	117	136	150	161	172	193	214	228	242	262
2008	58	66	73	81	91	97	111	129	143	154	164	183	204	217	231	249
2007	55	62	69	77	86	93	106	123	136	146	156	174	193	206	219	237
2006	52	59	66	73	82	88	100	117	129	139	148	165	183	195	208	224
2005	50	56	63	70	78	84	96	111	123	132	141	158	175	187	198	215
2004	47	53	59	66	74	79	90	105	116	125	133	148	165	176	187	202
2003	45	50	56	63	70	75	86	100	110	118	126	141	157	167	177	192
2002	43	49	54	60	67	72	82	96	106	114	121	136	151	161	171	184
2001	41	46	51	57	64	68	78	90	100	108	115	128	143	152	162	175
2000	38	44	48	53	60	64	74	85	95	102	108	121	135	143	153	165
1999	37	41	46	51	57	61	70	81	90	97	103	115	128	137	146	157
1998	35	39	44	49	55	59	67	78	86	92	99	110	122	130	139	150
1990-1997	33	37	41	46	52	56	63	74	82	88	93	104	116	124	132	142

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	298	328	352	369	388	409	428	450	469	485	509	558	599	618	631	659
2009	285	314	336	352	371	390	409	431	447	463	488	531	572	588	604	629
2008	271	298	320	336	352	371	390	409	425	442	463	507	545	561	575	599
2007	255	279	301	317	331	350	366	385	401	415	436	477	512	528	539	564
2006	238	263	282	295	309	328	344	360	374	388	407	447	480	493	507	526
2005	225	247	266	279	293	309	325	339	352	366	385	420	453	466	477	496
2004	206	228	244	255	268	282	295	312	322	336	352	385	415	425	436	455
2003	190	209	225	236	247	260	274	287	298	309	325	355	382	393	401	420
2002	179	198	211	222	233	244	257	271	282	293	306	333	360	371	379	396
2001	168	184	198	209	220	230	241	255	263	274	287	314	339	347	355	371
2000	157	173	184	195	203	214	228	238	247	257	268	293	317	325	333	347
1999	149	165	176	184	195	203	214	225	233	244	255	279	301	309	317	331
1998	138	152	163	171	179	190	198	209	217	225	236	257	279	287	293	306
1990-1997	130	144	154	163	168	179	187	195	203	211	222	244	260	268	276	287

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$500	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:				
COMPREHENSIVE	1.12	0.89	0.80	0.78
COLLISION	1.16	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO STANDARD POLICY PHYSICAL DAMAGE RATES**

TERRITORY 105

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	108	122	135	151	170	181	207	240	267	286	305	341	378	403	429	464
2009	103	117	128	144	162	172	198	229	254	272	291	325	362	385	410	443
2008	98	111	123	137	154	165	188	219	242	260	277	310	344	367	390	421
2007	93	105	117	130	146	157	178	208	230	247	264	294	326	348	370	401
2006	88	100	111	123	138	148	170	197	218	234	250	278	310	330	351	379
2005	84	95	106	118	132	141	162	188	208	223	238	267	296	316	335	363
2004	79	90	99	111	124	133	153	177	196	211	224	251	278	297	316	341
2003	75	85	94	106	119	126	145	169	186	200	214	238	265	282	300	324
2002	73	82	91	102	114	122	139	162	179	192	205	229	255	271	289	312
2001	69	77	86	96	108	116	131	153	170	182	194	217	241	257	273	295
2000	65	74	81	90	102	109	124	144	160	172	183	205	227	242	258	278
1999	62	70	77	86	97	104	119	137	153	164	174	195	217	231	246	266
1998	59	67	74	82	92	99	113	131	145	156	167	186	207	220	234	253
1990-1997	56	63	70	78	87	94	107	124	138	148	158	176	196	209	222	240

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	398	438	471	492	518	547	572	601	626	648	681	746	800	825	843	880
2009	380	420	449	471	496	521	547	576	597	619	652	710	764	786	807	840
2008	362	398	427	449	471	496	521	547	568	590	619	677	728	749	767	800
2007	340	373	402	424	442	467	489	514	536	554	583	637	684	706	720	753
2006	319	351	376	395	413	438	460	481	500	518	543	597	641	659	677	702
2005	300	329	355	373	391	413	434	453	471	489	514	561	605	623	637	662
2004	275	304	326	340	358	376	395	416	431	449	471	514	554	568	583	608
2003	253	279	300	315	329	348	366	384	398	413	434	474	510	525	536	561
2002	239	264	282	297	311	326	344	362	376	391	409	445	481	496	507	529
2001	224	246	264	279	293	308	322	340	351	366	384	420	453	463	474	496
2000	210	232	246	261	272	286	304	319	329	344	358	391	424	434	445	463
1999	199	221	235	246	261	272	286	300	311	326	340	373	402	413	424	442
1998	185	203	217	228	239	253	264	279	290	300	315	344	373	384	391	409
1990-1997	174	192	206	217	224	239	250	261	272	282	297	326	348	358	369	384

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$500	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:				
COMPREHENSIVE	1.12	0.89	0.80	0.78
COLLISION	1.16	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES: 1. The Base Model Year is 2008.
2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO STANDARD POLICY PHYSICAL DAMAGE RATES**

TERRITORY 106

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	76	86	95	106	119	128	146	169	188	201	215	240	266	284	302	326
2009	72	82	90	101	114	121	139	161	179	192	205	229	255	271	288	312
2008	69	78	86	97	108	116	132	154	170	183	195	218	242	258	275	297
2007	66	74	82	92	103	110	126	146	162	174	186	207	230	245	261	282
2006	62	70	78	87	97	104	119	139	153	165	176	196	218	233	247	267
2005	59	67	75	83	93	99	114	132	146	157	168	188	208	222	236	255
2004	56	63	70	78	88	94	108	125	138	148	158	177	196	209	222	240
2003	53	60	66	75	83	89	102	119	131	141	150	168	186	199	211	228
2002	51	58	64	72	80	86	98	114	126	135	144	161	179	191	204	219
2001	48	55	61	68	76	81	92	108	119	128	137	152	170	181	193	208
2000	46	52	57	63	72	77	88	101	112	121	129	144	160	170	181	196
1999	43	49	55	61	68	73	83	97	108	115	123	137	152	163	173	187
1998	41	47	52	58	65	70	79	92	102	110	117	131	146	155	165	178
1990-1997	39	44	49	55	61	66	75	88	97	104	111	124	138	147	157	169

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	353	388	417	437	459	485	507	533	555	575	603	661	709	732	748	780
2009	337	372	398	417	440	462	485	510	530	549	578	629	677	697	716	745
2008	321	353	379	398	417	440	462	485	504	523	549	600	645	664	681	709
2007	302	331	356	376	392	414	433	456	475	491	517	565	607	626	639	668
2006	282	311	334	350	366	388	408	427	443	459	482	530	568	584	600	623
2005	266	292	315	331	347	366	385	401	417	433	456	498	536	552	565	587
2004	244	270	289	302	318	334	350	369	382	398	417	456	491	504	517	539
2003	225	247	266	279	292	308	324	340	353	366	385	421	453	465	475	498
2002	212	234	250	263	276	289	305	321	334	347	363	395	427	440	449	469
2001	199	218	234	247	260	273	286	302	311	324	340	372	401	411	421	440
2000	186	205	218	231	241	254	270	282	292	305	318	347	376	385	395	411
1999	177	196	209	218	231	241	254	266	276	289	302	331	356	366	376	392
1998	164	180	193	202	212	225	234	247	257	266	279	305	331	340	347	363
1990-1997	154	170	183	193	199	212	221	231	241	250	263	289	308	318	327	340

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$500	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:				
COMPREHENSIVE	1.12	0.89	0.80	0.78
COLLISION	1.16	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES: 1. The Base Model Year is 2008.
2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO STANDARD POLICY PHYSICAL DAMAGE RATES**

TERRITORY 107

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	72	81	90	100	112	120	137	159	177	190	202	226	251	267	285	307
2009	68	77	85	96	107	114	131	152	168	181	193	216	240	255	272	294
2008	65	73	81	91	102	109	125	145	161	172	184	205	228	243	259	280
2007	62	70	77	86	97	104	118	138	153	164	175	195	216	231	246	266
2006	59	66	73	82	92	98	112	131	144	155	166	185	205	219	233	252
2005	56	63	70	78	88	94	107	125	138	148	158	177	196	209	222	241
2004	53	60	66	73	83	88	101	118	130	140	149	166	185	197	209	226
2003	50	57	62	70	79	84	96	112	124	133	142	158	176	187	199	215
2002	48	55	60	68	75	81	92	107	119	127	136	152	169	180	192	207
2001	46	51	57	64	72	77	87	101	112	121	129	144	160	170	181	196
2000	43	49	54	60	68	72	83	96	106	114	122	136	151	161	171	185
1999	41	46	51	57	64	69	79	91	101	109	116	129	144	153	163	176
1998	39	44	49	55	61	66	75	87	96	103	111	124	137	146	155	168
1990-1997	37	42	46	52	58	62	71	83	92	98	105	117	130	138	148	159

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	405	445	478	500	526	556	581	611	637	659	692	758	813	839	857	894
2009	386	427	456	478	504	530	556	585	607	629	662	721	776	799	821	854
2008	368	405	434	456	478	504	530	556	578	600	629	688	740	762	780	813
2007	346	379	408	431	449	475	497	523	545	563	592	648	696	718	732	765
2006	324	357	383	401	420	445	467	489	508	526	552	607	651	670	688	714
2005	305	335	361	379	397	420	442	460	478	497	523	570	615	633	648	673
2004	280	309	331	346	364	383	401	423	438	456	478	523	563	578	592	618
2003	258	283	305	320	335	353	372	390	405	420	442	482	519	534	545	570
2002	243	269	287	302	316	331	350	368	383	397	416	453	489	504	515	537
2001	228	250	269	283	298	313	328	346	357	372	390	427	460	471	482	504
2000	213	236	250	265	276	291	309	324	335	350	364	397	431	442	453	471
1999	202	224	239	250	265	276	291	305	316	331	346	379	408	420	431	449
1998	188	206	221	232	243	258	269	283	294	305	320	350	379	390	397	416
1990-1997	177	195	210	221	228	243	254	265	276	287	302	331	353	364	375	390

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$500	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:				
COMPREHENSIVE	1.12	0.89	0.80	0.78
COLLISION	1.16	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO STANDARD POLICY PHYSICAL DAMAGE RATES**

TERRITORY 108

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	84	94	105	117	131	141	160	186	207	222	236	264	293	312	333	359
2009	80	90	100	112	125	134	154	178	197	211	226	252	280	299	318	344
2008	76	86	95	106	119	128	146	169	188	201	215	240	267	284	302	327
2007	72	81	90	101	113	122	138	161	179	192	204	228	253	270	287	311
2006	68	78	86	96	107	115	131	153	169	182	194	216	240	256	272	294
2005	65	74	82	91	103	109	125	146	161	173	185	207	230	245	260	281
2004	62	70	77	86	97	103	119	138	152	163	174	195	216	230	245	264
2003	59	66	73	82	92	98	112	131	144	155	166	185	205	219	233	252
2002	56	64	71	79	88	94	108	125	139	149	159	178	198	211	224	242
2001	53	60	67	74	84	90	102	119	131	141	150	168	187	199	212	229
2000	50	57	63	70	79	84	97	112	124	133	142	159	176	188	200	216
1999	48	54	60	67	75	81	92	106	119	127	135	151	168	179	191	206
1998	46	52	57	64	71	77	87	102	112	121	129	144	160	170	182	196
1990-1997	43	49	54	61	68	73	83	97	107	115	122	137	152	162	173	186

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	393	432	464	486	511	539	564	593	618	639	671	735	789	814	832	868
2009	375	414	443	464	489	514	539	568	589	610	643	700	753	775	796	828
2008	357	393	421	443	464	489	514	539	560	582	610	668	718	739	757	789
2007	336	368	396	418	436	461	482	507	528	546	575	628	675	696	710	743
2006	314	346	371	389	407	432	453	475	493	511	536	589	632	650	668	693
2005	296	325	350	368	386	407	428	446	464	482	507	553	596	614	628	653
2004	271	300	321	336	353	371	389	411	425	443	464	507	546	560	575	600
2003	250	275	296	311	325	343	361	378	393	407	428	468	503	518	528	553
2002	236	261	278	293	307	321	339	357	371	386	403	439	475	489	500	521
2001	221	243	261	275	289	303	318	336	346	361	378	414	446	457	468	489
2000	207	228	243	257	268	282	300	314	325	339	353	386	418	428	439	457
1999	196	218	232	243	257	268	282	296	307	321	336	368	396	407	418	436
1998	182	200	214	225	236	250	261	275	286	296	311	339	368	378	386	403
1990-1997	171	189	203	214	221	236	246	257	268	278	293	321	343	353	364	378

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$500	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:				
COMPREHENSIVE	1.12	0.89	0.80	0.78
COLLISION	1.16	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO STANDARD POLICY PHYSICAL DAMAGE RATES**

TERRITORY 109

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	64	72	80	89	100	107	122	142	158	169	180	202	224	238	254	274
2009	61	69	76	85	96	102	117	136	150	161	172	193	214	228	242	262
2008	58	66	73	81	91	97	111	129	143	154	164	183	204	217	231	249
2007	55	62	69	77	86	93	106	123	136	146	156	174	193	206	219	237
2006	52	59	66	73	82	88	100	117	129	139	148	165	183	195	208	224
2005	50	56	63	70	78	84	96	111	123	132	141	158	175	187	198	215
2004	47	53	59	66	74	79	90	105	116	125	133	148	165	176	187	202
2003	45	50	56	63	70	75	86	100	110	118	126	141	157	167	177	192
2002	43	49	54	60	67	72	82	96	106	114	121	136	151	161	171	184
2001	41	46	51	57	64	68	78	90	100	108	115	128	143	152	162	175
2000	38	44	48	53	60	64	74	85	95	102	108	121	135	143	153	165
1999	37	41	46	51	57	61	70	81	90	97	103	115	128	137	146	157
1998	35	39	44	49	55	59	67	78	86	92	99	110	122	130	139	150
1990-1997	33	37	41	46	52	56	63	74	82	88	93	104	116	124	132	142

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	270	296	319	333	350	370	387	407	424	439	461	505	541	559	571	595
2009	257	284	304	319	336	353	370	390	404	419	441	480	517	532	546	568
2008	245	270	289	304	319	336	353	370	385	399	419	458	492	507	519	541
2007	230	252	272	287	299	316	331	348	363	375	394	431	463	478	488	510
2006	216	238	255	267	279	296	311	326	338	350	368	404	434	446	458	475
2005	203	223	240	252	265	279	294	306	319	331	348	380	409	421	431	448
2004	186	206	221	230	243	255	267	282	292	304	319	348	375	385	394	412
2003	172	189	203	213	223	235	247	260	270	279	294	321	345	355	363	380
2002	162	179	191	201	211	221	233	245	255	265	277	301	326	336	343	358
2001	152	167	179	189	198	208	218	230	238	247	260	284	306	314	321	336
2000	142	157	167	176	184	194	206	216	223	233	243	265	287	294	301	314
1999	135	149	159	167	176	184	194	203	211	221	230	252	272	279	287	299
1998	125	137	147	154	162	172	179	189	196	203	213	233	252	260	265	277
1990-1997	118	130	140	147	152	162	169	176	184	191	201	221	235	243	250	260

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$500	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:				
COMPREHENSIVE	1.12	0.89	0.80	0.78
COLLISION	1.16	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO STANDARD POLICY PHYSICAL DAMAGE RATES**

TERRITORY 110

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	158	179	199	222	249	266	304	353	392	420	448	501	556	592	631	681
2009	151	171	189	212	238	253	291	337	373	400	428	478	531	566	602	651
2008	144	163	180	202	226	242	276	321	356	382	408	455	505	539	573	619
2007	137	154	171	192	215	230	262	305	338	363	387	432	480	511	544	589
2006	130	147	163	181	203	217	249	289	320	344	367	409	455	485	516	557
2005	124	140	156	173	194	207	238	276	305	328	350	392	435	464	492	533
2004	117	132	145	163	183	196	225	261	288	310	330	369	409	436	464	501
2003	111	125	138	156	174	186	213	248	274	294	314	350	389	415	441	477
2002	107	121	134	150	167	179	204	238	264	282	301	337	374	399	425	458
2001	101	114	127	141	158	170	193	225	249	268	285	318	354	377	402	433
2000	95	108	120	132	150	160	183	212	235	252	269	301	334	356	379	409
1999	91	102	114	127	143	153	174	202	225	240	256	287	318	340	361	390
1998	86	98	108	121	135	145	166	193	213	229	245	274	304	323	344	372
1990-1997	82	92	102	115	128	138	157	183	203	217	232	259	288	307	327	353

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	486	535	575	601	632	667	698	734	765	791	831	911	977	1008	1030	1074
2009	464	513	548	575	606	636	667	703	729	756	796	866	933	959	986	1025
2008	442	486	522	548	575	606	636	667	694	720	756	827	888	915	937	977
2007	415	455	491	517	539	570	597	628	654	676	712	778	835	862	880	919
2006	389	429	460	482	504	535	561	588	610	632	663	729	782	804	827	857
2005	367	402	433	455	477	504	530	553	575	597	628	685	738	760	778	809
2004	336	371	398	415	438	460	482	508	526	548	575	628	676	694	712	743
2003	309	340	367	385	402	424	446	469	486	504	530	579	623	641	654	685
2002	292	323	345	362	380	398	420	442	460	477	499	544	588	606	619	645
2001	274	301	323	340	358	376	393	415	429	446	469	513	553	566	579	606
2000	256	283	301	318	332	349	371	389	402	420	438	477	517	530	544	566
1999	243	270	287	301	318	332	349	367	380	398	415	455	491	504	517	539
1998	225	248	265	278	292	309	323	340	354	367	385	420	455	469	477	499
1990-1997	212	234	252	265	274	292	305	318	332	345	362	398	424	438	451	469

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$500	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:				
COMPREHENSIVE	1.12	0.89	0.80	0.78
COLLISION	1.16	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO STANDARD POLICY PHYSICAL DAMAGE RATES**

TERRITORY 111

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	70	79	88	99	111	118	135	157	174	187	199	223	247	263	280	303
2009	67	76	84	94	106	113	129	150	166	178	190	212	236	252	268	289
2008	64	72	80	90	100	108	123	143	158	170	181	202	225	239	255	275
2007	61	68	76	85	95	102	116	136	150	161	172	192	213	227	242	262
2006	58	65	72	81	90	97	111	129	142	153	163	182	202	216	229	248
2005	55	62	69	77	86	92	106	123	136	146	156	174	193	206	219	237
2004	52	59	65	72	81	87	100	116	128	138	147	164	182	194	206	223
2003	49	56	61	69	77	83	95	110	122	131	140	156	173	184	196	212
2002	47	54	60	67	74	79	91	106	117	125	134	150	166	177	189	204
2001	45	51	56	63	70	76	86	100	111	119	127	141	157	168	179	193
2000	42	48	53	59	67	71	81	94	104	112	120	134	148	158	168	182
1999	40	45	51	56	63	68	77	90	100	107	114	127	141	151	161	173
1998	38	44	48	54	60	65	74	86	95	102	109	122	135	143	153	165
1990-1997	36	41	45	51	57	61	70	81	90	97	103	115	128	136	145	157

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	340	374	402	420	442	467	488	513	535	553	581	637	683	705	720	751
2009	324	358	383	402	423	445	467	491	510	528	556	606	652	671	689	717
2008	309	340	365	383	402	423	445	467	485	504	528	578	621	640	655	683
2007	290	318	343	362	377	399	417	439	457	473	497	544	584	603	615	643
2006	272	300	321	337	352	374	392	411	426	442	464	510	547	562	578	599
2005	256	281	303	318	334	352	371	386	402	417	439	479	516	531	544	565
2004	235	260	278	290	306	321	337	355	368	383	402	439	473	485	497	519
2003	216	238	256	269	281	297	312	328	340	352	371	405	436	448	457	479
2002	204	226	241	253	266	278	294	309	321	334	349	380	411	423	433	451
2001	192	210	226	238	250	263	275	290	300	312	328	358	386	396	405	423
2000	179	198	210	222	232	244	260	272	281	294	306	334	362	371	380	396
1999	170	188	201	210	222	232	244	256	266	278	290	318	343	352	362	377
1998	158	173	185	195	204	216	226	238	247	256	269	294	318	328	334	349
1990-1997	148	164	176	185	192	204	213	222	232	241	253	278	297	306	315	328

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$500	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:				
COMPREHENSIVE	1.12	0.89	0.80	0.78
COLLISION	1.16	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES: 1. The Base Model Year is 2008.
2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO STANDARD POLICY PHYSICAL DAMAGE RATES**

TERRITORY 112

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	132	149	166	185	208	222	253	294	326	350	373	418	463	493	526	568
2009	126	143	157	176	198	211	242	281	311	334	356	398	443	472	502	542
2008	120	136	150	168	188	202	230	268	296	318	340	379	421	449	478	516
2007	114	128	143	160	179	192	218	254	282	302	323	360	400	426	454	491
2006	108	122	136	151	169	181	208	241	266	287	306	341	379	404	430	464
2005	103	116	130	144	162	173	198	230	254	274	292	326	362	386	410	444
2004	97	110	121	136	152	163	187	217	240	258	275	307	341	364	386	418
2003	92	104	115	130	145	155	178	206	228	245	262	292	324	346	367	397
2002	89	101	112	125	139	149	170	198	220	235	251	281	312	332	354	382
2001	84	95	106	118	132	142	161	187	208	223	238	265	295	314	335	361
2000	79	90	100	110	125	133	152	176	196	210	224	251	278	296	316	341
1999	76	85	95	106	119	127	145	168	187	200	214	239	265	283	301	325
1998	72	82	90	101	113	121	138	161	178	191	204	228	253	269	287	310
1990-1997	68	77	85	96	107	115	131	152	169	181	193	216	240	256	272	294

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	428	471	506	529	556	587	615	646	673	696	731	801	860	887	906	945
2009	408	451	482	506	533	560	587	619	642	665	700	762	821	844	867	902
2008	389	428	459	482	506	533	560	587	611	634	665	727	782	805	825	860
2007	366	401	432	455	475	502	525	552	576	595	626	685	735	759	774	809
2006	342	377	405	424	443	471	494	517	537	556	584	642	689	708	727	755
2005	323	354	381	401	420	443	467	486	506	525	552	603	650	669	685	712
2004	296	327	350	366	385	405	424	447	463	482	506	552	595	611	626	654
2003	272	300	323	338	354	373	393	412	428	443	467	510	548	564	576	603
2002	257	284	303	319	335	350	370	389	405	420	440	478	517	533	545	568
2001	241	265	284	300	315	331	346	366	377	393	412	451	486	498	510	533
2000	226	249	265	280	292	307	327	342	354	370	385	420	455	467	478	498
1999	214	237	253	265	280	292	307	323	335	350	366	401	432	443	455	475
1998	198	218	233	245	257	272	284	300	311	323	338	370	401	412	420	440
1990-1997	187	206	222	233	241	257	268	280	292	303	319	350	373	385	397	412

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$500	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:				
COMPREHENSIVE	1.12	0.89	0.80	0.78
COLLISION	1.16	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO STANDARD POLICY PHYSICAL DAMAGE RATES**

TERRITORY 113

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	84	94	105	117	131	141	160	186	207	222	236	264	293	312	333	359
2009	80	90	100	112	125	134	154	178	197	211	226	252	280	299	318	344
2008	76	86	95	106	119	128	146	169	188	201	215	240	267	284	302	327
2007	72	81	90	101	113	122	138	161	179	192	204	228	253	270	287	311
2006	68	78	86	96	107	115	131	153	169	182	194	216	240	256	272	294
2005	65	74	82	91	103	109	125	146	161	173	185	207	230	245	260	281
2004	62	70	77	86	97	103	119	138	152	163	174	195	216	230	245	264
2003	59	66	73	82	92	98	112	131	144	155	166	185	205	219	233	252
2002	56	64	71	79	88	94	108	125	139	149	159	178	198	211	224	242
2001	53	60	67	74	84	90	102	119	131	141	150	168	187	199	212	229
2000	50	57	63	70	79	84	97	112	124	133	142	159	176	188	200	216
1999	48	54	60	67	75	81	92	106	119	127	135	151	168	179	191	206
1998	46	52	57	64	71	77	87	102	112	121	129	144	160	170	182	196
1990-1997	43	49	54	61	68	73	83	97	107	115	122	137	152	162	173	186

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	288	317	341	356	375	396	414	435	453	469	493	540	579	597	610	637
2009	275	304	325	341	359	377	396	417	432	448	472	514	553	569	584	608
2008	262	288	309	325	341	359	377	396	411	427	448	490	527	542	555	579
2007	246	270	291	307	320	338	354	372	388	401	422	461	495	511	521	545
2006	231	254	272	286	299	317	333	348	362	375	393	432	464	477	490	508
2005	217	238	257	270	283	299	314	328	341	354	372	406	438	451	461	479
2004	199	220	236	246	259	272	286	301	312	325	341	372	401	411	422	440
2003	183	202	217	228	238	252	265	278	288	299	314	343	369	380	388	406
2002	173	191	204	215	225	236	249	262	272	283	296	322	348	359	367	383
2001	162	178	191	202	212	223	233	246	254	265	278	304	328	335	343	359
2000	152	168	178	189	197	207	220	231	238	249	259	283	307	314	322	335
1999	144	160	170	178	189	197	207	217	225	236	246	270	291	299	307	320
1998	134	147	157	165	173	183	191	202	210	217	228	249	270	278	283	296
1990-1997	126	139	149	157	162	173	181	189	197	204	215	236	252	259	267	278

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$500	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:				
COMPREHENSIVE	1.12	0.89	0.80	0.78
COLLISION	1.16	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO STANDARD POLICY PHYSICAL DAMAGE RATES**

TERRITORY 114

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	98	110	123	137	154	165	188	218	242	260	277	310	344	366	390	421
2009	93	106	117	131	147	157	180	208	231	247	264	295	328	350	372	402
2008	89	101	111	125	140	150	171	198	220	236	252	281	312	333	354	383
2007	85	95	106	118	133	142	162	189	209	224	239	267	296	316	336	364
2006	80	91	101	112	125	134	154	179	198	213	227	253	281	300	319	344
2005	77	86	96	107	120	128	147	171	189	203	216	242	269	287	304	329
2004	72	82	90	101	113	121	139	161	178	191	204	228	253	270	287	310
2003	69	77	85	96	108	115	132	153	169	182	194	216	240	256	272	295
2002	66	75	83	93	103	110	126	147	163	174	186	208	231	247	263	283
2001	62	70	78	87	98	105	119	139	154	166	176	197	219	233	248	268
2000	59	67	74	82	93	99	113	131	145	156	166	186	206	220	234	253
1999	56	63	70	78	88	94	108	125	139	149	158	177	197	210	223	241
1998	53	61	67	75	84	90	102	119	132	142	151	169	188	199	213	230
1990-1997	51	57	63	71	79	85	97	113	125	134	143	160	178	190	202	218

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	370	407	437	457	480	507	531	558	581	601	632	692	743	766	783	816
2009	353	390	417	437	460	484	507	534	554	575	605	659	709	729	749	780
2008	336	370	396	417	437	460	484	507	528	548	575	628	675	696	712	743
2007	316	346	373	393	410	433	454	477	497	514	541	591	635	655	669	699
2006	296	326	349	366	383	407	427	447	464	480	504	554	595	612	628	652
2005	279	306	329	346	363	383	403	420	437	454	477	521	561	578	591	615
2004	255	282	302	316	333	349	366	386	400	417	437	477	514	528	541	564
2003	235	259	279	292	306	323	339	356	370	383	403	440	474	487	497	521
2002	222	245	262	276	289	302	319	336	349	363	380	413	447	460	470	491
2001	208	228	245	259	272	286	299	316	326	339	356	390	420	430	440	460
2000	195	215	228	242	252	265	282	296	306	319	333	363	393	403	413	430
1999	185	205	218	228	242	252	265	279	289	302	316	346	373	383	393	410
1998	171	188	202	212	222	235	245	259	269	279	292	319	346	356	363	380
1990-1997	161	178	192	202	208	222	232	242	252	262	276	302	323	333	343	356

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$500	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:				
COMPREHENSIVE	1.12	0.89	0.80	0.78
COLLISION	1.16	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO STANDARD POLICY PHYSICAL DAMAGE RATES**

TERRITORY 115

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	59	67	75	83	93	100	114	132	147	158	168	188	208	222	237	255
2009	57	64	71	79	89	95	109	126	140	150	160	179	199	212	226	244
2008	54	61	68	76	85	91	104	120	133	143	153	171	190	202	215	232
2007	51	58	64	72	80	86	98	114	127	136	145	162	180	192	204	221
2006	49	55	61	68	76	82	93	109	120	129	138	153	171	182	193	209
2005	46	52	58	65	73	78	89	104	114	123	131	147	163	174	185	200
2004	44	50	55	61	69	73	84	98	108	116	124	138	153	164	174	188
2003	42	47	52	58	65	70	80	93	103	110	118	131	146	156	165	179
2002	40	45	50	56	63	67	77	89	99	106	113	126	140	150	159	172
2001	38	43	48	53	59	64	72	84	93	100	107	119	133	141	151	163
2000	36	41	45	50	56	60	69	79	88	95	101	113	125	133	142	153
1999	34	38	43	48	53	57	65	76	84	90	96	107	119	127	136	146
1998	32	37	41	45	51	55	62	72	80	86	92	103	114	121	129	139
1990-1997	31	35	38	43	48	52	59	69	76	82	87	97	108	115	123	132

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	347	381	410	428	450	476	498	523	545	564	592	649	696	718	734	765
2009	331	365	391	410	432	454	476	501	520	539	567	617	665	684	702	731
2008	315	347	372	391	410	432	454	476	495	513	539	589	633	652	668	696
2007	296	324	350	369	384	406	425	447	466	482	507	554	595	614	627	655
2006	277	306	328	343	359	381	400	419	435	450	473	520	558	573	589	611
2005	261	287	309	324	340	359	378	394	410	425	447	488	526	542	554	576
2004	239	265	284	296	312	328	343	362	375	391	410	447	482	495	507	529
2003	221	243	261	274	287	302	318	334	347	359	378	413	444	457	466	488
2002	208	230	246	258	271	284	299	315	328	340	356	387	419	432	441	460
2001	195	214	230	243	255	268	280	296	306	318	334	365	394	403	413	432
2000	183	202	214	227	236	249	265	277	287	299	312	340	369	378	387	403
1999	173	192	205	214	227	236	249	261	271	284	296	324	350	359	369	384
1998	161	176	189	198	208	221	230	243	252	261	274	299	324	334	340	356
1990-1997	151	167	180	189	195	208	217	227	236	246	258	284	302	312	321	334

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$500	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:				
COMPREHENSIVE	1.12	0.89	0.80	0.78
COLLISION	1.16	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES: 1. The Base Model Year is 2008.
2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO STANDARD POLICY PHYSICAL DAMAGE RATES**

TERRITORY 116

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	62	69	77	86	97	104	118	137	152	164	174	195	216	230	245	265
2009	59	67	73	82	92	99	113	131	145	156	166	186	207	220	234	253
2008	56	63	70	78	88	94	108	125	138	148	158	177	197	209	223	241
2007	53	60	67	74	83	90	102	119	132	141	151	168	186	199	212	229
2006	50	57	63	71	79	85	97	113	124	134	143	159	177	189	200	217
2005	48	54	60	67	76	81	92	108	119	128	136	152	169	180	192	207
2004	45	52	57	63	71	76	87	101	112	120	128	143	159	170	180	195
2003	43	49	54	60	68	72	83	96	106	114	122	136	151	161	171	185
2002	41	47	52	58	65	69	80	92	102	110	117	131	146	155	165	178
2001	39	44	49	55	62	66	75	87	97	104	111	124	138	147	156	169
2000	37	42	46	52	58	62	71	82	91	98	105	117	130	138	147	159
1999	35	40	44	49	55	59	68	78	87	94	100	111	124	132	141	152
1998	34	38	42	47	53	57	64	75	83	89	95	106	118	125	134	144
1990-1997	32	36	40	45	50	54	61	71	79	85	90	101	112	119	127	137

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	331	364	391	409	430	455	476	500	521	539	566	620	665	686	701	731
2009	316	349	373	391	412	433	455	479	497	515	542	590	635	653	671	698
2008	301	331	355	373	391	412	433	455	473	491	515	563	605	623	638	665
2007	283	310	334	352	367	388	406	427	445	461	485	530	569	587	599	626
2006	265	292	313	328	343	364	382	400	415	430	452	497	533	548	563	584
2005	250	274	295	310	325	343	361	376	391	406	427	467	503	518	530	551
2004	229	253	271	283	298	313	328	346	358	373	391	427	461	473	485	506
2003	211	232	250	262	274	289	304	319	331	343	361	394	424	436	445	467
2002	199	220	235	247	259	271	286	301	313	325	340	370	400	412	421	439
2001	187	205	220	232	244	256	268	283	292	304	319	349	376	385	394	412
2000	175	193	205	217	226	238	253	265	274	286	298	325	352	361	370	385
1999	166	184	196	205	217	226	238	250	259	271	283	310	334	343	352	367
1998	154	169	181	190	199	211	220	232	241	250	262	286	310	319	325	340
1990-1997	144	160	172	181	187	199	208	217	226	235	247	271	289	298	307	319

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$500	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:				
COMPREHENSIVE	1.12	0.89	0.80	0.78
COLLISION	1.16	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES: 1. The Base Model Year is 2008.
2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO STANDARD POLICY PHYSICAL DAMAGE RATES**

TERRITORY 117

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	50	56	62	69	78	83	95	110	122	131	140	157	174	185	197	213
2009	47	54	59	66	74	79	91	105	117	125	134	149	166	177	188	203
2008	45	51	56	63	71	76	86	100	111	119	127	142	158	168	179	194
2007	43	48	54	60	67	72	82	95	106	113	121	135	150	160	170	184
2006	41	46	51	57	63	68	78	90	100	108	115	128	142	152	161	174
2005	39	44	49	54	61	65	74	86	95	103	109	122	136	145	154	167
2004	36	41	45	51	57	61	70	81	90	97	103	115	128	136	145	157
2003	35	39	43	49	54	58	67	77	86	92	98	109	122	130	138	149
2002	33	38	42	47	52	56	64	74	82	88	94	105	117	125	133	143
2001	32	36	40	44	50	53	60	70	78	84	89	99	111	118	126	135
2000	30	34	37	41	47	50	57	66	73	79	84	94	104	111	118	128
1999	28	32	36	40	45	48	54	63	70	75	80	90	99	106	113	122
1998	27	31	34	38	42	45	52	60	67	72	77	86	95	101	108	116
1990-1997	26	29	32	36	40	43	49	57	63	68	72	81	90	96	102	110

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	275	303	325	340	358	378	395	415	433	448	470	515	553	570	583	608
2009	263	290	310	325	343	360	378	398	413	428	450	490	528	543	558	580
2008	250	275	295	310	325	343	360	378	393	408	428	468	503	518	530	553
2007	235	258	278	293	305	323	338	355	370	383	403	440	473	488	498	520
2006	220	243	260	273	285	303	318	333	345	358	375	413	443	455	468	485
2005	208	228	245	258	270	285	300	313	325	338	355	388	418	430	440	458
2004	190	210	225	235	248	260	273	288	298	310	325	355	383	393	403	420
2003	175	193	208	218	228	240	253	265	275	285	300	328	353	363	370	388
2002	165	183	195	205	215	225	238	250	260	270	283	308	333	343	350	365
2001	155	170	183	193	203	213	223	235	243	253	265	290	313	320	328	343
2000	145	160	170	180	188	198	210	220	228	238	248	270	293	300	308	320
1999	138	153	163	170	180	188	198	208	215	225	235	258	278	285	293	305
1998	128	140	150	158	165	175	183	193	200	208	218	238	258	265	270	283
1990-1997	120	133	143	150	155	165	173	180	188	195	205	225	240	248	255	265

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$500	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:				
COMPREHENSIVE	1.12	0.89	0.80	0.78
COLLISION	1.16	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES: 1. The Base Model Year is 2008.
2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO STANDARD POLICY PHYSICAL DAMAGE RATES**

TERRITORY 118

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	72	81	90	100	112	120	137	159	177	190	202	226	251	267	285	307
2009	68	77	85	96	107	114	131	152	168	181	193	216	240	255	272	294
2008	65	73	81	91	102	109	125	145	161	172	184	205	228	243	259	280
2007	62	70	77	86	97	104	118	138	153	164	175	195	216	231	246	266
2006	59	66	73	82	92	98	112	131	144	155	166	185	205	219	233	252
2005	56	63	70	78	88	94	107	125	138	148	158	177	196	209	222	241
2004	53	60	66	73	83	88	101	118	130	140	149	166	185	197	209	226
2003	50	57	62	70	79	84	96	112	124	133	142	158	176	187	199	215
2002	48	55	60	68	75	81	92	107	119	127	136	152	169	180	192	207
2001	46	51	57	64	72	77	87	101	112	121	129	144	160	170	181	196
2000	43	49	54	60	68	72	83	96	106	114	122	136	151	161	171	185
1999	41	46	51	57	64	69	79	91	101	109	116	129	144	153	163	176
1998	39	44	49	55	61	66	75	87	96	103	111	124	137	146	155	168
1990-1997	37	42	46	52	58	62	71	83	92	98	105	117	130	138	148	159

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	311	342	368	385	405	427	447	470	490	507	532	583	625	645	659	688
2009	297	328	351	368	388	408	427	450	467	484	509	555	597	614	631	657
2008	283	311	334	351	368	388	408	427	444	461	484	529	569	586	600	625
2007	266	291	314	331	345	365	382	402	419	433	456	498	535	552	563	589
2006	249	275	294	308	323	342	359	376	391	405	425	467	501	515	529	549
2005	235	258	277	291	306	323	340	354	368	382	402	439	473	487	498	518
2004	215	238	255	266	280	294	308	325	337	351	368	402	433	444	456	475
2003	198	218	235	246	258	272	286	300	311	323	340	371	399	410	419	439
2002	187	207	221	232	243	255	269	283	294	306	320	348	376	388	396	413
2001	175	192	207	218	229	241	252	266	275	286	300	328	354	362	371	388
2000	164	181	192	204	212	224	238	249	258	269	280	306	331	340	348	362
1999	156	173	184	192	204	212	224	235	243	255	266	291	314	323	331	345
1998	144	158	170	178	187	198	207	218	226	235	246	269	291	300	306	320
1990-1997	136	150	161	170	175	187	195	204	212	221	232	255	272	280	289	300

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$500	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:				
COMPREHENSIVE	1.12	0.89	0.80	0.78
COLLISION	1.16	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO STANDARD POLICY PHYSICAL DAMAGE RATES**

TERRITORY 119

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	53	60	66	74	83	89	101	118	131	140	149	167	185	197	210	227
2009	50	57	63	71	79	84	97	112	124	133	143	159	177	189	201	217
2008	48	54	60	67	75	81	92	107	119	127	136	152	168	180	191	206
2007	46	51	57	64	72	77	87	102	113	121	129	144	160	170	181	196
2006	43	49	54	60	68	72	83	96	107	115	122	136	152	162	172	186
2005	41	47	52	58	65	69	79	92	102	109	117	131	145	155	164	178
2004	39	44	48	54	61	65	75	87	96	103	110	123	136	145	155	167
2003	37	42	46	52	58	62	71	83	91	98	105	117	130	138	147	159
2002	36	40	45	50	56	60	68	79	88	94	100	112	125	133	142	153
2001	34	38	42	47	53	57	64	75	83	89	95	106	118	126	134	144
2000	32	36	40	44	50	53	61	71	78	84	90	100	111	119	126	136
1999	30	34	38	42	48	51	58	67	75	80	85	96	106	113	120	130
1998	29	33	36	40	45	48	55	64	71	76	82	91	101	108	115	124
1990-1997	27	31	34	38	43	46	52	61	68	72	77	86	96	102	109	118

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	328	361	387	405	426	450	471	495	516	533	560	614	659	679	694	724
2009	313	346	370	387	408	429	450	474	492	510	536	584	629	647	665	691
2008	298	328	352	370	387	408	429	450	468	486	510	557	599	617	632	659
2007	280	307	331	349	364	384	402	423	441	456	480	524	563	581	593	620
2006	262	289	310	325	340	361	378	396	411	426	447	492	527	542	557	578
2005	247	271	292	307	322	340	358	373	387	402	423	462	498	513	524	545
2004	226	250	268	280	295	310	325	343	355	370	387	423	456	468	480	501
2003	209	229	247	259	271	286	301	316	328	340	358	390	420	432	441	462
2002	197	218	232	244	256	268	283	298	310	322	337	367	396	408	417	435
2001	185	203	218	229	241	253	265	280	289	301	316	346	373	381	390	408
2000	173	191	203	215	224	235	250	262	271	283	295	322	349	358	367	381
1999	164	182	194	203	215	224	235	247	256	268	280	307	331	340	349	364
1998	152	167	179	188	197	209	218	229	238	247	259	283	307	316	322	337
1990-1997	143	158	170	179	185	197	206	215	224	232	244	268	286	295	304	316

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$500	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:				
COMPREHENSIVE	1.12	0.89	0.80	0.78
COLLISION	1.16	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES: 1. The Base Model Year is 2008.
2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO STANDARD POLICY PHYSICAL DAMAGE RATES**

TERRITORY 120

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	81	92	102	114	128	137	156	181	201	216	230	258	286	304	324	350
2009	78	88	97	109	122	130	149	173	192	206	220	246	273	291	309	334
2008	74	84	93	104	116	124	142	165	183	196	209	234	260	277	295	318
2007	70	79	88	98	110	118	135	157	174	186	199	222	246	263	280	303
2006	67	75	84	93	104	112	128	149	164	177	189	210	234	249	265	286
2005	64	72	80	89	100	107	122	142	157	169	180	201	223	238	253	274
2004	60	68	75	84	94	101	115	134	148	159	169	189	210	224	238	258
2003	57	64	71	80	90	95	110	127	141	151	161	180	200	213	226	245
2002	55	62	69	77	86	92	105	122	135	145	155	173	192	205	218	235
2001	52	58	65	73	81	87	99	115	128	138	147	164	182	194	206	223
2000	49	56	61	68	77	82	94	109	121	130	138	155	172	183	195	210
1999	47	53	58	65	73	78	90	104	115	124	132	147	164	175	186	201
1998	44	50	56	62	70	75	85	99	110	118	126	141	156	166	177	191
1990-1997	42	47	53	59	66	71	81	94	104	112	119	133	148	158	168	181

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	285	313	337	352	370	391	409	430	448	464	487	534	572	591	603	629
2009	272	300	321	337	355	373	391	412	427	443	466	508	546	562	578	601
2008	259	285	306	321	337	355	373	391	407	422	443	484	521	536	549	572
2007	243	267	287	303	316	334	350	368	383	396	417	456	490	505	515	539
2006	228	251	269	282	295	313	329	344	357	370	389	427	458	471	484	502
2005	215	236	254	267	280	295	311	324	337	350	368	401	433	445	456	474
2004	197	218	233	243	256	269	282	298	308	321	337	368	396	407	417	435
2003	181	199	215	225	236	249	262	275	285	295	311	339	365	376	383	401
2002	171	189	202	212	223	233	246	259	269	280	293	319	344	355	363	378
2001	161	176	189	199	210	220	231	243	251	262	275	300	324	332	339	355
2000	150	166	176	186	194	205	218	228	236	246	256	280	303	311	319	332
1999	142	158	168	176	186	194	205	215	223	233	243	267	287	295	303	316
1998	132	145	155	163	171	181	189	199	207	215	225	246	267	275	280	293
1990-1997	124	137	148	155	161	171	179	186	194	202	212	233	249	256	264	275

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$500	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:				
COMPREHENSIVE	1.12	0.89	0.80	0.78
COLLISION	1.16	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES: 1. The Base Model Year is 2008.
2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO STANDARD POLICY PHYSICAL DAMAGE RATES**

TERRITORY 121

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	53	60	66	74	83	89	101	118	131	140	149	167	185	197	210	227
2009	50	57	63	71	79	84	97	112	124	133	143	159	177	189	201	217
2008	48	54	60	67	75	81	92	107	119	127	136	152	168	180	191	206
2007	46	51	57	64	72	77	87	102	113	121	129	144	160	170	181	196
2006	43	49	54	60	68	72	83	96	107	115	122	136	152	162	172	186
2005	41	47	52	58	65	69	79	92	102	109	117	131	145	155	164	178
2004	39	44	48	54	61	65	75	87	96	103	110	123	136	145	155	167
2003	37	42	46	52	58	62	71	83	91	98	105	117	130	138	147	159
2002	36	40	45	50	56	60	68	79	88	94	100	112	125	133	142	153
2001	34	38	42	47	53	57	64	75	83	89	95	106	118	126	134	144
2000	32	36	40	44	50	53	61	71	78	84	90	100	111	119	126	136
1999	30	34	38	42	48	51	58	67	75	80	85	96	106	113	120	130
1998	29	33	36	40	45	48	55	64	71	76	82	91	101	108	115	124
1990-1997	27	31	34	38	43	46	52	61	68	72	77	86	96	102	109	118

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	315	346	372	389	409	432	452	475	495	512	538	589	632	652	666	695
2009	300	332	355	372	392	412	432	455	472	489	515	561	603	621	638	664
2008	286	315	337	355	372	392	412	432	449	466	489	535	575	592	606	632
2007	269	295	317	335	349	369	386	406	423	438	460	503	541	558	569	595
2006	252	277	297	312	326	346	363	380	395	409	429	472	506	521	535	555
2005	237	260	280	295	309	326	343	358	372	386	406	443	478	492	503	523
2004	217	240	257	269	283	297	312	329	340	355	372	406	438	449	460	480
2003	200	220	237	249	260	275	289	303	315	326	343	375	403	415	423	443
2002	189	209	223	235	246	257	272	286	297	309	323	352	380	392	400	418
2001	177	194	209	220	232	243	255	269	277	289	303	332	358	366	375	392
2000	166	183	194	206	215	226	240	252	260	272	283	309	335	343	352	366
1999	157	174	186	194	206	215	226	237	246	257	269	295	317	326	335	349
1998	146	160	172	180	189	200	209	220	229	237	249	272	295	303	309	323
1990-1997	137	152	163	172	177	189	197	206	215	223	235	257	275	283	292	303

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$500	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:				
COMPREHENSIVE	1.12	0.89	0.80	0.78
COLLISION	1.16	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO STANDARD POLICY PHYSICAL DAMAGE RATES**

TERRITORY 122

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	48	55	61	68	76	81	93	108	120	128	137	153	170	181	193	208
2009	46	52	58	65	73	77	89	103	114	122	131	146	162	173	184	199
2008	44	50	55	62	69	74	84	98	109	117	125	139	154	165	175	189
2007	42	47	52	59	66	70	80	93	103	111	118	132	147	156	166	180
2006	40	45	50	55	62	66	76	88	98	105	112	125	139	148	158	170
2005	38	43	48	53	59	63	73	84	93	100	107	120	133	142	150	163
2004	36	40	44	50	56	60	69	80	88	95	101	113	125	133	142	153
2003	34	38	42	48	53	57	65	76	84	90	96	107	119	127	135	146
2002	33	37	41	46	51	55	62	73	81	86	92	103	114	122	130	140
2001	31	35	39	43	48	52	59	69	76	82	87	97	108	115	123	132
2000	29	33	37	40	46	49	56	65	72	77	82	92	102	109	116	125
1999	28	31	35	39	44	47	53	62	69	73	78	88	97	104	110	119
1998	26	30	33	37	41	44	51	59	65	70	75	84	93	99	105	114
1990-1997	25	28	31	35	39	42	48	56	62	66	71	79	88	94	100	108

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	278	306	329	344	362	382	400	420	438	453	476	521	559	577	589	615
2009	266	293	314	329	347	364	382	402	417	433	455	496	534	549	564	587
2008	253	278	299	314	329	347	364	382	397	412	433	473	509	524	536	559
2007	238	261	281	296	309	326	342	359	374	387	407	445	478	493	503	526
2006	223	245	263	276	288	306	321	336	349	362	380	417	448	460	473	491
2005	210	230	248	261	273	288	304	316	329	342	359	392	423	435	445	463
2004	192	213	228	238	250	263	276	291	301	314	329	359	387	397	407	425
2003	177	195	210	220	230	243	256	268	278	288	304	331	357	367	374	392
2002	167	185	197	207	218	228	240	253	263	273	286	311	336	347	354	369
2001	157	172	185	195	205	215	225	238	245	256	268	293	316	324	331	347
2000	147	162	172	182	190	200	213	223	230	240	250	273	296	304	311	324
1999	139	154	164	172	182	190	200	210	218	228	238	261	281	288	296	309
1998	129	142	152	159	167	177	185	195	202	210	220	240	261	268	273	286
1990-1997	121	134	144	152	157	167	175	182	190	197	207	228	243	250	258	268

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$500	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:				
COMPREHENSIVE	1.12	0.89	0.80	0.78
COLLISION	1.16	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES: 1. The Base Model Year is 2008.
2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO STANDARD POLICY PHYSICAL DAMAGE RATES**

TERRITORY 123

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	54	61	68	75	85	91	103	120	133	143	152	171	189	201	215	232
2009	51	58	64	72	81	86	99	115	127	136	146	163	181	193	205	221
2008	49	55	61	69	77	82	94	109	121	130	139	155	172	183	195	211
2007	47	52	58	65	73	78	89	104	115	123	132	147	163	174	185	200
2006	44	50	55	62	69	74	85	98	109	117	125	139	155	165	175	190
2005	42	48	53	59	66	71	81	94	104	112	119	133	148	158	168	181
2004	40	45	49	55	62	67	76	89	98	105	112	125	139	148	158	171
2003	38	43	47	53	59	63	73	84	93	100	107	119	132	141	150	162
2002	36	41	46	51	57	61	70	81	90	96	102	115	127	136	145	156
2001	34	39	43	48	54	58	66	76	85	91	97	108	121	128	137	147
2000	32	37	41	45	51	54	62	72	80	86	92	102	114	121	129	139
1999	31	35	39	43	49	52	59	69	76	82	87	98	108	116	123	133
1998	29	33	37	41	46	49	56	66	73	78	83	93	103	110	117	126
1990-1997	28	31	35	39	44	47	53	62	69	74	79	88	98	104	111	120

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	308	339	364	381	400	423	442	465	484	501	526	577	619	638	652	680
2009	294	325	347	364	384	403	423	445	462	479	504	549	591	608	624	650
2008	280	308	330	347	364	384	403	423	440	456	479	524	563	580	594	619
2007	263	288	311	328	342	361	378	398	414	428	451	493	529	546	557	582
2006	246	272	291	305	319	339	356	372	386	400	420	462	496	510	524	543
2005	232	255	274	288	302	319	336	350	364	378	398	434	468	482	493	512
2004	213	235	252	263	277	291	305	322	333	347	364	398	428	440	451	470
2003	196	216	232	244	255	269	283	297	308	319	336	367	395	406	414	434
2002	185	204	218	230	241	252	266	280	291	302	316	344	372	384	392	409
2001	174	190	204	216	227	238	249	263	272	283	297	325	350	358	367	384
2000	162	179	190	202	210	221	235	246	255	266	277	302	328	336	344	358
1999	154	171	182	190	202	210	221	232	241	252	263	288	311	319	328	342
1998	143	157	168	176	185	196	204	216	224	232	244	266	288	297	302	316
1990-1997	134	148	160	168	174	185	193	202	210	218	230	252	269	277	286	297

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$500	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:				
COMPREHENSIVE	1.12	0.89	0.80	0.78
COLLISION	1.16	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collison:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO STANDARD POLICY PHYSICAL DAMAGE RATES**

TERRITORY 124

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	44	50	55	62	69	74	84	98	109	117	124	139	154	164	175	189
2009	42	48	52	59	66	70	81	94	104	111	119	133	148	157	167	181
2008	40	45	50	56	63	67	77	89	99	106	113	126	140	150	159	172
2007	38	43	48	53	60	64	73	85	94	101	108	120	133	142	151	164
2006	36	41	45	50	56	60	69	80	89	96	102	114	126	135	143	155
2005	34	39	43	48	54	58	66	77	85	91	97	109	121	129	137	148
2004	32	37	40	45	51	54	62	72	80	86	92	102	114	121	129	139
2003	31	35	38	43	48	52	59	69	76	82	87	97	108	115	122	132
2002	30	34	37	42	46	50	57	66	73	78	84	94	104	111	118	127
2001	28	32	35	39	44	47	54	62	69	74	79	88	98	105	112	120
2000	26	30	33	37	42	44	51	59	65	70	75	84	93	99	105	114
1999	25	28	32	35	40	42	48	56	62	67	71	80	88	94	100	108
1998	24	27	30	34	38	40	46	54	59	64	68	76	84	90	96	103
1990-1997	23	26	28	32	36	38	44	51	56	60	64	72	80	85	91	98

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	246	271	291	305	320	338	354	372	388	401	421	461	495	511	522	544
2009	235	260	278	291	307	323	338	356	370	383	403	439	473	486	500	520
2008	224	246	264	278	291	307	323	338	352	365	383	419	450	464	475	495
2007	211	231	249	262	273	289	302	318	332	343	361	394	423	437	446	466
2006	197	217	233	244	255	271	284	298	309	320	336	370	396	408	419	435
2005	186	204	220	231	242	255	269	280	291	302	318	347	374	385	394	410
2004	170	188	202	211	222	233	244	258	267	278	291	318	343	352	361	376
2003	157	172	186	195	204	215	226	237	246	255	269	293	316	325	332	347
2002	148	164	175	184	193	202	213	224	233	242	253	276	298	307	314	327
2001	139	152	164	172	181	190	199	211	217	226	237	260	280	287	293	307
2000	130	143	152	161	168	177	188	197	204	213	222	242	262	269	276	287
1999	123	137	146	152	161	168	177	186	193	202	211	231	249	255	262	273
1998	114	125	134	141	148	157	164	172	179	186	195	213	231	237	242	253
1990-1997	108	119	128	134	139	148	155	161	168	175	184	202	215	222	228	237

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$500	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:				
COMPREHENSIVE	1.12	0.89	0.80	0.78
COLLISION	1.16	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES: 1. The Base Model Year is 2008.
2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO STANDARD POLICY PHYSICAL DAMAGE RATES**

TERRITORY 125

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	85	95	106	119	133	142	162	189	209	225	239	268	297	316	337	364
2009	81	92	101	113	127	136	156	180	199	214	229	256	284	303	322	348
2008	77	87	96	108	121	129	148	172	190	204	218	243	270	288	306	331
2007	73	82	92	102	115	123	140	163	181	194	207	231	256	273	291	315
2006	69	79	87	97	109	116	133	155	171	184	196	219	243	259	276	298
2005	66	75	83	92	104	111	127	148	163	176	187	209	233	248	263	285
2004	62	71	78	87	98	105	120	139	154	166	176	197	219	233	248	268
2003	59	67	74	83	93	99	114	132	146	157	168	187	208	222	236	255
2002	57	65	72	80	89	95	109	127	141	151	161	180	200	213	227	245
2001	54	61	68	75	85	91	103	120	133	143	152	170	189	202	215	232
2000	51	58	64	71	80	85	98	113	126	135	144	161	179	190	203	219
1999	49	55	61	68	76	82	93	108	120	129	137	153	170	182	193	209
1998	46	52	58	65	72	78	89	103	114	122	131	146	162	172	184	199
1990-1997	44	49	55	62	69	74	84	98	109	116	124	139	154	164	175	189

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	278	306	329	344	362	382	400	420	438	453	476	521	559	577	589	615
2009	266	293	314	329	347	364	382	402	417	433	455	496	534	549	564	587
2008	253	278	299	314	329	347	364	382	397	412	433	473	509	524	536	559
2007	238	261	281	296	309	326	342	359	374	387	407	445	478	493	503	526
2006	223	245	263	276	288	306	321	336	349	362	380	417	448	460	473	491
2005	210	230	248	261	273	288	304	316	329	342	359	392	423	435	445	463
2004	192	213	228	238	250	263	276	291	301	314	329	359	387	397	407	425
2003	177	195	210	220	230	243	256	268	278	288	304	331	357	367	374	392
2002	167	185	197	207	218	228	240	253	263	273	286	311	336	347	354	369
2001	157	172	185	195	205	215	225	238	245	256	268	293	316	324	331	347
2000	147	162	172	182	190	200	213	223	230	240	250	273	296	304	311	324
1999	139	154	164	172	182	190	200	210	218	228	238	261	281	288	296	309
1998	129	142	152	159	167	177	185	195	202	210	220	240	261	268	273	286
1990-1997	121	134	144	152	157	167	175	182	190	197	207	228	243	250	258	268

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$500	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:				
COMPREHENSIVE	1.12	0.89	0.80	0.78
COLLISION	1.16	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO STANDARD POLICY PHYSICAL DAMAGE RATES**

TERRITORY 126

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	48	55	61	68	76	81	93	108	120	128	137	153	170	181	193	208
2009	46	52	58	65	73	77	89	103	114	122	131	146	162	173	184	199
2008	44	50	55	62	69	74	84	98	109	117	125	139	154	165	175	189
2007	42	47	52	59	66	70	80	93	103	111	118	132	147	156	166	180
2006	40	45	50	55	62	66	76	88	98	105	112	125	139	148	158	170
2005	38	43	48	53	59	63	73	84	93	100	107	120	133	142	150	163
2004	36	40	44	50	56	60	69	80	88	95	101	113	125	133	142	153
2003	34	38	42	48	53	57	65	76	84	90	96	107	119	127	135	146
2002	33	37	41	46	51	55	62	73	81	86	92	103	114	122	130	140
2001	31	35	39	43	48	52	59	69	76	82	87	97	108	115	123	132
2000	29	33	37	40	46	49	56	65	72	77	82	92	102	109	116	125
1999	28	31	35	39	44	47	53	62	69	73	78	88	97	104	110	119
1998	26	30	33	37	41	44	51	59	65	70	75	84	93	99	105	114
1990-1997	25	28	31	35	39	42	48	56	62	66	71	79	88	94	100	108

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	295	324	348	364	383	405	423	445	464	480	504	552	592	611	624	651
2009	281	311	332	348	367	386	405	426	442	458	482	525	565	582	598	622
2008	268	295	316	332	348	367	386	405	421	437	458	501	539	555	568	592
2007	252	276	297	314	327	346	362	381	397	410	431	472	507	523	533	557
2006	236	260	279	292	306	324	340	356	370	383	402	442	474	488	501	520
2005	222	244	263	276	289	306	322	335	348	362	381	415	448	461	472	490
2004	204	225	241	252	265	279	292	308	319	332	348	381	410	421	431	450
2003	188	206	222	233	244	257	271	284	295	306	322	351	378	389	397	415
2002	177	196	209	220	230	241	255	268	279	289	303	330	356	367	375	391
2001	166	182	196	206	217	228	239	252	260	271	284	311	335	343	351	367
2000	155	172	182	193	201	212	225	236	244	255	265	289	314	322	330	343
1999	147	163	174	182	193	201	212	222	230	241	252	276	297	306	314	327
1998	137	150	161	169	177	188	196	206	214	222	233	255	276	284	289	303
1990-1997	129	142	153	161	166	177	185	193	201	209	220	241	257	265	273	284

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$500	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:				
COMPREHENSIVE	1.12	0.89	0.80	0.78
COLLISION	1.16	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO STANDARD POLICY PHYSICAL DAMAGE RATES**

TERRITORY 127

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	54	61	68	75	85	91	103	120	133	143	152	171	189	201	215	232
2009	51	58	64	72	81	86	99	115	127	136	146	163	181	193	205	221
2008	49	55	61	69	77	82	94	109	121	130	139	155	172	183	195	211
2007	47	52	58	65	73	78	89	104	115	123	132	147	163	174	185	200
2006	44	50	55	62	69	74	85	98	109	117	125	139	155	165	175	190
2005	42	48	53	59	66	71	81	94	104	112	119	133	148	158	168	181
2004	40	45	49	55	62	67	76	89	98	105	112	125	139	148	158	171
2003	38	43	47	53	59	63	73	84	93	100	107	119	132	141	150	162
2002	36	41	46	51	57	61	70	81	90	96	102	115	127	136	145	156
2001	34	39	43	48	54	58	66	76	85	91	97	108	121	128	137	147
2000	32	37	41	45	51	54	62	72	80	86	92	102	114	121	129	139
1999	31	35	39	43	49	52	59	69	76	82	87	98	108	116	123	133
1998	29	33	37	41	46	49	56	66	73	78	83	93	103	110	117	126
1990-1997	28	31	35	39	44	47	53	62	69	74	79	88	98	104	111	120

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	318	350	376	393	413	436	457	480	500	517	543	595	639	659	673	702
2009	303	335	358	376	396	416	436	460	477	494	520	566	610	627	644	670
2008	289	318	341	358	376	396	416	436	454	471	494	540	581	598	613	639
2007	272	298	321	338	353	373	390	410	428	442	465	509	546	564	575	601
2006	254	280	301	315	329	350	367	384	399	413	434	477	512	526	540	561
2005	240	263	283	298	312	329	347	361	376	390	410	448	483	497	509	529
2004	220	243	260	272	286	301	315	332	344	358	376	410	442	454	465	486
2003	202	223	240	251	263	277	292	306	318	329	347	379	407	419	428	448
2002	191	211	225	237	249	260	275	289	301	312	327	355	384	396	405	422
2001	179	197	211	223	234	246	257	272	280	292	306	335	361	370	379	396
2000	168	185	197	208	217	228	243	254	263	275	286	312	338	347	355	370
1999	159	176	188	197	208	217	228	240	249	260	272	298	321	329	338	353
1998	147	162	173	182	191	202	211	223	231	240	251	275	298	306	312	327
1990-1997	139	153	165	173	179	191	199	208	217	225	237	260	277	286	295	306

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$500	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:				
COMPREHENSIVE	1.12	0.89	0.80	0.78
COLLISION	1.16	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES: 1. The Base Model Year is 2008.
2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO STANDARD POLICY PHYSICAL DAMAGE RATES**

TERRITORY 128

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	44	50	55	62	69	74	84	98	109	117	124	139	154	164	175	189
2009	42	48	52	59	66	70	81	94	104	111	119	133	148	157	167	181
2008	40	45	50	56	63	67	77	89	99	106	113	126	140	150	159	172
2007	38	43	48	53	60	64	73	85	94	101	108	120	133	142	151	164
2006	36	41	45	50	56	60	69	80	89	96	102	114	126	135	143	155
2005	34	39	43	48	54	58	66	77	85	91	97	109	121	129	137	148
2004	32	37	40	45	51	54	62	72	80	86	92	102	114	121	129	139
2003	31	35	38	43	48	52	59	69	76	82	87	97	108	115	122	132
2002	30	34	37	42	46	50	57	66	73	78	84	94	104	111	118	127
2001	28	32	35	39	44	47	54	62	69	74	79	88	98	105	112	120
2000	26	30	33	37	42	44	51	59	65	70	75	84	93	99	105	114
1999	25	28	32	35	40	42	48	56	62	67	71	80	88	94	100	108
1998	24	27	30	34	38	40	46	54	59	64	68	76	84	90	96	103
1990-1997	23	26	28	32	36	38	44	51	56	60	64	72	80	85	91	98

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	285	313	337	352	370	391	409	430	448	464	487	534	572	591	603	629
2009	272	300	321	337	355	373	391	412	427	443	466	508	546	562	578	601
2008	259	285	306	321	337	355	373	391	407	422	443	484	521	536	549	572
2007	243	267	287	303	316	334	350	368	383	396	417	456	490	505	515	539
2006	228	251	269	282	295	313	329	344	357	370	389	427	458	471	484	502
2005	215	236	254	267	280	295	311	324	337	350	368	401	433	445	456	474
2004	197	218	233	243	256	269	282	298	308	321	337	368	396	407	417	435
2003	181	199	215	225	236	249	262	275	285	295	311	339	365	376	383	401
2002	171	189	202	212	223	233	246	259	269	280	293	319	344	355	363	378
2001	161	176	189	199	210	220	231	243	251	262	275	300	324	332	339	355
2000	150	166	176	186	194	205	218	228	236	246	256	280	303	311	319	332
1999	142	158	168	176	186	194	205	215	223	233	243	267	287	295	303	316
1998	132	145	155	163	171	181	189	199	207	215	225	246	267	275	280	293
1990-1997	124	137	148	155	161	171	179	186	194	202	212	233	249	256	264	275

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$500	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:				
COMPREHENSIVE	1.12	0.89	0.80	0.78
COLLISION	1.16	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES: 1. The Base Model Year is 2008.
2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO STANDARD POLICY PHYSICAL DAMAGE RATES**

TERRITORY 129

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	51	57	63	71	80	85	97	113	125	134	143	160	178	189	201	218
2009	48	55	60	68	76	81	93	108	119	128	137	153	170	181	192	208
2008	46	52	58	64	72	77	88	103	114	122	130	145	161	172	183	198
2007	44	49	55	61	69	74	84	98	108	116	124	138	153	163	174	188
2006	41	47	52	58	65	69	80	92	102	110	117	131	145	155	165	178
2005	40	45	50	55	62	66	76	88	98	105	112	125	139	148	157	170
2004	37	42	46	52	58	63	72	83	92	99	105	118	131	139	148	160
2003	35	40	44	50	56	59	68	79	87	94	100	112	124	132	141	152
2002	34	39	43	48	53	57	65	76	84	90	96	108	120	127	136	146
2001	32	36	40	45	51	54	62	72	80	86	91	102	113	121	128	138
2000	30	35	38	42	48	51	58	68	75	81	86	96	107	114	121	131
1999	29	33	36	40	46	49	56	64	72	77	82	92	102	109	115	125
1998	28	31	35	39	43	46	53	62	68	73	78	87	97	103	110	119
1990-1997	26	29	33	37	41	44	50	58	65	69	74	83	92	98	104	113

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	305	335	360	377	396	418	438	460	479	496	521	571	612	632	645	673
2009	291	321	343	360	379	399	418	440	457	474	499	543	584	601	618	643
2008	277	305	327	343	360	379	399	418	435	452	474	518	557	573	587	612
2007	260	285	307	324	338	357	374	393	410	424	446	488	524	540	551	576
2006	244	269	288	302	316	335	352	368	382	396	416	457	490	504	518	537
2005	230	252	271	285	299	316	332	346	360	374	393	429	463	476	488	507
2004	211	233	249	260	274	288	302	319	330	343	360	393	424	435	446	465
2003	194	213	230	241	252	266	280	294	305	316	332	363	391	402	410	429
2002	183	202	216	227	238	249	263	277	288	299	313	341	368	379	388	404
2001	172	188	202	213	224	235	247	260	269	280	294	321	346	355	363	379
2000	161	177	188	199	208	219	233	244	252	263	274	299	324	332	341	355
1999	152	169	180	188	199	208	219	230	238	249	260	285	307	316	324	338
1998	141	155	166	175	183	194	202	213	222	230	241	263	285	294	299	313
1990-1997	133	147	158	166	172	183	191	199	208	216	227	249	266	274	283	294

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$500	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:				
COMPREHENSIVE	1.12	0.89	0.80	0.78
COLLISION	1.16	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO STANDARD POLICY PHYSICAL DAMAGE RATES**

TERRITORY 130

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	65	73	81	91	102	109	124	145	160	172	183	205	228	242	258	279
2009	62	70	77	87	97	104	119	138	153	164	175	196	218	232	247	267
2008	59	67	74	83	93	99	113	132	146	156	167	186	207	221	235	254
2007	56	63	70	78	88	94	107	125	139	149	159	177	196	209	223	241
2006	53	60	67	74	83	89	102	119	131	141	150	168	186	199	211	228
2005	51	57	64	71	80	85	97	113	125	135	143	160	178	190	202	218
2004	48	54	60	67	75	80	92	107	118	127	135	151	168	179	190	205
2003	45	51	57	64	71	76	87	101	112	120	129	143	159	170	181	195
2002	44	50	55	61	68	73	84	97	108	116	123	138	153	163	174	188
2001	41	47	52	58	65	70	79	92	102	110	117	130	145	155	165	178
2000	39	44	49	54	61	65	75	87	96	103	110	123	137	146	155	168
1999	37	42	47	52	58	63	71	83	92	99	105	117	130	139	148	160
1998	35	40	44	50	55	60	68	79	87	94	100	112	124	132	141	152
1990-1997	34	38	42	47	53	57	64	75	83	89	95	106	118	126	134	145

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	285	313	337	352	370	391	409	430	448	464	487	534	572	591	603	629
2009	272	300	321	337	355	373	391	412	427	443	466	508	546	562	578	601
2008	259	285	306	321	337	355	373	391	407	422	443	484	521	536	549	572
2007	243	267	287	303	316	334	350	368	383	396	417	456	490	505	515	539
2006	228	251	269	282	295	313	329	344	357	370	389	427	458	471	484	502
2005	215	236	254	267	280	295	311	324	337	350	368	401	433	445	456	474
2004	197	218	233	243	256	269	282	298	308	321	337	368	396	407	417	435
2003	181	199	215	225	236	249	262	275	285	295	311	339	365	376	383	401
2002	171	189	202	212	223	233	246	259	269	280	293	319	344	355	363	378
2001	161	176	189	199	210	220	231	243	251	262	275	300	324	332	339	355
2000	150	166	176	186	194	205	218	228	236	246	256	280	303	311	319	332
1999	142	158	168	176	186	194	205	215	223	233	243	267	287	295	303	316
1998	132	145	155	163	171	181	189	199	207	215	225	246	267	275	280	293
1990-1997	124	137	148	155	161	171	179	186	194	202	212	233	249	256	264	275

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$500	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:				
COMPREHENSIVE	1.12	0.89	0.80	0.78
COLLISION	1.16	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES: 1. The Base Model Year is 2008.
2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO STANDARD POLICY PHYSICAL DAMAGE RATES**

TERRITORY 131

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	56	63	70	79	88	94	108	125	139	149	159	177	197	210	223	241
2009	54	61	67	75	84	90	103	119	132	142	151	169	188	200	213	231
2008	51	58	64	71	80	86	98	114	126	135	144	161	179	191	203	219
2007	48	55	61	68	76	82	93	108	120	129	137	153	170	181	193	209
2006	46	52	58	64	72	77	88	103	113	122	130	145	161	172	183	197
2005	44	49	55	61	69	73	84	98	108	116	124	139	154	164	174	189
2004	41	47	52	58	65	69	80	92	102	110	117	131	145	155	164	177
2003	39	44	49	55	62	66	75	88	97	104	111	124	138	147	156	169
2002	38	43	47	53	59	63	72	84	93	100	107	119	133	141	150	162
2001	36	40	45	50	56	60	68	80	88	95	101	113	125	134	142	154
2000	34	38	42	47	53	57	65	75	83	89	95	107	118	126	134	145
1999	32	36	40	45	50	54	62	71	80	85	91	101	113	120	128	138
1998	31	35	38	43	48	52	59	68	75	81	87	97	108	114	122	132
1990-1997	29	33	36	41	45	49	56	65	72	77	82	92	102	109	116	125

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	288	317	341	356	375	396	414	435	453	469	493	540	579	597	610	637
2009	275	304	325	341	359	377	396	417	432	448	472	514	553	569	584	608
2008	262	288	309	325	341	359	377	396	411	427	448	490	527	542	555	579
2007	246	270	291	307	320	338	354	372	388	401	422	461	495	511	521	545
2006	231	254	272	286	299	317	333	348	362	375	393	432	464	477	490	508
2005	217	238	257	270	283	299	314	328	341	354	372	406	438	451	461	479
2004	199	220	236	246	259	272	286	301	312	325	341	372	401	411	422	440
2003	183	202	217	228	238	252	265	278	288	299	314	343	369	380	388	406
2002	173	191	204	215	225	236	249	262	272	283	296	322	348	359	367	383
2001	162	178	191	202	212	223	233	246	254	265	278	304	328	335	343	359
2000	152	168	178	189	197	207	220	231	238	249	259	283	307	314	322	335
1999	144	160	170	178	189	197	207	217	225	236	246	270	291	299	307	320
1998	134	147	157	165	173	183	191	202	210	217	228	249	270	278	283	296
1990-1997	126	139	149	157	162	173	181	189	197	204	215	236	252	259	267	278

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$500	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:				
COMPREHENSIVE	1.12	0.89	0.80	0.78
COLLISION	1.16	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO STANDARD POLICY PHYSICAL DAMAGE RATES**

TERRITORY 132

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	54	61	68	75	85	91	103	120	133	143	152	171	189	201	215	232
2009	51	58	64	72	81	86	99	115	127	136	146	163	181	193	205	221
2008	49	55	61	69	77	82	94	109	121	130	139	155	172	183	195	211
2007	47	52	58	65	73	78	89	104	115	123	132	147	163	174	185	200
2006	44	50	55	62	69	74	85	98	109	117	125	139	155	165	175	190
2005	42	48	53	59	66	71	81	94	104	112	119	133	148	158	168	181
2004	40	45	49	55	62	67	76	89	98	105	112	125	139	148	158	171
2003	38	43	47	53	59	63	73	84	93	100	107	119	132	141	150	162
2002	36	41	46	51	57	61	70	81	90	96	102	115	127	136	145	156
2001	34	39	43	48	54	58	66	76	85	91	97	108	121	128	137	147
2000	32	37	41	45	51	54	62	72	80	86	92	102	114	121	129	139
1999	31	35	39	43	49	52	59	69	76	82	87	98	108	116	123	133
1998	29	33	37	41	46	49	56	66	73	78	83	93	103	110	117	126
1990-1997	28	31	35	39	44	47	53	62	69	74	79	88	98	104	111	120

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	360	396	425	445	468	494	517	543	566	585	615	674	723	746	762	795
2009	343	379	405	425	448	471	494	520	540	559	589	641	690	710	729	759
2008	327	360	386	405	425	448	471	494	513	533	559	611	657	677	693	723
2007	307	337	363	383	399	422	441	464	484	500	526	576	618	638	651	680
2006	288	317	340	356	373	396	415	435	451	468	491	540	579	595	611	634
2005	271	298	320	337	353	373	392	409	425	441	464	507	546	562	576	598
2004	249	275	294	307	324	340	356	376	389	405	425	464	500	513	526	549
2003	229	252	271	284	298	314	330	347	360	373	392	428	461	474	484	507
2002	216	239	255	268	281	294	311	327	340	353	370	402	435	448	458	477
2001	203	222	239	252	265	278	291	307	317	330	347	379	409	419	428	448
2000	190	209	222	235	245	258	275	288	298	311	324	353	383	392	402	419
1999	180	199	213	222	235	245	258	271	281	294	307	337	363	373	383	399
1998	167	183	196	206	216	229	239	252	262	271	284	311	337	347	353	370
1990-1997	157	173	186	196	203	216	226	235	245	255	268	294	314	324	334	347

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$500	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:				
COMPREHENSIVE	1.12	0.89	0.80	0.78
COLLISION	1.16	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO STANDARD POLICY PHYSICAL DAMAGE RATES**

TERRITORY 133

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	76	86	95	106	119	128	146	169	188	201	215	240	266	284	302	326
2009	72	82	90	101	114	121	139	161	179	192	205	229	255	271	288	312
2008	69	78	86	97	108	116	132	154	170	183	195	218	242	258	275	297
2007	66	74	82	92	103	110	126	146	162	174	186	207	230	245	261	282
2006	62	70	78	87	97	104	119	139	153	165	176	196	218	233	247	267
2005	59	67	75	83	93	99	114	132	146	157	168	188	208	222	236	255
2004	56	63	70	78	88	94	108	125	138	148	158	177	196	209	222	240
2003	53	60	66	75	83	89	102	119	131	141	150	168	186	199	211	228
2002	51	58	64	72	80	86	98	114	126	135	144	161	179	191	204	219
2001	48	55	61	68	76	81	92	108	119	128	137	152	170	181	193	208
2000	46	52	57	63	72	77	88	101	112	121	129	144	160	170	181	196
1999	43	49	55	61	68	73	83	97	108	115	123	137	152	163	173	187
1998	41	47	52	58	65	70	79	92	102	110	117	131	146	155	165	178
1990-1997	39	44	49	55	61	66	75	88	97	104	111	124	138	147	157	169

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	356	392	421	441	463	489	512	538	561	580	609	667	716	739	755	787
2009	340	376	402	421	444	467	489	515	535	554	583	635	684	703	723	752
2008	324	356	382	402	421	444	467	489	509	528	554	606	651	671	687	716
2007	305	334	360	379	395	418	437	460	480	496	522	570	612	632	645	674
2006	285	314	337	353	369	392	411	431	447	463	486	535	573	590	606	629
2005	269	295	318	334	350	369	389	405	421	437	460	502	541	557	570	593
2004	246	272	292	305	321	337	353	373	386	402	421	460	496	509	522	544
2003	227	249	269	282	295	311	327	343	356	369	389	424	457	470	480	502
2002	214	237	253	266	279	292	308	324	337	350	366	399	431	444	454	473
2001	201	220	237	249	262	275	288	305	314	327	343	376	405	415	424	444
2000	188	207	220	233	243	256	272	285	295	308	321	350	379	389	399	415
1999	178	198	211	220	233	243	256	269	279	292	305	334	360	369	379	395
1998	165	181	194	204	214	227	237	249	259	269	282	308	334	343	350	366
1990-1997	156	172	185	194	201	214	224	233	243	253	266	292	311	321	330	343

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$500	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:				
COMPREHENSIVE	1.12	0.89	0.80	0.78
COLLISION	1.16	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES: 1. The Base Model Year is 2008.
2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO STANDARD POLICY PHYSICAL DAMAGE RATES**

TERRITORY 134

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	52	58	65	72	81	87	99	115	128	137	146	164	181	193	206	222
2009	49	56	62	69	78	83	95	110	122	131	140	156	173	185	196	212
2008	47	53	59	66	74	79	90	105	116	125	133	149	165	176	187	202
2007	45	50	56	63	70	75	86	100	110	118	126	141	157	167	178	192
2006	42	48	53	59	66	71	81	94	104	112	120	133	149	158	168	182
2005	40	46	51	56	63	68	78	90	100	107	114	128	142	151	161	174
2004	38	43	47	53	60	64	73	85	94	101	108	120	133	142	151	164
2003	36	41	45	51	57	61	70	81	89	96	102	114	127	135	144	156
2002	35	39	44	49	55	58	67	78	86	92	98	110	122	130	139	149
2001	33	37	41	46	52	55	63	73	81	87	93	104	116	123	131	141
2000	31	35	39	43	49	52	60	69	77	82	88	98	109	116	124	133
1999	30	33	37	41	47	50	57	66	73	78	84	94	104	111	118	127
1998	28	32	35	39	44	47	54	63	70	75	80	89	99	105	112	121
1990-1997	27	30	33	38	42	45	51	60	66	71	76	85	94	100	107	115

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	334	368	395	413	435	459	480	505	526	544	572	626	672	693	708	739
2009	319	353	377	395	416	438	459	483	502	520	547	596	641	660	678	705
2008	304	334	359	377	395	416	438	459	477	496	520	568	611	629	644	672
2007	286	313	337	356	371	392	410	432	450	465	489	535	575	593	605	632
2006	268	295	316	331	347	368	386	404	420	435	456	502	538	553	568	590
2005	252	277	298	313	328	347	365	380	395	410	432	471	508	523	535	556
2004	231	255	274	286	301	316	331	350	362	377	395	432	465	477	489	511
2003	213	234	252	264	277	292	307	322	334	347	365	398	429	441	450	471
2002	201	222	237	249	261	274	289	304	316	328	344	374	404	416	426	444
2001	188	207	222	234	246	258	271	286	295	307	322	353	380	389	398	416
2000	176	195	207	219	228	240	255	268	277	289	301	328	356	365	374	389
1999	167	185	198	207	219	228	240	252	261	274	286	313	337	347	356	371
1998	155	170	182	192	201	213	222	234	243	252	264	289	313	322	328	344
1990-1997	146	161	173	182	188	201	210	219	228	237	249	274	292	301	310	322

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$500	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:				
COMPREHENSIVE	1.12	0.89	0.80	0.78
COLLISION	1.16	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO STANDARD POLICY PHYSICAL DAMAGE RATES**

TERRITORY 135

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	50	56	62	69	78	83	95	110	122	131	140	157	174	185	197	213
2009	47	54	59	66	74	79	91	105	117	125	134	149	166	177	188	203
2008	45	51	56	63	71	76	86	100	111	119	127	142	158	168	179	194
2007	43	48	54	60	67	72	82	95	106	113	121	135	150	160	170	184
2006	41	46	51	57	63	68	78	90	100	108	115	128	142	152	161	174
2005	39	44	49	54	61	65	74	86	95	103	109	122	136	145	154	167
2004	36	41	45	51	57	61	70	81	90	97	103	115	128	136	145	157
2003	35	39	43	49	54	58	67	77	86	92	98	109	122	130	138	149
2002	33	38	42	47	52	56	64	74	82	88	94	105	117	125	133	143
2001	32	36	40	44	50	53	60	70	78	84	89	99	111	118	126	135
2000	30	34	37	41	47	50	57	66	73	79	84	94	104	111	118	128
1999	28	32	36	40	45	48	54	63	70	75	80	90	99	106	113	122
1998	27	31	34	38	42	45	52	60	67	72	77	86	95	101	108	116
1990-1997	26	29	32	36	40	43	49	57	63	68	72	81	90	96	102	110

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	270	296	319	333	350	370	387	407	424	439	461	505	541	559	571	595
2009	257	284	304	319	336	353	370	390	404	419	441	480	517	532	546	568
2008	245	270	289	304	319	336	353	370	385	399	419	458	492	507	519	541
2007	230	252	272	287	299	316	331	348	363	375	394	431	463	478	488	510
2006	216	238	255	267	279	296	311	326	338	350	368	404	434	446	458	475
2005	203	223	240	252	265	279	294	306	319	331	348	380	409	421	431	448
2004	186	206	221	230	243	255	267	282	292	304	319	348	375	385	394	412
2003	172	189	203	213	223	235	247	260	270	279	294	321	345	355	363	380
2002	162	179	191	201	211	221	233	245	255	265	277	301	326	336	343	358
2001	152	167	179	189	198	208	218	230	238	247	260	284	306	314	321	336
2000	142	157	167	176	184	194	206	216	223	233	243	265	287	294	301	314
1999	135	149	159	167	176	184	194	203	211	221	230	252	272	279	287	299
1998	125	137	147	154	162	172	179	189	196	203	213	233	252	260	265	277
1990-1997	118	130	140	147	152	162	169	176	184	191	201	221	235	243	250	260

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$500	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:				
COMPREHENSIVE	1.12	0.89	0.80	0.78
COLLISION	1.16	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO STANDARD POLICY PHYSICAL DAMAGE RATES**

TERRITORY 136

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	98	110	123	137	154	165	188	218	242	260	277	310	344	366	390	421
2009	93	106	117	131	147	157	180	208	231	247	264	295	328	350	372	402
2008	89	101	111	125	140	150	171	198	220	236	252	281	312	333	354	383
2007	85	95	106	118	133	142	162	189	209	224	239	267	296	316	336	364
2006	80	91	101	112	125	134	154	179	198	213	227	253	281	300	319	344
2005	77	86	96	107	120	128	147	171	189	203	216	242	269	287	304	329
2004	72	82	90	101	113	121	139	161	178	191	204	228	253	270	287	310
2003	69	77	85	96	108	115	132	153	169	182	194	216	240	256	272	295
2002	66	75	83	93	103	110	126	147	163	174	186	208	231	247	263	283
2001	62	70	78	87	98	105	119	139	154	166	176	197	219	233	248	268
2000	59	67	74	82	93	99	113	131	145	156	166	186	206	220	234	253
1999	56	63	70	78	88	94	108	125	139	149	158	177	197	210	223	241
1998	53	61	67	75	84	90	102	119	132	142	151	169	188	199	213	230
1990-1997	51	57	63	71	79	85	97	113	125	134	143	160	178	190	202	218

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	448	492	529	554	582	615	643	676	704	729	765	838	899	928	948	989
2009	427	472	505	529	558	586	615	647	672	696	733	798	859	883	908	944
2008	407	448	480	505	529	558	586	615	639	663	696	761	818	842	863	899
2007	383	419	452	476	497	525	549	578	602	623	655	716	769	794	810	847
2006	358	395	423	444	464	492	517	541	562	582	611	672	720	741	761	790
2005	338	370	399	419	440	464	488	509	529	549	578	631	680	700	716	745
2004	309	342	366	383	403	423	444	468	484	505	529	578	623	639	655	684
2003	285	313	338	354	370	391	411	431	448	464	488	533	574	590	602	631
2002	269	297	317	334	350	366	387	407	423	440	460	501	541	558	570	594
2001	252	277	297	313	330	346	362	383	395	411	431	472	509	521	533	558
2000	236	260	277	293	305	322	342	358	370	387	403	440	476	488	501	521
1999	224	248	265	277	293	305	322	338	350	366	383	419	452	464	476	497
1998	208	228	244	256	269	285	297	313	326	338	354	387	419	431	440	460
1990-1997	195	216	232	244	252	269	281	293	305	317	334	366	391	403	415	431

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$500	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:				
COMPREHENSIVE	1.12	0.89	0.80	0.78
COLLISION	1.16	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO STANDARD POLICY PHYSICAL DAMAGE RATES**

TERRITORY 137

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	51	57	63	71	80	85	97	113	125	134	143	160	178	189	201	218
2009	48	55	60	68	76	81	93	108	119	128	137	153	170	181	192	208
2008	46	52	58	64	72	77	88	103	114	122	130	145	161	172	183	198
2007	44	49	55	61	69	74	84	98	108	116	124	138	153	163	174	188
2006	41	47	52	58	65	69	80	92	102	110	117	131	145	155	165	178
2005	40	45	50	55	62	66	76	88	98	105	112	125	139	148	157	170
2004	37	42	46	52	58	63	72	83	92	99	105	118	131	139	148	160
2003	35	40	44	50	56	59	68	79	87	94	100	112	124	132	141	152
2002	34	39	43	48	53	57	65	76	84	90	96	108	120	127	136	146
2001	32	36	40	45	51	54	62	72	80	86	91	102	113	121	128	138
2000	30	35	38	42	48	51	58	68	75	81	86	96	107	114	121	131
1999	29	33	36	40	46	49	56	64	72	77	82	92	102	109	115	125
1998	28	31	35	39	43	46	53	62	68	73	78	87	97	103	110	119
1990-1997	26	29	33	37	41	44	50	58	65	69	74	83	92	98	104	113

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	318	350	376	393	413	436	457	480	500	517	543	595	639	659	673	702
2009	303	335	358	376	396	416	436	460	477	494	520	566	610	627	644	670
2008	289	318	341	358	376	396	416	436	454	471	494	540	581	598	613	639
2007	272	298	321	338	353	373	390	410	428	442	465	509	546	564	575	601
2006	254	280	301	315	329	350	367	384	399	413	434	477	512	526	540	561
2005	240	263	283	298	312	329	347	361	376	390	410	448	483	497	509	529
2004	220	243	260	272	286	301	315	332	344	358	376	410	442	454	465	486
2003	202	223	240	251	263	277	292	306	318	329	347	379	407	419	428	448
2002	191	211	225	237	249	260	275	289	301	312	327	355	384	396	405	422
2001	179	197	211	223	234	246	257	272	280	292	306	335	361	370	379	396
2000	168	185	197	208	217	228	243	254	263	275	286	312	338	347	355	370
1999	159	176	188	197	208	217	228	240	249	260	272	298	321	329	338	353
1998	147	162	173	182	191	202	211	223	231	240	251	275	298	306	312	327
1990-1997	139	153	165	173	179	191	199	208	217	225	237	260	277	286	295	306

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$500	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:				
COMPREHENSIVE	1.12	0.89	0.80	0.78
COLLISION	1.16	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO STANDARD POLICY PHYSICAL DAMAGE RATES**

TERRITORY 138

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	44	50	55	62	69	74	84	98	109	117	124	139	154	164	175	189
2009	42	48	52	59	66	70	81	94	104	111	119	133	148	157	167	181
2008	40	45	50	56	63	67	77	89	99	106	113	126	140	150	159	172
2007	38	43	48	53	60	64	73	85	94	101	108	120	133	142	151	164
2006	36	41	45	50	56	60	69	80	89	96	102	114	126	135	143	155
2005	34	39	43	48	54	58	66	77	85	91	97	109	121	129	137	148
2004	32	37	40	45	51	54	62	72	80	86	92	102	114	121	129	139
2003	31	35	38	43	48	52	59	69	76	82	87	97	108	115	122	132
2002	30	34	37	42	46	50	57	66	73	78	84	94	104	111	118	127
2001	28	32	35	39	44	47	54	62	69	74	79	88	98	105	112	120
2000	26	30	33	37	42	44	51	59	65	70	75	84	93	99	105	114
1999	25	28	32	35	40	42	48	56	62	67	71	80	88	94	100	108
1998	24	27	30	34	38	40	46	54	59	64	68	76	84	90	96	103
1990-1997	23	26	28	32	36	38	44	51	56	60	64	72	80	85	91	98

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	380	417	449	469	493	521	545	573	597	618	649	711	762	787	804	838
2009	362	400	428	449	473	497	521	549	569	590	621	676	728	749	769	800
2008	345	380	407	428	449	473	497	521	542	562	590	645	693	714	731	762
2007	324	355	383	404	421	445	466	490	511	528	555	607	652	673	687	718
2006	304	335	359	376	393	417	438	459	476	493	518	569	611	628	645	669
2005	286	314	338	355	373	393	414	431	449	466	490	535	576	593	607	631
2004	262	290	311	324	342	359	376	397	411	428	449	490	528	542	555	580
2003	242	266	286	300	314	331	348	366	380	393	414	452	486	500	511	535
2002	228	252	269	283	297	311	328	345	359	373	390	424	459	473	483	504
2001	214	235	252	266	279	293	307	324	335	348	366	400	431	442	452	473
2000	200	221	235	248	259	273	290	304	314	328	342	373	404	414	424	442
1999	190	210	224	235	248	259	273	286	297	311	324	355	383	393	404	421
1998	176	193	207	217	228	242	252	266	276	286	300	328	355	366	373	390
1990-1997	166	183	197	207	214	228	238	248	259	269	283	311	331	342	352	366

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$500	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:				
COMPREHENSIVE	1.12	0.89	0.80	0.78
COLLISION	1.16	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO STANDARD POLICY PHYSICAL DAMAGE RATES**

TERRITORY 139

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	72	81	90	100	112	120	137	159	177	190	202	226	251	267	285	307
2009	68	77	85	96	107	114	131	152	168	181	193	216	240	255	272	294
2008	65	73	81	91	102	109	125	145	161	172	184	205	228	243	259	280
2007	62	70	77	86	97	104	118	138	153	164	175	195	216	231	246	266
2006	59	66	73	82	92	98	112	131	144	155	166	185	205	219	233	252
2005	56	63	70	78	88	94	107	125	138	148	158	177	196	209	222	241
2004	53	60	66	73	83	88	101	118	130	140	149	166	185	197	209	226
2003	50	57	62	70	79	84	96	112	124	133	142	158	176	187	199	215
2002	48	55	60	68	75	81	92	107	119	127	136	152	169	180	192	207
2001	46	51	57	64	72	77	87	101	112	121	129	144	160	170	181	196
2000	43	49	54	60	68	72	83	96	106	114	122	136	151	161	171	185
1999	41	46	51	57	64	69	79	91	101	109	116	129	144	153	163	176
1998	39	44	49	55	61	66	75	87	96	103	111	124	137	146	155	168
1990-1997	37	42	46	52	58	62	71	83	92	98	105	117	130	138	148	159

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	325	357	384	401	422	445	466	490	510	528	555	608	652	673	687	717
2009	310	342	366	384	404	425	445	469	487	504	531	578	622	640	658	684
2008	295	325	348	366	384	404	425	445	463	481	504	552	593	611	625	652
2007	277	304	327	345	360	381	398	419	437	451	475	519	558	575	587	614
2006	260	286	307	322	336	357	375	392	407	422	443	487	522	537	552	572
2005	245	268	289	304	319	336	354	369	384	398	419	457	493	507	519	540
2004	224	248	266	277	292	307	322	339	351	366	384	419	451	463	475	496
2003	207	227	245	257	268	283	298	313	325	336	354	386	416	428	437	457
2002	195	215	230	242	254	266	280	295	307	319	333	363	392	404	413	431
2001	183	201	215	227	239	251	263	277	286	298	313	342	369	378	386	404
2000	171	189	201	212	221	233	248	260	268	280	292	319	345	354	363	378
1999	162	180	192	201	212	221	233	245	254	266	277	304	327	336	345	360
1998	150	165	177	186	195	207	215	227	236	245	257	280	304	313	319	333
1990-1997	142	156	168	177	183	195	204	212	221	230	242	266	283	292	301	313

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$500	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:				
COMPREHENSIVE	1.12	0.89	0.80	0.78
COLLISION	1.16	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO STANDARD POLICY PHYSICAL DAMAGE RATES**

TERRITORY 140

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	90	102	113	126	142	152	173	201	223	239	255	285	317	337	359	388
2009	86	98	107	121	135	144	166	192	212	228	244	272	303	322	343	371
2008	82	93	103	115	129	138	157	183	203	217	232	259	288	307	326	353
2007	78	88	98	109	122	131	149	174	193	207	221	246	273	291	310	335
2006	74	84	93	103	116	124	142	165	182	196	209	233	259	276	294	317
2005	71	80	89	98	111	118	135	157	174	187	199	223	248	264	280	303
2004	66	75	83	93	104	112	128	148	164	176	188	210	233	248	264	285
2003	63	71	79	89	99	106	121	141	156	167	179	199	221	236	251	271
2002	61	69	76	85	95	102	116	135	150	161	171	192	213	227	242	261
2001	57	65	72	80	90	97	110	128	142	153	162	181	202	215	229	247
2000	54	62	68	75	85	91	104	121	134	144	153	171	190	203	216	233
1999	52	58	65	72	81	87	99	115	128	137	146	163	181	194	206	222
1998	49	56	62	69	77	83	94	110	121	130	139	156	173	184	196	212
1990-1997	47	52	58	66	73	79	89	104	116	124	132	148	164	175	186	201

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	370	407	437	457	480	507	531	558	581	601	632	692	743	766	783	816
2009	353	390	417	437	460	484	507	534	554	575	605	659	709	729	749	780
2008	336	370	396	417	437	460	484	507	528	548	575	628	675	696	712	743
2007	316	346	373	393	410	433	454	477	497	514	541	591	635	655	669	699
2006	296	326	349	366	383	407	427	447	464	480	504	554	595	612	628	652
2005	279	306	329	346	363	383	403	420	437	454	477	521	561	578	591	615
2004	255	282	302	316	333	349	366	386	400	417	437	477	514	528	541	564
2003	235	259	279	292	306	323	339	356	370	383	403	440	474	487	497	521
2002	222	245	262	276	289	302	319	336	349	363	380	413	447	460	470	491
2001	208	228	245	259	272	286	299	316	326	339	356	390	420	430	440	460
2000	195	215	228	242	252	265	282	296	306	319	333	363	393	403	413	430
1999	185	205	218	228	242	252	265	279	289	302	316	346	373	383	393	410
1998	171	188	202	212	222	235	245	259	269	279	292	319	346	356	363	380
1990-1997	161	178	192	202	208	222	232	242	252	262	276	302	323	333	343	356

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$500	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:				
COMPREHENSIVE	1.12	0.89	0.80	0.78
COLLISION	1.16	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO STANDARD POLICY PHYSICAL DAMAGE RATES**

TERRITORY 141

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	76	86	95	106	119	128	146	169	188	201	215	240	266	284	302	326
2009	72	82	90	101	114	121	139	161	179	192	205	229	255	271	288	312
2008	69	78	86	97	108	116	132	154	170	183	195	218	242	258	275	297
2007	66	74	82	92	103	110	126	146	162	174	186	207	230	245	261	282
2006	62	70	78	87	97	104	119	139	153	165	176	196	218	233	247	267
2005	59	67	75	83	93	99	114	132	146	157	168	188	208	222	236	255
2004	56	63	70	78	88	94	108	125	138	148	158	177	196	209	222	240
2003	53	60	66	75	83	89	102	119	131	141	150	168	186	199	211	228
2002	51	58	64	72	80	86	98	114	126	135	144	161	179	191	204	219
2001	48	55	61	68	76	81	92	108	119	128	137	152	170	181	193	208
2000	46	52	57	63	72	77	88	101	112	121	129	144	160	170	181	196
1999	43	49	55	61	68	73	83	97	108	115	123	137	152	163	173	187
1998	41	47	52	58	65	70	79	92	102	110	117	131	146	155	165	178
1990-1997	39	44	49	55	61	66	75	88	97	104	111	124	138	147	157	169

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	499	549	590	617	649	686	717	754	785	813	854	935	1003	1035	1058	1103
2009	477	527	563	590	622	654	686	722	749	776	817	890	958	985	1012	1053
2008	454	499	536	563	590	622	654	686	713	740	776	849	913	940	962	1003
2007	427	468	504	531	554	586	613	645	672	695	731	799	858	885	903	944
2006	400	440	472	495	518	549	577	604	627	649	681	749	804	826	849	881
2005	377	413	445	468	490	518	545	568	590	613	645	704	758	781	799	831
2004	345	381	409	427	449	472	495	522	540	563	590	645	695	713	731	763
2003	318	350	377	395	413	436	459	481	499	518	545	595	640	658	672	704
2002	300	331	354	372	390	409	431	454	472	490	513	558	604	622	636	663
2001	281	309	331	350	368	386	404	427	440	459	481	527	568	581	595	622
2000	263	291	309	327	341	359	381	400	413	431	449	490	531	545	558	581
1999	250	277	295	309	327	341	359	377	390	409	427	468	504	518	531	554
1998	232	254	272	286	300	318	331	350	363	377	395	431	468	481	490	513
1990-1997	218	241	259	272	281	300	313	327	341	354	372	409	436	449	463	481

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$500	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:				
COMPREHENSIVE	1.12	0.89	0.80	0.78
COLLISION	1.16	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO STANDARD POLICY PHYSICAL DAMAGE RATES**

TERRITORY 142

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	119	134	149	166	187	200	228	265	294	315	336	376	417	444	473	511
2009	113	129	141	159	178	190	218	253	280	300	321	359	399	424	451	488
2008	108	122	135	151	170	181	207	241	267	286	306	341	379	404	430	464
2007	103	116	129	144	161	173	197	229	254	272	291	324	360	383	408	442
2006	97	110	122	136	152	163	187	217	240	258	275	307	341	364	387	418
2005	93	105	117	130	146	156	178	207	229	246	262	294	326	348	369	400
2004	87	99	109	122	137	147	168	195	216	232	247	276	307	327	348	376
2003	83	94	104	117	131	139	160	186	205	220	235	262	292	311	330	357
2002	80	91	100	112	125	134	153	178	198	212	226	253	281	299	319	343
2001	76	85	95	106	119	127	145	168	187	201	214	239	266	283	301	325
2000	71	81	90	99	112	120	137	159	176	189	202	226	251	267	284	307
1999	68	77	85	95	107	114	131	151	168	180	192	215	239	255	271	293
1998	65	73	81	91	102	109	124	145	160	172	184	205	228	242	258	279
1990-1997	62	69	77	86	96	104	118	137	152	163	174	194	216	230	245	265

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	538	592	636	665	699	738	773	812	846	875	919	1007	1081	1115	1139	1188
2009	513	567	606	636	670	704	738	778	807	836	880	958	1032	1061	1090	1134
2008	489	538	577	606	636	670	704	738	768	797	836	914	983	1012	1037	1081
2007	460	504	543	572	597	631	660	694	724	748	787	861	924	954	973	1017
2006	430	474	509	533	557	592	621	650	675	699	734	807	866	890	914	949
2005	406	445	479	504	528	557	587	611	636	660	694	758	817	841	861	895
2004	372	411	440	460	484	509	533	562	582	606	636	694	748	768	787	822
2003	342	377	406	425	445	469	494	518	538	557	587	641	689	709	724	758
2002	323	357	381	401	421	440	465	489	509	528	553	601	650	670	685	714
2001	303	333	357	377	396	416	435	460	474	494	518	567	611	626	641	670
2000	284	313	333	352	367	386	411	430	445	465	484	528	572	587	601	626
1999	269	298	318	333	352	367	386	406	421	440	460	504	543	557	572	597
1998	249	274	293	308	323	342	357	377	391	406	425	465	504	518	528	553
1990-1997	235	259	279	293	303	323	337	352	367	381	401	440	469	484	499	518

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$500	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:				
COMPREHENSIVE	1.12	0.89	0.80	0.78
COLLISION	1.16	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES: 1. The Base Model Year is 2008.
2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO STANDARD POLICY PHYSICAL DAMAGE RATES**

TERRITORY 143

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	171	192	214	239	268	287	327	380	422	453	482	539	598	637	679	733
2009	163	184	203	228	256	273	313	363	401	431	460	515	572	609	648	701
2008	155	175	194	217	243	260	298	346	383	411	439	490	544	580	617	667
2007	147	166	184	206	231	248	282	329	364	391	417	465	516	550	586	634
2006	140	158	175	195	219	234	268	312	344	370	395	440	490	522	555	600
2005	133	150	167	186	209	223	256	298	329	353	377	422	468	499	530	574
2004	126	143	157	175	197	211	242	281	310	333	355	397	440	470	499	539
2003	119	135	149	167	188	200	229	267	295	316	338	377	419	446	474	513
2002	115	130	144	161	180	192	220	256	284	304	324	363	403	429	457	493
2001	109	122	136	152	171	183	208	242	268	288	307	343	381	406	432	467
2000	102	116	129	143	161	172	197	228	253	271	290	324	360	383	408	440
1999	98	110	122	136	153	164	188	217	242	259	276	308	343	366	389	420
1998	93	105	116	130	146	157	178	208	229	246	264	295	327	347	370	400
1990-1997	88	99	110	124	138	149	169	197	219	234	250	279	310	330	352	380

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	528	581	624	653	686	725	758	797	830	859	902	989	1061	1094	1118	1166
2009	504	557	595	624	658	691	725	763	792	821	864	941	1013	1042	1070	1114
2008	480	528	566	595	624	658	691	725	754	782	821	898	965	994	1018	1061
2007	451	494	533	562	586	619	648	682	710	734	773	845	907	936	955	998
2006	422	466	499	523	547	581	610	638	662	686	720	792	850	874	898	931
2005	398	437	470	494	518	547	576	600	624	648	682	744	802	826	845	878
2004	365	403	432	451	475	499	523	552	571	595	624	682	734	754	773	806
2003	336	370	398	418	437	461	485	509	528	547	576	629	677	696	710	744
2002	317	350	374	394	413	432	456	480	499	518	542	590	638	658	672	701
2001	298	326	350	370	389	408	427	451	466	485	509	557	600	614	629	658
2000	278	307	326	346	360	379	403	422	437	456	475	518	562	576	590	614
1999	264	293	312	326	346	360	379	398	413	432	451	494	533	547	562	586
1998	245	269	288	302	317	336	350	370	384	398	418	456	494	509	518	542
1990-1997	230	254	274	288	298	317	331	346	360	374	394	432	461	475	490	509

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$500	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:				
COMPREHENSIVE	1.12	0.89	0.80	0.78
COLLISION	1.16	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO STANDARD POLICY PHYSICAL DAMAGE RATES**

TERRITORY 144

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	183	206	229	256	287	307	350	407	452	485	516	578	641	682	727	785
2009	174	198	217	244	274	292	335	388	430	461	493	551	613	652	694	750
2008	166	188	208	232	261	279	319	370	410	440	470	525	583	621	661	714
2007	158	178	198	221	247	266	302	352	390	418	447	498	553	589	627	679
2006	149	169	188	209	234	251	287	334	369	397	423	471	525	559	594	642
2005	143	161	179	199	224	239	274	319	352	378	403	452	501	535	568	614
2004	134	153	168	188	211	226	259	300	332	357	380	425	471	503	535	578
2003	128	144	159	179	201	214	246	286	315	339	362	403	448	478	508	549
2002	123	139	154	173	193	206	236	274	304	325	347	388	432	460	490	528
2001	116	131	146	163	183	196	222	259	287	309	329	367	408	435	463	500
2000	110	125	138	153	173	184	211	244	271	291	310	347	385	410	437	471
1999	105	118	131	146	164	176	201	232	259	277	295	330	367	392	417	450
1998	100	113	125	139	156	168	191	222	246	264	282	315	350	372	397	428
1990-1997	95	106	118	133	148	159	181	211	234	251	267	299	332	354	377	407

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	503	553	594	622	654	690	722	759	791	818	859	941	1010	1042	1065	1111
2009	480	530	567	594	626	658	690	727	754	781	823	896	964	992	1019	1060
2008	457	503	539	567	594	626	658	690	717	745	781	855	919	946	969	1010
2007	430	471	507	535	558	590	617	649	676	699	736	804	864	891	909	951
2006	402	443	475	498	521	553	580	608	631	654	686	754	809	832	855	887
2005	379	416	448	471	494	521	548	571	594	617	649	708	763	786	804	836
2004	347	384	411	430	452	475	498	526	544	567	594	649	699	717	736	768
2003	320	352	379	398	416	439	462	484	503	521	548	599	644	663	676	708
2002	302	334	356	375	393	411	434	457	475	494	516	562	608	626	640	667
2001	283	311	334	352	370	388	407	430	443	462	484	530	571	585	599	626
2000	265	292	311	329	343	361	384	402	416	434	452	494	535	548	562	585
1999	251	279	297	311	329	343	361	379	393	411	430	471	507	521	535	558
1998	233	256	274	288	302	320	334	352	366	379	398	434	471	484	494	516
1990-1997	219	242	260	274	283	302	315	329	343	356	375	411	439	452	466	484

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$500	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:				
COMPREHENSIVE	1.12	0.89	0.80	0.78
COLLISION	1.16	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO STANDARD POLICY PHYSICAL DAMAGE RATES**

TERRITORY 145

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	183	206	229	256	287	307	350	407	452	485	516	578	641	682	727	785
2009	174	198	217	244	274	292	335	388	430	461	493	551	613	652	694	750
2008	166	188	208	232	261	279	319	370	410	440	470	525	583	621	661	714
2007	158	178	198	221	247	266	302	352	390	418	447	498	553	589	627	679
2006	149	169	188	209	234	251	287	334	369	397	423	471	525	559	594	642
2005	143	161	179	199	224	239	274	319	352	378	403	452	501	535	568	614
2004	134	153	168	188	211	226	259	300	332	357	380	425	471	503	535	578
2003	128	144	159	179	201	214	246	286	315	339	362	403	448	478	508	549
2002	123	139	154	173	193	206	236	274	304	325	347	388	432	460	490	528
2001	116	131	146	163	183	196	222	259	287	309	329	367	408	435	463	500
2000	110	125	138	153	173	184	211	244	271	291	310	347	385	410	437	471
1999	105	118	131	146	164	176	201	232	259	277	295	330	367	392	417	450
1998	100	113	125	139	156	168	191	222	246	264	282	315	350	372	397	428
1990-1997	95	106	118	133	148	159	181	211	234	251	267	299	332	354	377	407

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	633	696	748	782	822	868	909	955	995	1029	1081	1185	1271	1311	1340	1397
2009	604	667	713	748	788	828	868	914	949	983	1035	1127	1213	1248	1282	1334
2008	575	633	679	713	748	788	828	868	903	937	983	1075	1156	1190	1219	1271
2007	541	592	638	673	702	742	776	817	851	880	926	1012	1087	1121	1144	1196
2006	506	558	598	627	656	696	730	765	794	822	863	949	1018	1047	1075	1116
2005	477	523	564	592	621	656	690	719	748	776	817	891	960	989	1012	1052
2004	437	483	518	541	569	598	627	661	684	713	748	817	880	903	926	966
2003	403	443	477	500	523	552	581	610	633	656	690	753	811	834	851	891
2002	380	420	449	472	495	518	546	575	598	621	650	707	765	788	805	840
2001	357	391	420	443	466	489	512	541	558	581	610	667	719	736	753	788
2000	334	368	391	414	431	454	483	506	523	546	569	621	673	690	707	736
1999	316	351	374	391	414	431	454	477	495	518	541	592	638	656	673	702
1998	293	322	345	362	380	403	420	443	460	477	500	546	592	610	621	650
1990-1997	276	305	328	345	357	380	397	414	431	449	472	518	552	569	587	610

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$500	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:				
COMPREHENSIVE	1.12	0.89	0.80	0.78
COLLISION	1.16	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES: 1. The Base Model Year is 2008.
2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO STANDARD POLICY PHYSICAL DAMAGE RATES**

TERRITORY 146

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	150	169	188	209	235	252	287	333	370	397	423	473	525	559	596	643
2009	143	162	178	200	224	239	275	318	352	378	404	452	502	534	568	615
2008	136	154	170	190	214	228	261	303	336	360	385	430	477	509	541	585
2007	129	146	162	181	203	218	248	288	320	343	366	408	453	483	514	556
2006	122	139	154	171	192	205	235	273	302	325	347	386	430	458	487	526
2005	117	132	147	163	184	196	224	261	288	310	330	370	411	438	465	503
2004	110	125	137	154	173	185	212	246	272	292	311	348	386	412	438	473
2003	105	118	131	147	165	175	201	234	258	277	296	330	367	392	416	450
2002	101	114	126	141	158	169	193	224	249	267	284	318	354	377	401	432
2001	95	107	120	133	150	160	182	212	235	253	269	301	335	356	379	409
2000	90	102	113	125	141	151	173	200	222	238	254	284	316	336	358	386
1999	86	97	107	120	135	144	165	190	212	227	242	271	301	321	341	369
1998	82	92	102	114	128	137	156	182	201	216	231	258	287	305	325	351
1990-1997	78	87	97	109	121	131	148	173	192	205	219	245	272	290	309	333

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	486	535	575	601	632	667	698	734	765	791	831	911	977	1008	1030	1074
2009	464	513	548	575	606	636	667	703	729	756	796	866	933	959	986	1025
2008	442	486	522	548	575	606	636	667	694	720	756	827	888	915	937	977
2007	415	455	491	517	539	570	597	628	654	676	712	778	835	862	880	919
2006	389	429	460	482	504	535	561	588	610	632	663	729	782	804	827	857
2005	367	402	433	455	477	504	530	553	575	597	628	685	738	760	778	809
2004	336	371	398	415	438	460	482	508	526	548	575	628	676	694	712	743
2003	309	340	367	385	402	424	446	469	486	504	530	579	623	641	654	685
2002	292	323	345	362	380	398	420	442	460	477	499	544	588	606	619	645
2001	274	301	323	340	358	376	393	415	429	446	469	513	553	566	579	606
2000	256	283	301	318	332	349	371	389	402	420	438	477	517	530	544	566
1999	243	270	287	301	318	332	349	367	380	398	415	455	491	504	517	539
1998	225	248	265	278	292	309	323	340	354	367	385	420	455	469	477	499
1990-1997	212	234	252	265	274	292	305	318	332	345	362	398	424	438	451	469

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$500	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:				
COMPREHENSIVE	1.12	0.89	0.80	0.78
COLLISION	1.16	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO STANDARD POLICY PHYSICAL DAMAGE RATES**

TERRITORY 147

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	165	186	207	231	260	278	317	368	408	438	467	522	579	617	657	710
2009	158	179	197	221	248	264	303	351	389	417	446	498	554	590	627	678
2008	150	170	188	210	236	252	288	335	371	398	425	474	527	561	597	645
2007	143	161	179	200	224	240	273	318	353	378	404	450	500	533	567	614
2006	135	153	170	189	212	227	260	302	333	359	383	426	474	506	537	581
2005	129	146	162	180	203	216	248	288	318	342	365	408	453	483	513	555
2004	122	138	152	170	191	204	234	272	300	323	344	384	426	455	483	522
2003	116	131	144	162	182	194	222	258	285	306	327	365	405	432	459	497
2002	111	126	140	156	174	186	213	248	275	294	314	351	390	416	443	477
2001	105	119	132	147	165	177	201	234	260	279	297	332	369	393	419	452
2000	99	113	125	138	156	167	191	221	245	263	281	314	348	371	395	426
1999	95	107	119	132	149	159	182	210	234	251	267	299	332	354	377	407
1998	90	102	113	126	141	152	173	201	222	239	255	285	317	336	359	387
1990-1997	86	96	107	120	134	144	164	191	212	227	242	270	300	320	341	368

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	521	574	616	645	678	716	749	787	820	848	891	976	1048	1081	1104	1152
2009	498	550	588	616	649	683	716	754	782	811	853	929	1000	1029	1057	1100
2008	474	521	559	588	616	649	683	716	744	773	811	886	953	981	1005	1048
2007	446	488	526	555	578	611	640	673	702	725	763	834	896	924	943	986
2006	417	460	493	517	540	574	602	630	654	678	711	782	839	863	886	920
2005	393	431	465	488	512	540	569	593	616	640	673	735	792	815	834	867
2004	360	398	427	446	469	493	517	545	564	588	616	673	725	744	763	796
2003	332	365	393	412	431	455	479	502	521	540	569	621	668	687	702	735
2002	313	346	370	389	408	427	450	474	493	512	536	583	630	649	664	692
2001	294	322	346	365	384	403	422	446	460	479	502	550	593	607	621	649
2000	275	303	322	341	356	374	398	417	431	450	469	512	555	569	583	607
1999	261	289	308	322	341	356	374	393	408	427	446	488	526	540	555	578
1998	242	265	284	299	313	332	346	365	379	393	412	450	488	502	512	536
1990-1997	228	251	270	284	294	313	327	341	356	370	389	427	455	469	483	502

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$500	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:				
COMPREHENSIVE	1.12	0.89	0.80	0.78
COLLISION	1.16	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO STANDARD POLICY PHYSICAL DAMAGE RATES**

TERRITORY 148

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	183	206	229	256	287	307	350	407	452	485	516	578	641	682	727	785
2009	174	198	217	244	274	292	335	388	430	461	493	551	613	652	694	750
2008	166	188	208	232	261	279	319	370	410	440	470	525	583	621	661	714
2007	158	178	198	221	247	266	302	352	390	418	447	498	553	589	627	679
2006	149	169	188	209	234	251	287	334	369	397	423	471	525	559	594	642
2005	143	161	179	199	224	239	274	319	352	378	403	452	501	535	568	614
2004	134	153	168	188	211	226	259	300	332	357	380	425	471	503	535	578
2003	128	144	159	179	201	214	246	286	315	339	362	403	448	478	508	549
2002	123	139	154	173	193	206	236	274	304	325	347	388	432	460	490	528
2001	116	131	146	163	183	196	222	259	287	309	329	367	408	435	463	500
2000	110	125	138	153	173	184	211	244	271	291	310	347	385	410	437	471
1999	105	118	131	146	164	176	201	232	259	277	295	330	367	392	417	450
1998	100	113	125	139	156	168	191	222	246	264	282	315	350	372	397	428
1990-1997	95	106	118	133	148	159	181	211	234	251	267	299	332	354	377	407

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	554	610	655	685	721	761	796	837	872	902	948	1038	1114	1149	1174	1225
2009	529	585	625	655	690	726	761	801	832	862	907	988	1063	1094	1124	1169
2008	504	554	595	625	655	690	726	761	791	822	862	942	1013	1043	1068	1114
2007	474	519	559	590	615	650	680	716	746	771	811	887	953	983	1003	1048
2006	444	489	524	549	575	610	640	670	696	721	756	832	892	917	942	978
2005	418	459	494	519	544	575	605	630	655	680	716	781	842	867	887	922
2004	383	423	454	474	499	524	549	580	600	625	655	716	771	791	811	847
2003	353	388	418	438	459	484	509	534	554	575	605	660	711	731	746	781
2002	333	368	393	413	433	454	479	504	524	544	570	620	670	690	706	736
2001	312	343	368	388	408	428	449	474	489	509	534	585	630	645	660	690
2000	292	323	343	363	378	398	423	444	459	479	499	544	590	605	620	645
1999	277	307	328	343	363	378	398	418	433	454	474	519	559	575	590	615
1998	257	282	302	318	333	353	368	388	403	418	438	479	519	534	544	570
1990-1997	242	267	287	302	312	333	348	363	378	393	413	454	484	499	514	534

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$500	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:				
COMPREHENSIVE	1.12	0.89	0.80	0.78
COLLISION	1.16	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO STANDARD POLICY PHYSICAL DAMAGE RATES**

TERRITORY 149

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	128	144	160	179	201	215	245	284	316	339	361	404	448	477	508	549
2009	122	138	152	171	191	204	234	271	300	322	345	385	428	456	485	524
2008	116	131	145	162	182	195	223	259	287	307	328	367	407	434	462	499
2007	110	124	138	154	173	186	211	246	273	292	312	348	386	412	438	474
2006	104	118	131	146	164	175	201	233	258	277	296	329	367	391	415	449
2005	100	113	125	139	157	167	191	223	246	264	282	316	350	374	397	429
2004	94	107	117	131	147	158	181	210	232	249	266	297	329	351	374	404
2003	89	101	111	125	140	150	172	200	220	237	253	282	313	334	355	384
2002	86	97	108	121	135	144	165	191	212	227	242	271	302	321	342	369
2001	81	92	102	114	128	137	155	181	201	216	230	256	285	304	324	349
2000	77	87	96	107	121	129	147	171	189	203	217	242	269	287	305	329
1999	73	82	92	102	115	123	140	162	181	194	206	231	256	274	291	314
1998	70	79	87	97	109	117	133	155	172	184	197	220	245	260	277	299
1990-1997	66	74	82	93	103	111	126	147	164	175	187	209	232	247	263	284

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	486	535	575	601	632	667	698	734	765	791	831	911	977	1008	1030	1074
2009	464	513	548	575	606	636	667	703	729	756	796	866	933	959	986	1025
2008	442	486	522	548	575	606	636	667	694	720	756	827	888	915	937	977
2007	415	455	491	517	539	570	597	628	654	676	712	778	835	862	880	919
2006	389	429	460	482	504	535	561	588	610	632	663	729	782	804	827	857
2005	367	402	433	455	477	504	530	553	575	597	628	685	738	760	778	809
2004	336	371	398	415	438	460	482	508	526	548	575	628	676	694	712	743
2003	309	340	367	385	402	424	446	469	486	504	530	579	623	641	654	685
2002	292	323	345	362	380	398	420	442	460	477	499	544	588	606	619	645
2001	274	301	323	340	358	376	393	415	429	446	469	513	553	566	579	606
2000	256	283	301	318	332	349	371	389	402	420	438	477	517	530	544	566
1999	243	270	287	301	318	332	349	367	380	398	415	455	491	504	517	539
1998	225	248	265	278	292	309	323	340	354	367	385	420	455	469	477	499
1990-1997	212	234	252	265	274	292	305	318	332	345	362	398	424	438	451	469

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$500	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:				
COMPREHENSIVE	1.12	0.89	0.80	0.78
COLLISION	1.16	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES: 1. The Base Model Year is 2008.
2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO BASIC POLICY PHYSICAL DAMAGE RATES**

TERRITORY 101

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	57	64	72	80	90	96	110	127	141	152	162	181	201	214	228	246
2009	55	62	68	76	86	92	105	122	135	145	154	173	192	204	217	235
2008	52	59	65	73	82	87	100	116	128	138	147	164	183	194	207	224
2007	49	56	62	69	77	83	95	110	122	131	140	156	173	185	197	213
2006	47	53	59	66	73	79	90	105	115	124	133	148	164	175	186	201
2005	45	50	56	62	70	75	86	100	110	119	126	141	157	167	178	192
2004	42	48	53	59	66	71	81	94	104	112	119	133	148	158	167	181
2003	40	45	50	56	63	67	77	89	99	106	113	126	140	150	159	172
2002	38	44	48	54	60	64	74	86	95	102	109	122	135	144	153	165
2001	36	41	46	51	57	61	70	81	90	97	103	115	128	136	145	157
2000	34	39	43	48	54	58	66	76	85	91	97	109	121	128	137	148
1999	33	37	41	46	51	55	63	73	81	87	93	103	115	123	131	141
1998	31	35	39	44	49	53	60	70	77	83	88	99	110	116	124	134
1990-1997	30	33	37	42	46	50	57	66	73	79	84	94	104	111	118	127

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	306	336	361	378	398	420	439	461	481	498	523	573	614	634	648	676
2009	292	322	345	361	381	400	420	442	459	475	500	545	587	603	620	645
2008	278	306	328	345	361	381	400	420	436	453	475	520	559	575	589	614
2007	261	286	309	325	339	359	375	395	411	425	448	489	525	542	553	578
2006	245	270	289	303	317	336	353	370	384	398	417	459	492	506	520	539
2005	231	253	272	286	300	317	334	348	361	375	395	431	464	478	489	509
2004	211	234	250	261	275	289	303	320	331	345	361	395	425	436	448	467
2003	195	214	231	242	253	267	281	295	306	317	334	364	392	403	411	431
2002	183	203	217	228	239	250	264	278	289	300	314	342	370	381	389	406
2001	172	189	203	214	225	236	247	261	270	281	295	322	348	356	364	381
2000	161	178	189	200	209	220	234	245	253	264	275	300	325	334	342	356
1999	153	170	181	189	200	209	220	231	239	250	261	286	309	317	325	339
1998	142	156	167	175	183	195	203	214	222	231	242	264	286	295	300	314
1990-1997	133	147	158	167	172	183	192	200	209	217	228	250	267	275	284	295

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:			
COMPREHENSIVE	0.89	0.80	0.78
COLLISION	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES: 1. The Base Model Year is 2008.
2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO BASIC POLICY PHYSICAL DAMAGE RATES**

TERRITORY 102

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	103	117	130	145	163	174	198	230	256	274	292	327	363	386	412	445
2009	99	112	123	138	155	165	190	220	243	261	279	312	347	369	393	425
2008	94	106	118	132	148	158	180	210	232	249	266	297	330	352	374	404
2007	89	101	112	125	140	150	171	199	221	237	253	282	313	334	355	384
2006	85	96	106	118	133	142	163	189	209	225	240	267	297	317	337	364
2005	81	91	102	113	127	135	155	180	199	214	228	256	284	303	321	348
2004	76	86	95	106	119	128	147	170	188	202	215	241	267	285	303	327
2003	72	82	90	102	114	121	139	162	179	192	205	228	254	271	288	311
2002	70	79	87	98	109	117	133	155	172	184	196	220	244	260	277	299
2001	66	74	83	92	103	111	126	147	163	175	186	208	231	246	262	283
2000	62	71	78	86	98	104	119	138	153	165	176	196	218	232	247	267
1999	59	67	74	83	93	100	114	132	147	157	167	187	208	222	236	255
1998	56	64	71	79	88	95	108	126	139	149	160	179	198	211	225	243
1990-1997	54	60	67	75	84	90	102	119	133	142	151	169	188	200	213	230

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	350	385	413	432	455	480	502	528	550	569	598	655	703	725	741	773
2009	334	369	394	413	436	458	480	506	525	544	572	623	671	690	709	738
2008	318	350	375	394	413	436	458	480	499	518	544	595	639	658	674	703
2007	299	328	353	372	388	410	429	452	471	487	512	560	601	620	633	661
2006	280	308	331	347	363	385	404	423	439	455	477	525	563	579	595	617
2005	264	289	312	328	343	363	382	398	413	429	452	493	531	547	560	582
2004	242	267	286	299	315	331	347	366	378	394	413	452	487	499	512	534
2003	223	245	264	277	289	305	321	337	350	363	382	417	448	461	471	493
2002	210	232	248	261	273	286	302	318	331	343	359	391	423	436	445	464
2001	197	216	232	245	258	270	283	299	308	321	337	369	398	407	417	436
2000	184	204	216	229	239	251	267	280	289	302	315	343	372	382	391	407
1999	175	194	207	216	229	239	251	264	273	286	299	328	353	363	372	388
1998	162	178	191	200	210	223	232	245	254	264	277	302	328	337	343	359
1990-1997	153	169	181	191	197	210	219	229	239	248	261	286	305	315	324	337

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:			
COMPREHENSIVE	0.89	0.80	0.78
COLLISION	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO BASIC POLICY PHYSICAL DAMAGE RATES**

TERRITORY 103

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	130	146	163	182	204	218	249	289	321	345	367	411	455	485	517	558
2009	124	140	155	173	195	208	238	276	306	328	350	392	435	464	493	533
2008	118	133	148	165	185	198	227	263	291	313	334	373	414	441	470	507
2007	112	126	140	157	176	189	215	250	277	297	317	354	393	419	446	483
2006	106	120	133	149	166	178	204	237	262	282	301	335	373	398	422	457
2005	101	114	127	142	159	170	195	227	250	269	287	321	356	380	404	437
2004	96	109	119	133	150	160	184	214	236	254	270	302	335	358	380	411
2003	91	103	113	127	143	152	175	203	224	241	257	287	319	340	361	391
2002	87	99	110	123	137	146	168	195	216	231	247	276	307	327	348	375
2001	83	93	104	116	130	139	158	184	204	219	234	261	290	309	329	355
2000	78	89	98	109	123	131	150	173	192	207	221	247	274	291	310	335
1999	74	84	93	104	117	125	143	165	184	197	210	235	261	278	296	320
1998	71	80	89	99	111	119	136	158	175	188	201	224	249	264	282	304
1990-1997	67	76	84	94	105	113	129	150	166	178	190	212	236	251	268	289

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	383	421	452	473	498	525	550	578	602	623	654	717	769	793	811	846
2009	365	404	432	452	477	501	525	553	574	595	626	682	734	755	776	807
2008	348	383	411	432	452	477	501	525	546	567	595	651	699	720	738	769
2007	327	358	386	407	425	449	470	494	515	532	560	612	658	679	693	724
2006	306	338	362	379	397	421	442	463	480	498	522	574	616	633	651	675
2005	289	317	341	358	376	397	418	435	452	470	494	539	581	599	612	637
2004	264	292	313	327	345	362	379	400	414	432	452	494	532	546	560	585
2003	244	268	289	303	317	334	351	369	383	397	418	456	491	505	515	539
2002	230	254	271	285	299	313	331	348	362	376	393	428	463	477	487	508
2001	216	237	254	268	282	296	310	327	338	351	369	404	435	445	456	477
2000	202	223	237	251	261	275	292	306	317	331	345	376	407	418	428	445
1999	191	212	226	237	251	261	275	289	299	313	327	358	386	397	407	425
1998	177	195	209	219	230	244	254	268	278	289	303	331	358	369	376	393
1990-1997	167	184	198	209	216	230	240	251	261	271	285	313	334	345	355	369

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:			
COMPREHENSIVE	0.89	0.80	0.78
COLLISION	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES: 1. The Base Model Year is 2008.
2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO BASIC POLICY PHYSICAL DAMAGE RATES**

TERRITORY 104

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	58	66	73	82	92	98	112	130	144	155	165	184	205	218	232	251
2009	56	63	69	78	87	93	107	124	137	147	157	176	196	208	222	240
2008	53	60	66	74	83	89	102	118	131	140	150	167	186	198	211	228
2007	50	57	63	70	79	85	96	112	125	134	143	159	176	188	200	217
2006	48	54	60	67	75	80	92	107	118	127	135	151	167	179	190	205
2005	46	51	57	64	72	76	87	102	112	121	129	144	160	171	181	196
2004	43	49	54	60	67	72	83	96	106	114	121	136	151	161	171	184
2003	41	46	51	57	64	68	78	91	101	108	116	129	143	153	162	175
2002	39	45	49	55	61	66	75	87	97	104	111	124	138	147	156	169
2001	37	42	47	52	58	63	71	83	92	99	105	117	130	139	148	160
2000	35	40	44	49	55	59	67	78	86	93	99	111	123	131	139	151
1999	33	38	42	47	52	56	64	74	83	89	94	105	117	125	133	144
1998	32	36	40	45	50	54	61	71	78	84	90	101	112	119	127	137
1990-1997	30	34	38	42	47	51	58	67	75	80	85	95	106	113	120	130

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	274	301	324	339	356	376	393	413	431	446	468	513	550	568	580	605
2009	261	289	309	324	341	359	376	396	411	426	448	488	525	540	555	578
2008	249	274	294	309	324	341	359	376	391	406	426	466	500	515	528	550
2007	234	256	276	291	304	321	336	354	369	381	401	438	471	486	496	518
2006	219	242	259	271	284	301	316	331	344	356	374	411	441	453	466	483
2005	207	227	244	256	269	284	299	311	324	336	354	386	416	428	438	456
2004	189	209	224	234	247	259	271	286	296	309	324	354	381	391	401	418
2003	174	192	207	217	227	239	251	264	274	284	299	326	351	361	369	386
2002	164	182	194	204	214	224	237	249	259	269	281	306	331	341	349	364
2001	154	169	182	192	202	212	222	234	242	251	264	289	311	319	326	341
2000	144	159	169	179	187	197	209	219	227	237	247	269	291	299	306	319
1999	137	152	162	169	179	187	197	207	214	224	234	256	276	284	291	304
1998	127	139	149	157	164	174	182	192	199	207	217	237	256	264	269	281
1990-1997	120	132	142	149	154	164	172	179	187	194	204	224	239	247	254	264

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:			
COMPREHENSIVE	0.89	0.80	0.78
COLLISION	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES: 1. The Base Model Year is 2008.
2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO BASIC POLICY PHYSICAL DAMAGE RATES**

TERRITORY 105

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	99	112	124	139	156	167	190	221	245	263	280	313	347	370	394	426
2009	95	107	118	132	149	158	182	211	233	250	267	299	332	354	376	407
2008	90	102	113	126	141	151	173	201	222	239	255	284	316	337	358	387
2007	86	96	107	120	134	144	164	191	212	227	242	270	300	320	340	368
2006	81	92	102	113	127	136	156	181	200	215	230	256	284	303	322	348
2005	77	87	97	108	122	130	149	173	191	205	219	245	272	290	308	333
2004	73	83	91	102	114	122	140	163	180	194	206	230	256	273	290	313
2003	69	78	86	97	109	116	133	155	171	184	196	219	243	259	275	298
2002	67	76	84	94	104	112	128	149	165	176	188	211	234	249	266	286
2001	63	71	79	88	99	106	121	140	156	167	178	199	221	236	251	271
2000	59	68	75	83	94	100	114	132	147	158	168	188	209	222	237	256
1999	57	64	71	79	89	95	109	126	140	150	160	179	199	212	226	244
1998	54	61	68	76	85	91	104	121	133	143	153	171	190	202	215	232
1990-1997	51	58	64	72	80	86	98	114	127	136	145	162	180	192	204	221

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	359	394	424	443	466	492	515	541	564	584	613	672	720	743	760	792
2009	342	378	404	424	447	469	492	518	538	557	587	639	688	707	727	756
2008	326	359	385	404	424	447	469	492	512	531	557	610	655	675	691	720
2007	306	336	362	381	398	421	440	463	482	499	525	574	616	636	649	678
2006	287	316	339	355	372	394	414	434	450	466	489	538	577	593	610	632
2005	271	297	319	336	352	372	391	408	424	440	463	505	544	561	574	597
2004	248	274	293	306	323	339	355	375	388	404	424	463	499	512	525	548
2003	228	251	271	284	297	313	329	346	359	372	391	427	460	473	482	505
2002	215	238	254	267	280	293	310	326	339	352	368	401	434	447	456	476
2001	202	222	238	251	264	277	290	306	316	329	346	378	408	417	427	447
2000	189	209	222	235	245	258	274	287	297	310	323	352	381	391	401	417
1999	179	199	212	222	235	245	258	271	280	293	306	336	362	372	381	398
1998	166	183	196	205	215	228	238	251	261	271	284	310	336	346	352	368
1990-1997	156	173	186	196	202	215	225	235	245	254	267	293	313	323	333	346

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:			
COMPREHENSIVE	0.89	0.80	0.78
COLLISION	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES: 1. The Base Model Year is 2008.
2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO BASIC POLICY PHYSICAL DAMAGE RATES**

TERRITORY 106

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	68	77	86	95	107	115	131	152	169	181	193	216	239	255	272	293
2009	65	74	81	91	102	109	125	145	161	172	184	206	229	244	259	280
2008	62	70	78	87	97	104	119	138	153	164	175	196	218	232	247	267
2007	59	66	74	82	92	99	113	131	146	156	167	186	206	220	234	254
2006	56	63	70	78	87	94	107	125	138	148	158	176	196	209	222	240
2005	53	60	67	74	84	89	102	119	131	141	151	169	187	200	212	229
2004	50	57	63	70	79	84	97	112	124	133	142	159	176	188	200	216
2003	48	54	60	67	75	80	92	107	118	126	135	151	167	179	190	205
2002	46	52	58	64	72	77	88	102	113	122	130	145	161	172	183	197
2001	43	49	55	61	68	73	83	97	107	115	123	137	153	162	173	187
2000	41	47	51	57	64	69	79	91	101	109	116	130	144	153	163	176
1999	39	44	49	55	61	66	75	87	97	104	110	123	137	146	156	168
1998	37	42	47	52	58	63	71	83	92	99	105	118	131	139	148	160
1990-1997	35	40	44	50	55	60	68	79	87	94	100	112	124	132	141	152

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	312	344	369	386	406	429	449	471	491	508	534	585	628	648	662	690
2009	298	329	352	369	389	409	429	452	469	486	511	557	599	616	633	659
2008	284	312	335	352	369	389	409	429	446	463	486	531	571	588	602	628
2007	267	293	315	332	346	366	383	403	420	435	457	500	537	554	565	591
2006	250	275	295	310	324	344	361	378	392	406	426	469	503	517	531	551
2005	236	258	278	293	307	324	341	355	369	383	403	440	474	488	500	520
2004	216	239	256	267	281	295	310	327	338	352	369	403	435	446	457	477
2003	199	219	236	247	258	273	287	301	312	324	341	372	400	412	420	440
2002	187	207	222	233	244	256	270	284	295	307	321	349	378	389	398	415
2001	176	193	207	219	230	241	253	267	275	287	301	329	355	364	372	389
2000	165	182	193	204	213	224	239	250	258	270	281	307	332	341	349	364
1999	156	173	185	193	204	213	224	236	244	256	267	293	315	324	332	346
1998	145	159	170	179	187	199	207	219	227	236	247	270	293	301	307	321
1990-1997	136	151	162	170	176	187	196	204	213	222	233	256	273	281	290	301

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:			
COMPREHENSIVE	0.89	0.80	0.78
COLLISION	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO BASIC POLICY PHYSICAL DAMAGE RATES**

TERRITORY 107

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	65	73	81	91	102	109	124	145	160	172	183	205	228	242	258	279
2009	62	70	77	87	97	104	119	138	153	164	175	196	218	232	247	267
2008	59	67	74	83	93	99	113	132	146	156	167	186	207	221	235	254
2007	56	63	70	78	88	94	107	125	139	149	159	177	196	209	223	241
2006	53	60	67	74	83	89	102	119	131	141	150	168	186	199	211	228
2005	51	57	64	71	80	85	97	113	125	135	143	160	178	190	202	218
2004	48	54	60	67	75	80	92	107	118	127	135	151	168	179	190	205
2003	45	51	57	64	71	76	87	101	112	120	129	143	159	170	181	195
2002	44	50	55	61	68	73	84	97	108	116	123	138	153	163	174	188
2001	41	47	52	58	65	70	79	92	102	110	117	130	145	155	165	178
2000	39	44	49	54	61	65	75	87	96	103	110	123	137	146	155	168
1999	37	42	47	52	58	63	71	83	92	99	105	117	130	139	148	160
1998	35	40	44	50	55	60	68	79	87	94	100	112	124	132	141	152
1990-1997	34	38	42	47	53	57	64	75	83	89	95	106	118	126	134	145

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	359	394	424	443	466	492	515	541	564	584	613	672	720	743	760	792
2009	342	378	404	424	447	469	492	518	538	557	587	639	688	707	727	756
2008	326	359	385	404	424	447	469	492	512	531	557	610	655	675	691	720
2007	306	336	362	381	398	421	440	463	482	499	525	574	616	636	649	678
2006	287	316	339	355	372	394	414	434	450	466	489	538	577	593	610	632
2005	271	297	319	336	352	372	391	408	424	440	463	505	544	561	574	597
2004	248	274	293	306	323	339	355	375	388	404	424	463	499	512	525	548
2003	228	251	271	284	297	313	329	346	359	372	391	427	460	473	482	505
2002	215	238	254	267	280	293	310	326	339	352	368	401	434	447	456	476
2001	202	222	238	251	264	277	290	306	316	329	346	378	408	417	427	447
2000	189	209	222	235	245	258	274	287	297	310	323	352	381	391	401	417
1999	179	199	212	222	235	245	258	271	280	293	306	336	362	372	381	398
1998	166	183	196	205	215	228	238	251	261	271	284	310	336	346	352	368
1990-1997	156	173	186	196	202	215	225	235	245	254	267	293	313	323	333	346

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:			
COMPREHENSIVE	0.89	0.80	0.78
COLLISION	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO BASIC POLICY PHYSICAL DAMAGE RATES**

TERRITORY 108

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	87	98	109	122	137	146	167	194	215	231	246	275	305	325	346	374
2009	83	94	103	116	130	139	160	185	205	220	235	262	292	310	330	357
2008	79	89	99	111	124	133	152	176	195	209	224	250	277	295	314	340
2007	75	85	94	105	118	126	144	167	186	199	213	237	263	280	299	323
2006	71	81	89	100	111	119	137	159	175	189	201	224	250	266	283	306
2005	68	77	85	95	107	114	130	152	167	180	192	215	239	254	270	292
2004	64	73	80	89	100	107	123	143	158	170	181	202	224	239	254	275
2003	61	69	76	85	96	102	117	136	150	161	172	192	213	228	242	261
2002	58	66	73	82	92	98	112	130	145	155	165	185	205	219	233	251
2001	55	62	70	77	87	93	106	123	137	147	156	175	194	207	220	238
2000	52	59	66	73	82	88	100	116	129	138	148	165	183	195	208	224
1999	50	56	62	70	78	84	96	111	123	132	141	157	175	186	198	214
1998	47	54	59	66	74	80	91	106	117	126	134	150	167	177	189	204
1990-1997	45	51	56	63	70	76	86	100	111	119	127	142	158	168	179	194

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	371	408	438	458	482	509	532	559	583	603	634	694	745	768	785	819
2009	354	391	418	438	462	485	509	536	556	576	607	661	711	731	752	782
2008	337	371	398	418	438	462	485	509	529	549	576	630	677	698	714	745
2007	317	347	374	394	411	435	455	479	499	516	543	593	637	657	671	701
2006	297	327	350	367	384	408	428	448	465	482	506	556	596	613	630	654
2005	280	307	330	347	364	384	404	421	438	455	479	522	563	580	593	617
2004	256	283	303	317	334	350	367	388	401	418	438	479	516	529	543	566
2003	236	259	280	293	307	324	340	357	371	384	404	441	475	489	499	522
2002	222	246	263	276	290	303	320	337	350	364	381	415	448	462	472	492
2001	209	229	246	259	273	286	300	317	327	340	357	391	421	431	441	462
2000	195	216	229	243	253	266	283	297	307	320	334	364	394	404	415	431
1999	185	206	219	229	243	253	266	280	290	303	317	347	374	384	394	411
1998	172	189	202	212	222	236	246	259	270	280	293	320	347	357	364	381
1990-1997	162	179	192	202	209	222	233	243	253	263	276	303	324	334	344	357

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:			
COMPREHENSIVE	0.89	0.80	0.78
COLLISION	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES: 1. The Base Model Year is 2008.
2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO BASIC POLICY PHYSICAL DAMAGE RATES**

TERRITORY 109

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	61	68	76	85	95	102	116	135	150	161	171	191	212	226	241	260
2009	58	65	72	81	91	97	111	129	142	153	163	183	203	216	230	249
2008	55	62	69	77	86	92	106	123	136	146	156	174	193	206	219	237
2007	52	59	65	73	82	88	100	117	129	139	148	165	183	195	208	225
2006	50	56	62	69	78	83	95	111	122	131	140	156	174	185	197	213
2005	47	53	59	66	74	79	91	106	117	125	134	150	166	177	188	204
2004	45	51	56	62	70	75	86	100	110	118	126	141	156	167	177	191
2003	42	48	53	59	67	71	81	95	105	112	120	134	149	158	168	182
2002	41	46	51	57	64	68	78	91	101	108	115	129	143	152	162	175
2001	39	43	48	54	61	65	74	86	95	102	109	122	135	144	153	166
2000	36	41	46	51	57	61	70	81	90	96	103	115	128	136	145	156
1999	35	39	43	48	54	58	67	77	86	92	98	109	122	130	138	149
1998	33	37	41	46	52	56	63	74	81	87	94	105	116	123	131	142
1990-1997	31	35	39	44	49	53	60	70	78	83	89	99	110	117	125	135

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	248	272	293	306	322	340	356	374	389	403	423	464	497	513	524	547
2009	236	261	279	293	308	324	340	358	371	385	405	441	475	488	502	522
2008	225	248	266	279	293	308	324	340	353	367	385	421	452	466	477	497
2007	212	232	250	263	275	290	304	320	333	344	362	396	425	439	448	468
2006	198	218	234	245	257	272	286	299	311	322	338	371	398	410	421	437
2005	187	205	221	232	243	257	270	281	293	304	320	349	376	387	396	412
2004	171	189	203	212	223	234	245	259	268	279	293	320	344	353	362	378
2003	158	173	187	196	205	216	227	239	248	257	270	295	317	326	333	349
2002	149	164	176	185	194	203	214	225	234	243	254	277	299	308	315	329
2001	140	153	164	173	182	191	200	212	218	227	239	261	281	288	295	308
2000	131	144	153	162	169	178	189	198	205	214	223	243	263	270	277	288
1999	124	137	146	153	162	169	178	187	194	203	212	232	250	257	263	275
1998	115	126	135	142	149	158	164	173	180	187	196	214	232	239	243	254
1990-1997	108	119	128	135	140	149	155	162	169	176	185	203	216	223	230	239

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:			
COMPREHENSIVE	0.89	0.80	0.78
COLLISION	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES: 1. The Base Model Year is 2008.
2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO BASIC POLICY PHYSICAL DAMAGE RATES**

TERRITORY 110

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	151	170	189	211	237	253	289	336	373	400	426	477	529	563	600	648
2009	144	163	179	201	226	241	277	321	355	381	407	455	506	538	573	619
2008	137	155	171	192	215	230	263	306	338	363	388	433	481	512	545	589
2007	130	147	163	182	204	219	249	290	322	345	369	411	456	486	518	560
2006	123	140	155	173	193	207	237	275	304	327	349	389	433	462	490	530
2005	118	133	148	164	185	197	226	263	290	312	333	373	414	441	469	507
2004	111	126	138	155	174	186	214	248	274	295	314	351	389	415	441	477
2003	105	119	132	148	166	177	203	236	260	279	299	333	370	395	419	453
2002	101	115	127	142	159	170	195	226	251	269	286	321	356	379	404	436
2001	96	108	121	134	151	162	184	214	237	255	271	303	337	359	382	412
2000	90	103	114	126	142	152	174	201	223	240	256	286	318	338	360	389
1999	86	97	108	121	136	145	166	192	214	229	244	273	303	323	344	371
1998	82	93	103	115	129	138	158	184	203	218	233	260	289	307	327	353
1990-1997	78	88	97	110	122	132	149	174	193	207	221	247	274	292	311	336

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	450	495	532	556	585	618	646	679	708	732	769	843	904	933	953	994
2009	429	474	507	532	560	589	618	650	675	699	736	802	863	888	912	949
2008	409	450	483	507	532	560	589	618	642	667	699	765	822	847	867	904
2007	384	421	454	479	499	528	552	581	605	626	658	720	773	798	814	851
2006	360	397	425	446	466	495	519	544	564	585	614	675	724	744	765	793
2005	339	372	401	421	442	466	491	511	532	552	581	634	683	703	720	748
2004	311	344	368	384	405	425	446	470	487	507	532	581	626	642	658	687
2003	286	315	339	356	372	393	413	434	450	466	491	536	577	593	605	634
2002	270	299	319	335	352	368	389	409	425	442	462	503	544	560	573	597
2001	254	278	299	315	331	348	364	384	397	413	434	474	511	524	536	560
2000	237	262	278	294	307	323	344	360	372	389	405	442	479	491	503	524
1999	225	249	266	278	294	307	323	339	352	368	384	421	454	466	479	499
1998	209	229	245	258	270	286	299	315	327	339	356	389	421	434	442	462
1990-1997	196	217	233	245	254	270	282	294	307	319	335	368	393	405	417	434

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:			
COMPREHENSIVE	0.89	0.80	0.78
COLLISION	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO BASIC POLICY PHYSICAL DAMAGE RATES**

TERRITORY 111

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	69	78	87	97	109	117	133	154	171	184	196	219	243	259	276	298
2009	66	75	83	93	104	111	127	147	163	175	187	209	232	248	263	285
2008	63	71	79	88	99	106	121	140	156	167	178	199	221	236	251	271
2007	60	67	75	84	94	101	115	134	148	159	169	189	210	224	238	258
2006	57	64	71	79	89	95	109	127	140	151	161	179	199	212	226	244
2005	54	61	68	76	85	91	104	121	134	144	153	171	190	203	215	233
2004	51	58	64	71	80	86	98	114	126	135	144	161	179	191	203	219
2003	49	55	60	68	76	81	93	108	120	129	137	153	170	181	193	209
2002	47	53	59	66	73	78	89	104	115	123	132	147	164	175	186	200
2001	44	50	55	62	69	74	84	98	109	117	125	139	155	165	176	190
2000	42	47	52	58	66	70	80	93	103	110	118	132	146	156	166	179
1999	40	45	50	55	62	67	76	88	98	105	112	125	139	149	158	171
1998	38	43	47	53	59	64	72	84	93	100	107	120	133	141	151	163
1990-1997	36	40	45	50	56	60	69	80	89	95	101	113	126	134	143	154

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	315	346	372	389	409	432	452	475	495	512	538	589	632	652	666	695
2009	300	332	355	372	392	412	432	455	472	489	515	561	603	621	638	664
2008	286	315	337	355	372	392	412	432	449	466	489	535	575	592	606	632
2007	269	295	317	335	349	369	386	406	423	438	460	503	541	558	569	595
2006	252	277	297	312	326	346	363	380	395	409	429	472	506	521	535	555
2005	237	260	280	295	309	326	343	358	372	386	406	443	478	492	503	523
2004	217	240	257	269	283	297	312	329	340	355	372	406	438	449	460	480
2003	200	220	237	249	260	275	289	303	315	326	343	375	403	415	423	443
2002	189	209	223	235	246	257	272	286	297	309	323	352	380	392	400	418
2001	177	194	209	220	232	243	255	269	277	289	303	332	358	366	375	392
2000	166	183	194	206	215	226	240	252	260	272	283	309	335	343	352	366
1999	157	174	186	194	206	215	226	237	246	257	269	295	317	326	335	349
1998	146	160	172	180	189	200	209	220	229	237	249	272	295	303	309	323
1990-1997	137	152	163	172	177	189	197	206	215	223	235	257	275	283	292	303

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:			
COMPREHENSIVE	0.89	0.80	0.78
COLLISION	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collison:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO BASIC POLICY PHYSICAL DAMAGE RATES**

TERRITORY 112

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	139	156	174	194	218	233	266	309	343	368	392	438	486	518	552	596
2009	132	150	165	185	208	222	255	295	326	350	374	418	465	495	527	570
2008	126	142	158	176	198	212	242	281	311	334	357	398	442	471	501	542
2007	120	135	150	168	188	202	229	267	296	318	339	378	420	447	476	515
2006	113	129	142	159	178	190	218	253	280	301	321	358	398	425	451	488
2005	108	122	136	151	170	181	208	242	267	287	306	343	381	406	431	466
2004	102	116	127	142	160	171	197	228	252	271	289	323	358	382	406	438
2003	97	110	121	136	152	163	186	217	239	257	275	306	340	363	386	417
2002	93	106	117	131	146	156	179	208	231	247	263	295	328	349	372	401
2001	88	100	111	123	139	149	169	197	218	234	249	278	310	330	352	379
2000	83	95	105	116	131	140	160	185	205	221	236	263	292	311	331	358
1999	79	89	100	111	125	134	152	176	197	210	224	251	278	297	316	341
1998	76	86	95	106	118	127	145	169	186	200	214	239	266	282	301	325
1990-1997	72	81	89	101	112	121	137	160	178	190	203	227	252	268	286	309

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	400	440	473	495	521	550	575	604	630	652	684	750	804	830	848	885
2009	382	422	451	473	499	524	550	579	601	622	655	713	768	790	812	844
2008	364	400	430	451	473	499	524	550	571	593	622	681	732	753	772	804
2007	342	375	404	426	444	470	491	517	539	557	586	641	688	710	724	757
2006	320	353	379	397	415	440	462	484	502	521	546	601	644	662	681	706
2005	302	331	357	375	393	415	437	455	473	491	517	564	608	626	641	666
2004	277	306	328	342	360	379	397	419	433	451	473	517	557	571	586	612
2003	255	280	302	317	331	349	368	386	400	415	437	477	513	528	539	564
2002	240	266	284	298	313	328	346	364	379	393	411	448	484	499	510	531
2001	226	248	266	280	295	309	324	342	353	368	386	422	455	466	477	499
2000	211	233	248	262	273	288	306	320	331	346	360	393	426	437	448	466
1999	200	222	237	248	262	273	288	302	313	328	342	375	404	415	426	444
1998	186	204	218	229	240	255	266	280	291	302	317	346	375	386	393	411
1990-1997	175	193	207	218	226	240	251	262	273	284	298	328	349	360	371	386

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:			
COMPREHENSIVE	0.89	0.80	0.78
COLLISION	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO BASIC POLICY PHYSICAL DAMAGE RATES**

TERRITORY 113

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	73	82	91	102	114	122	139	162	180	193	205	230	255	271	289	312
2009	69	79	86	97	109	116	133	154	171	183	196	219	244	259	276	298
2008	66	75	83	92	104	111	127	147	163	175	187	209	232	247	263	284
2007	63	71	79	88	98	106	120	140	155	166	178	198	220	234	249	270
2006	59	67	75	83	93	100	114	133	147	158	168	187	209	222	236	255
2005	57	64	71	79	89	95	109	127	140	150	160	180	199	213	226	244
2004	53	61	67	75	84	90	103	119	132	142	151	169	187	200	213	230
2003	51	57	63	71	80	85	98	114	125	135	144	160	178	190	202	218
2002	49	55	61	69	77	82	94	109	121	129	138	154	172	183	195	210
2001	46	52	58	65	73	78	88	103	114	123	131	146	162	173	184	199
2000	44	50	55	61	69	73	84	97	108	116	123	138	153	163	174	187
1999	42	47	52	58	65	70	80	92	103	110	117	131	146	156	166	179
1998	40	45	50	55	62	67	76	88	98	105	112	125	139	148	158	170
1990-1997	38	42	47	53	59	63	72	84	93	100	106	119	132	141	150	162

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	253	278	299	313	329	347	363	382	398	412	432	474	508	524	536	559
2009	242	267	285	299	315	331	347	366	380	393	414	451	485	499	513	534
2008	230	253	271	285	299	315	331	347	361	375	393	430	462	476	488	508
2007	216	237	255	269	281	297	311	327	340	352	370	405	435	449	458	478
2006	202	223	239	251	262	278	292	306	317	329	345	380	407	419	430	446
2005	191	209	225	237	248	262	276	288	299	311	327	357	384	396	405	421
2004	175	193	207	216	228	239	251	265	274	285	299	327	352	361	370	386
2003	161	177	191	200	209	221	232	244	253	262	276	301	324	334	340	357
2002	152	168	179	189	198	207	219	230	239	248	260	283	306	315	322	336
2001	143	156	168	177	186	196	205	216	223	232	244	267	288	294	301	315
2000	133	147	156	166	173	182	193	202	209	219	228	248	269	276	283	294
1999	127	140	150	156	166	173	182	191	198	207	216	237	255	262	269	281
1998	117	129	138	145	152	161	168	177	184	191	200	219	237	244	248	260
1990-1997	110	122	131	138	143	152	159	166	173	179	189	207	221	228	235	244

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:			
COMPREHENSIVE	0.89	0.80	0.78
COLLISION	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO BASIC POLICY PHYSICAL DAMAGE RATES**

TERRITORY 114

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	94	105	117	131	147	157	179	208	231	248	264	296	328	349	372	402
2009	89	101	111	125	140	150	172	199	220	236	252	282	314	334	355	384
2008	85	96	106	119	133	143	163	190	210	225	241	269	298	318	338	366
2007	81	91	101	113	127	136	155	180	200	214	229	255	283	302	321	348
2006	77	87	96	107	120	128	147	171	189	203	217	241	269	286	304	329
2005	73	82	92	102	115	122	140	163	180	194	207	231	257	274	291	315
2004	69	78	86	96	108	116	133	154	170	183	195	218	241	258	274	296
2003	65	74	82	92	103	110	126	146	162	173	185	207	230	245	260	281
2002	63	71	79	88	99	105	121	140	156	167	178	199	221	235	251	270
2001	60	67	75	83	94	100	114	133	147	158	168	188	209	223	237	256
2000	56	64	71	78	88	94	108	125	139	149	159	178	197	210	224	241
1999	54	60	67	75	84	90	103	119	133	142	151	169	188	201	213	230
1998	51	58	64	71	80	86	98	114	126	135	145	162	179	190	203	219
1990-1997	48	54	60	68	76	82	93	108	120	128	137	153	170	181	193	208

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	339	373	400	419	440	465	487	511	533	551	579	634	681	702	718	748
2009	323	357	382	400	422	444	465	490	508	527	554	604	650	668	687	715
2008	308	339	363	382	400	422	444	465	484	502	527	576	619	638	653	681
2007	290	317	342	360	376	397	416	437	456	471	496	542	582	601	613	641
2006	271	299	320	336	351	373	391	410	425	440	462	508	545	561	576	598
2005	256	280	302	317	333	351	370	385	400	416	437	477	514	530	542	564
2004	234	259	277	290	305	320	336	354	367	382	400	437	471	484	496	517
2003	216	237	256	268	280	296	311	326	339	351	370	403	434	447	456	477
2002	203	225	240	253	265	277	293	308	320	333	348	379	410	422	431	450
2001	191	209	225	237	249	262	274	290	299	311	326	357	385	394	403	422
2000	179	197	209	222	231	243	259	271	280	293	305	333	360	370	379	394
1999	169	188	200	209	222	231	243	256	265	277	290	317	342	351	360	376
1998	157	172	185	194	203	216	225	237	246	256	268	293	317	326	333	348
1990-1997	148	163	176	185	191	203	213	222	231	240	253	277	296	305	314	326

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:			
COMPREHENSIVE	0.89	0.80	0.78
COLLISION	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO BASIC POLICY PHYSICAL DAMAGE RATES**

TERRITORY 115

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	59	67	75	83	93	100	114	132	147	158	168	188	208	222	237	255
2009	57	64	71	79	89	95	109	126	140	150	160	179	199	212	226	244
2008	54	61	68	76	85	91	104	120	133	143	153	171	190	202	215	232
2007	51	58	64	72	80	86	98	114	127	136	145	162	180	192	204	221
2006	49	55	61	68	76	82	93	109	120	129	138	153	171	182	193	209
2005	46	52	58	65	73	78	89	104	114	123	131	147	163	174	185	200
2004	44	50	55	61	69	73	84	98	108	116	124	138	153	164	174	188
2003	42	47	52	58	65	70	80	93	103	110	118	131	146	156	165	179
2002	40	45	50	56	63	67	77	89	99	106	113	126	140	150	159	172
2001	38	43	48	53	59	64	72	84	93	100	107	119	133	141	151	163
2000	36	41	45	50	56	60	69	79	88	95	101	113	125	133	142	153
1999	34	38	43	48	53	57	65	76	84	90	96	107	119	127	136	146
1998	32	37	41	45	51	55	62	72	80	86	92	103	114	121	129	139
1990-1997	31	35	38	43	48	52	59	69	76	82	87	97	108	115	123	132

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	321	353	380	397	418	441	461	485	505	523	549	602	645	666	680	710
2009	307	339	362	380	400	420	441	464	482	499	526	572	616	634	651	677
2008	292	321	345	362	380	400	420	441	458	476	499	546	587	604	619	645
2007	274	301	324	342	356	377	394	415	432	447	470	514	552	569	581	607
2006	257	283	304	318	333	353	371	388	403	418	438	482	517	531	546	566
2005	242	266	286	301	315	333	350	365	380	394	415	453	488	502	514	534
2004	222	245	263	274	289	304	318	336	347	362	380	415	447	458	470	491
2003	204	225	242	254	266	280	295	310	321	333	350	383	412	423	432	453
2002	193	213	228	239	251	263	277	292	304	315	330	359	388	400	409	426
2001	181	199	213	225	237	248	260	274	283	295	310	339	365	374	383	400
2000	169	187	199	210	219	231	245	257	266	277	289	315	342	350	359	374
1999	161	178	190	199	210	219	231	242	251	263	274	301	324	333	342	356
1998	149	164	175	184	193	204	213	225	234	242	254	277	301	310	315	330
1990-1997	140	155	166	175	181	193	201	210	219	228	239	263	280	289	298	310

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:			
COMPREHENSIVE	0.89	0.80	0.78
COLLISION	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO BASIC POLICY PHYSICAL DAMAGE RATES**

TERRITORY 116

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	59	67	75	83	93	100	114	132	147	158	168	188	208	222	237	255
2009	57	64	71	79	89	95	109	126	140	150	160	179	199	212	226	244
2008	54	61	68	76	85	91	104	120	133	143	153	171	190	202	215	232
2007	51	58	64	72	80	86	98	114	127	136	145	162	180	192	204	221
2006	49	55	61	68	76	82	93	109	120	129	138	153	171	182	193	209
2005	46	52	58	65	73	78	89	104	114	123	131	147	163	174	185	200
2004	44	50	55	61	69	73	84	98	108	116	124	138	153	164	174	188
2003	42	47	52	58	65	70	80	93	103	110	118	131	146	156	165	179
2002	40	45	50	56	63	67	77	89	99	106	113	126	140	150	159	172
2001	38	43	48	53	59	64	72	84	93	100	107	119	133	141	151	163
2000	36	41	45	50	56	60	69	79	88	95	101	113	125	133	142	153
1999	34	38	43	48	53	57	65	76	84	90	96	107	119	127	136	146
1998	32	37	41	45	51	55	62	72	80	86	92	103	114	121	129	139
1990-1997	31	35	38	43	48	52	59	69	76	82	87	97	108	115	123	132

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	306	336	361	378	398	420	439	461	481	498	523	573	614	634	648	676
2009	292	322	345	361	381	400	420	442	459	475	500	545	587	603	620	645
2008	278	306	328	345	361	381	400	420	436	453	475	520	559	575	589	614
2007	261	286	309	325	339	359	375	395	411	425	448	489	525	542	553	578
2006	245	270	289	303	317	336	353	370	384	398	417	459	492	506	520	539
2005	231	253	272	286	300	317	334	348	361	375	395	431	464	478	489	509
2004	211	234	250	261	275	289	303	320	331	345	361	395	425	436	448	467
2003	195	214	231	242	253	267	281	295	306	317	334	364	392	403	411	431
2002	183	203	217	228	239	250	264	278	289	300	314	342	370	381	389	406
2001	172	189	203	214	225	236	247	261	270	281	295	322	348	356	364	381
2000	161	178	189	200	209	220	234	245	253	264	275	300	325	334	342	356
1999	153	170	181	189	200	209	220	231	239	250	261	286	309	317	325	339
1998	142	156	167	175	183	195	203	214	222	231	242	264	286	295	300	314
1990-1997	133	147	158	167	172	183	192	200	209	217	228	250	267	275	284	295

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:			
COMPREHENSIVE	0.89	0.80	0.78
COLLISION	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO BASIC POLICY PHYSICAL DAMAGE RATES**

TERRITORY 117

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	44	50	55	62	69	74	84	98	109	117	124	139	154	164	175	189
2009	42	48	52	59	66	70	81	94	104	111	119	133	148	157	167	181
2008	40	45	50	56	63	67	77	89	99	106	113	126	140	150	159	172
2007	38	43	48	53	60	64	73	85	94	101	108	120	133	142	151	164
2006	36	41	45	50	56	60	69	80	89	96	102	114	126	135	143	155
2005	34	39	43	48	54	58	66	77	85	91	97	109	121	129	137	148
2004	32	37	40	45	51	54	62	72	80	86	92	102	114	121	129	139
2003	31	35	38	43	48	52	59	69	76	82	87	97	108	115	122	132
2002	30	34	37	42	46	50	57	66	73	78	84	94	104	111	118	127
2001	28	32	35	39	44	47	54	62	69	74	79	88	98	105	112	120
2000	26	30	33	37	42	44	51	59	65	70	75	84	93	99	105	114
1999	25	28	32	35	40	42	48	56	62	67	71	80	88	94	100	108
1998	24	27	30	34	38	40	46	54	59	64	68	76	84	90	96	103
1990-1997	23	26	28	32	36	38	44	51	56	60	64	72	80	85	91	98

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	253	278	299	313	329	347	363	382	398	412	432	474	508	524	536	559
2009	242	267	285	299	315	331	347	366	380	393	414	451	485	499	513	534
2008	230	253	271	285	299	315	331	347	361	375	393	430	462	476	488	508
2007	216	237	255	269	281	297	311	327	340	352	370	405	435	449	458	478
2006	202	223	239	251	262	278	292	306	317	329	345	380	407	419	430	446
2005	191	209	225	237	248	262	276	288	299	311	327	357	384	396	405	421
2004	175	193	207	216	228	239	251	265	274	285	299	327	352	361	370	386
2003	161	177	191	200	209	221	232	244	253	262	276	301	324	334	340	357
2002	152	168	179	189	198	207	219	230	239	248	260	283	306	315	322	336
2001	143	156	168	177	186	196	205	216	223	232	244	267	288	294	301	315
2000	133	147	156	166	173	182	193	202	209	219	228	248	269	276	283	294
1999	127	140	150	156	166	173	182	191	198	207	216	237	255	262	269	281
1998	117	129	138	145	152	161	168	177	184	191	200	219	237	244	248	260
1990-1997	110	122	131	138	143	152	159	166	173	179	189	207	221	228	235	244

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:			
COMPREHENSIVE	0.89	0.80	0.78
COLLISION	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO BASIC POLICY PHYSICAL DAMAGE RATES**

TERRITORY 118

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	70	79	88	99	111	118	135	157	174	187	199	223	247	263	280	303
2009	67	76	84	94	106	113	129	150	166	178	190	212	236	252	268	289
2008	64	72	80	90	100	108	123	143	158	170	181	202	225	239	255	275
2007	61	68	76	85	95	102	116	136	150	161	172	192	213	227	242	262
2006	58	65	72	81	90	97	111	129	142	153	163	182	202	216	229	248
2005	55	62	69	77	86	92	106	123	136	146	156	174	193	206	219	237
2004	52	59	65	72	81	87	100	116	128	138	147	164	182	194	206	223
2003	49	56	61	69	77	83	95	110	122	131	140	156	173	184	196	212
2002	47	54	60	67	74	79	91	106	117	125	134	150	166	177	189	204
2001	45	51	56	63	70	76	86	100	111	119	127	141	157	168	179	193
2000	42	48	53	59	67	71	81	94	104	112	120	134	148	158	168	182
1999	40	45	51	56	63	68	77	90	100	107	114	127	141	151	161	173
1998	38	44	48	54	60	65	74	86	95	102	109	122	135	143	153	165
1990-1997	36	41	45	51	57	61	70	81	90	97	103	115	128	136	145	157

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	288	317	341	356	375	396	414	435	453	469	493	540	579	597	610	637
2009	275	304	325	341	359	377	396	417	432	448	472	514	553	569	584	608
2008	262	288	309	325	341	359	377	396	411	427	448	490	527	542	555	579
2007	246	270	291	307	320	338	354	372	388	401	422	461	495	511	521	545
2006	231	254	272	286	299	317	333	348	362	375	393	432	464	477	490	508
2005	217	238	257	270	283	299	314	328	341	354	372	406	438	451	461	479
2004	199	220	236	246	259	272	286	301	312	325	341	372	401	411	422	440
2003	183	202	217	228	238	252	265	278	288	299	314	343	369	380	388	406
2002	173	191	204	215	225	236	249	262	272	283	296	322	348	359	367	383
2001	162	178	191	202	212	223	233	246	254	265	278	304	328	335	343	359
2000	152	168	178	189	197	207	220	231	238	249	259	283	307	314	322	335
1999	144	160	170	178	189	197	207	217	225	236	246	270	291	299	307	320
1998	134	147	157	165	173	183	191	202	210	217	228	249	270	278	283	296
1990-1997	126	139	149	157	162	173	181	189	197	204	215	236	252	259	267	278

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:			
COMPREHENSIVE	0.89	0.80	0.78
COLLISION	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO BASIC POLICY PHYSICAL DAMAGE RATES**

TERRITORY 119

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	55	62	69	77	87	93	106	123	136	146	156	174	193	206	219	237
2009	53	60	66	74	83	88	101	117	130	139	149	166	185	197	209	226
2008	50	57	63	70	79	84	96	112	124	133	142	158	176	187	199	215
2007	48	54	60	67	75	80	91	106	118	126	135	150	167	178	189	205
2006	45	51	57	63	71	76	87	101	111	120	128	142	158	169	179	194
2005	43	49	54	60	68	72	83	96	106	114	122	136	151	161	171	185
2004	41	46	51	57	64	68	78	91	100	108	115	128	142	152	161	174
2003	39	44	48	54	61	65	74	86	95	102	109	122	135	144	153	166
2002	37	42	47	52	58	62	71	83	92	98	105	117	130	139	148	159
2001	35	40	44	49	55	59	67	78	87	93	99	111	123	131	140	151
2000	33	38	42	46	52	56	64	74	82	88	94	105	116	124	132	142
1999	32	36	40	44	50	53	61	70	78	84	89	100	111	118	126	136
1998	30	34	38	42	47	51	58	67	74	80	85	95	106	112	120	129
1990-1997	29	32	36	40	45	48	55	64	71	76	81	90	100	107	114	123

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	300	330	355	371	390	412	431	453	472	489	513	562	603	622	636	663
2009	287	317	339	355	374	393	412	434	450	467	491	535	576	592	609	633
2008	273	300	322	339	355	374	393	412	429	445	467	511	549	565	579	603
2007	257	281	303	319	333	352	369	388	404	418	440	480	516	532	543	568
2006	240	265	284	298	311	330	347	363	377	390	410	450	483	497	511	530
2005	227	248	268	281	295	311	328	341	355	369	388	423	456	470	480	500
2004	207	229	246	257	270	284	298	314	325	339	355	388	418	429	440	459
2003	191	210	227	238	248	262	276	289	300	311	328	358	385	396	404	423
2002	180	199	213	224	235	246	259	273	284	295	308	336	363	374	382	399
2001	169	186	199	210	221	232	243	257	265	276	289	317	341	349	358	374
2000	158	175	186	197	205	216	229	240	248	259	270	295	319	328	336	349
1999	150	167	177	186	197	205	216	227	235	246	257	281	303	311	319	333
1998	139	153	164	172	180	191	199	210	218	227	238	259	281	289	295	308
1990-1997	131	145	156	164	169	180	188	197	205	213	224	246	262	270	278	289

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:			
COMPREHENSIVE	0.89	0.80	0.78
COLLISION	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO BASIC POLICY PHYSICAL DAMAGE RATES**

TERRITORY 120

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	79	89	99	111	125	133	152	176	196	210	224	251	278	296	315	341
2009	76	86	94	106	119	127	145	168	186	200	214	239	266	283	301	325
2008	72	81	90	101	113	121	138	161	178	191	204	228	253	269	287	310
2007	68	77	86	96	107	115	131	153	169	181	194	216	240	256	272	294
2006	65	73	81	91	102	109	125	145	160	172	184	204	228	243	258	279
2005	62	70	78	86	97	104	119	138	153	164	175	196	217	232	246	266
2004	58	66	73	81	91	98	112	130	144	155	165	184	204	218	232	251
2003	55	63	69	78	87	93	107	124	137	147	157	175	194	207	220	238
2002	53	60	67	75	84	89	102	119	132	141	150	168	187	199	212	229
2001	50	57	63	71	79	85	96	112	125	134	143	159	177	189	201	217
2000	48	54	60	66	75	80	91	106	117	126	135	150	167	178	189	204
1999	45	51	57	63	71	76	87	101	112	120	128	143	159	170	181	195
1998	43	49	54	60	68	73	83	96	107	114	122	137	152	161	172	186
1990-1997	41	46	51	58	64	69	78	91	102	109	116	130	144	153	163	176

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	262	288	309	324	340	359	376	395	412	426	447	490	526	543	555	578
2009	250	276	295	309	326	343	359	378	393	407	428	466	502	516	531	552
2008	238	262	281	295	309	326	343	359	374	388	407	445	478	493	505	526
2007	224	245	264	278	290	307	321	338	352	364	383	419	450	464	474	495
2006	209	231	248	259	271	288	302	317	328	340	357	393	421	433	445	462
2005	198	217	233	245	257	271	286	298	309	321	338	369	397	409	419	436
2004	181	200	214	224	236	248	259	274	283	295	309	338	364	374	383	400
2003	167	183	198	207	217	228	240	252	262	271	286	312	336	345	352	369
2002	157	174	186	195	205	214	226	238	248	257	269	293	317	326	333	347
2001	148	162	174	183	193	202	212	224	231	240	252	276	298	305	312	326
2000	138	152	162	171	179	188	200	209	217	226	236	257	278	286	293	305
1999	131	145	155	162	171	179	188	198	205	214	224	245	264	271	278	290
1998	121	133	143	150	157	167	174	183	190	198	207	226	245	252	257	269
1990-1997	114	126	136	143	148	157	164	171	179	186	195	214	228	236	243	252

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:			
COMPREHENSIVE	0.89	0.80	0.78
COLLISION	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES: 1. The Base Model Year is 2008.
2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO BASIC POLICY PHYSICAL DAMAGE RATES**

TERRITORY 121

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	47	53	59	66	74	80	91	105	117	126	134	150	166	177	188	203
2009	45	51	56	63	71	76	87	101	111	120	128	143	159	169	180	194
2008	43	49	54	60	68	72	83	96	106	114	122	136	151	161	171	185
2007	41	46	51	57	64	69	78	91	101	108	116	129	143	153	163	176
2006	39	44	49	54	61	65	74	86	95	103	110	122	136	145	154	166
2005	37	42	46	52	58	62	71	83	91	98	104	117	130	138	147	159
2004	35	40	43	49	55	58	67	78	86	92	98	110	122	130	138	150
2003	33	37	41	46	52	55	64	74	82	88	94	104	116	124	132	142
2002	32	36	40	45	50	53	61	71	79	84	90	101	112	119	127	137
2001	30	34	38	42	47	51	58	67	74	80	85	95	106	113	120	129
2000	28	32	36	40	45	48	55	63	70	75	80	90	100	106	113	122
1999	27	31	34	38	43	46	52	60	67	72	77	86	95	101	108	117
1998	26	29	32	36	40	43	49	58	64	68	73	82	91	96	103	111
1990-1997	25	28	31	34	38	41	47	55	61	65	69	77	86	92	98	105

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	271	298	320	335	352	371	389	408	426	440	462	507	544	561	573	598
2009	258	285	305	320	337	354	371	391	406	421	443	482	519	534	549	571
2008	246	271	290	305	320	337	354	371	386	401	421	460	494	509	522	544
2007	231	253	273	288	300	317	332	349	364	376	396	433	465	480	490	512
2006	216	239	256	268	280	298	312	327	339	352	369	406	435	448	460	477
2005	204	224	241	253	266	280	295	308	320	332	349	381	411	423	433	450
2004	187	207	221	231	244	256	268	283	293	305	320	349	376	386	396	413
2003	172	189	204	214	224	236	248	261	271	280	295	322	347	357	364	381
2002	162	180	192	202	212	221	234	246	256	266	278	303	327	337	344	359
2001	153	167	180	189	199	209	219	231	239	248	261	285	308	315	322	337
2000	143	157	167	177	185	194	207	216	224	234	244	266	288	295	303	315
1999	135	150	160	167	177	185	194	204	212	221	231	253	273	280	288	300
1998	125	138	148	155	162	172	180	189	197	204	214	234	253	261	266	278
1990-1997	118	130	140	148	153	162	170	177	185	192	202	221	236	244	251	261

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:			
COMPREHENSIVE	0.89	0.80	0.78
COLLISION	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES: 1. The Base Model Year is 2008.
2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO BASIC POLICY PHYSICAL DAMAGE RATES**

TERRITORY 122

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	45	51	57	63	71	76	87	100	112	120	128	143	158	169	180	194
2009	43	49	54	60	68	72	83	96	106	114	122	136	151	161	171	185
2008	41	46	51	57	64	69	79	91	101	109	116	130	144	153	163	176
2007	39	44	49	55	61	66	75	87	96	103	110	123	137	146	155	168
2006	37	42	46	52	58	62	71	82	91	98	105	116	130	138	147	159
2005	35	40	44	49	55	59	68	79	87	93	100	112	124	132	140	152
2004	33	38	41	46	52	56	64	74	82	88	94	105	116	124	132	143
2003	32	36	39	44	50	53	61	71	78	84	89	100	111	118	125	136
2002	30	34	38	43	48	51	58	68	75	80	86	96	107	114	121	130
2001	29	32	36	40	45	48	55	64	71	76	81	91	101	107	114	123
2000	27	31	34	38	43	46	52	60	67	72	77	86	95	101	108	116
1999	26	29	32	36	41	43	50	57	64	68	73	82	91	97	103	111
1998	25	28	31	34	39	41	47	55	61	65	70	78	87	92	98	106
1990-1997	23	26	29	33	36	39	45	52	58	62	66	74	82	87	93	100

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	253	278	299	313	329	347	363	382	398	412	432	474	508	524	536	559
2009	242	267	285	299	315	331	347	366	380	393	414	451	485	499	513	534
2008	230	253	271	285	299	315	331	347	361	375	393	430	462	476	488	508
2007	216	237	255	269	281	297	311	327	340	352	370	405	435	449	458	478
2006	202	223	239	251	262	278	292	306	317	329	345	380	407	419	430	446
2005	191	209	225	237	248	262	276	288	299	311	327	357	384	396	405	421
2004	175	193	207	216	228	239	251	265	274	285	299	327	352	361	370	386
2003	161	177	191	200	209	221	232	244	253	262	276	301	324	334	340	357
2002	152	168	179	189	198	207	219	230	239	248	260	283	306	315	322	336
2001	143	156	168	177	186	196	205	216	223	232	244	267	288	294	301	315
2000	133	147	156	166	173	182	193	202	209	219	228	248	269	276	283	294
1999	127	140	150	156	166	173	182	191	198	207	216	237	255	262	269	281
1998	117	129	138	145	152	161	168	177	184	191	200	219	237	244	248	260
1990-1997	110	122	131	138	143	152	159	166	173	179	189	207	221	228	235	244

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:			
COMPREHENSIVE	0.89	0.80	0.78
COLLISION	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collison:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO BASIC POLICY PHYSICAL DAMAGE RATES**

TERRITORY 123

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	48	55	61	68	76	81	93	108	120	128	137	153	170	181	193	208
2009	46	52	58	65	73	77	89	103	114	122	131	146	162	173	184	199
2008	44	50	55	62	69	74	84	98	109	117	125	139	154	165	175	189
2007	42	47	52	59	66	70	80	93	103	111	118	132	147	156	166	180
2006	40	45	50	55	62	66	76	88	98	105	112	125	139	148	158	170
2005	38	43	48	53	59	63	73	84	93	100	107	120	133	142	150	163
2004	36	40	44	50	56	60	69	80	88	95	101	113	125	133	142	153
2003	34	38	42	48	53	57	65	76	84	90	96	107	119	127	135	146
2002	33	37	41	46	51	55	62	73	81	86	92	103	114	122	130	140
2001	31	35	39	43	48	52	59	69	76	82	87	97	108	115	123	132
2000	29	33	37	40	46	49	56	65	72	77	82	92	102	109	116	125
1999	28	31	35	39	44	47	53	62	69	73	78	88	97	104	110	119
1998	26	30	33	37	41	44	51	59	65	70	75	84	93	99	105	114
1990-1997	25	28	31	35	39	42	48	56	62	66	71	79	88	94	100	108

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	279	307	330	345	363	384	401	422	439	455	478	523	561	579	592	617
2009	267	295	315	330	348	366	384	404	419	434	457	498	536	551	566	589
2008	254	279	300	315	330	348	366	384	399	414	434	475	511	526	538	561
2007	239	262	282	297	310	328	343	361	376	389	409	447	480	495	505	528
2006	224	246	264	277	290	307	323	338	351	363	381	419	450	462	475	493
2005	211	231	249	262	274	290	305	318	330	343	361	394	424	437	447	465
2004	193	213	229	239	251	264	277	292	302	315	330	361	389	399	409	427
2003	178	196	211	221	231	244	257	269	279	290	305	333	358	368	376	394
2002	168	185	198	208	218	229	241	254	264	274	287	312	338	348	356	371
2001	157	173	185	196	206	216	226	239	246	257	269	295	318	325	333	348
2000	147	163	173	183	191	201	213	224	231	241	251	274	297	305	312	325
1999	140	155	165	173	183	191	201	211	218	229	239	262	282	290	297	310
1998	130	142	152	160	168	178	185	196	203	211	221	241	262	269	274	287
1990-1997	122	135	145	152	157	168	175	183	191	198	208	229	244	251	259	269

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:			
COMPREHENSIVE	0.89	0.80	0.78
COLLISION	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO BASIC POLICY PHYSICAL DAMAGE RATES**

TERRITORY 124

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	40	45	50	55	62	67	76	88	98	105	112	125	139	148	158	170
2009	38	43	47	53	59	63	73	84	93	100	107	120	133	141	150	163
2008	36	41	45	50	57	60	69	80	89	95	102	114	126	135	143	155
2007	34	39	43	48	54	58	66	76	85	91	97	108	120	128	136	147
2006	32	37	41	45	51	54	62	72	80	86	92	102	114	121	129	139
2005	31	35	39	43	49	52	59	69	76	82	87	98	109	116	123	133
2004	29	33	36	41	46	49	56	65	72	77	82	92	102	109	116	125
2003	28	31	35	39	44	46	53	62	68	73	78	87	97	104	110	119
2002	27	30	33	37	42	45	51	59	66	71	75	84	94	100	106	114
2001	25	28	32	35	40	42	48	56	62	67	71	80	89	94	100	108
2000	24	27	30	33	37	40	46	53	59	63	67	75	84	89	95	102
1999	23	26	28	32	36	38	44	50	56	60	64	72	80	85	90	98
1998	22	24	27	30	34	36	41	48	53	57	61	68	76	81	86	93
1990-1997	21	23	26	29	32	35	39	46	51	54	58	65	72	77	82	88

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	223	246	264	276	290	307	321	337	351	363	382	418	449	463	473	493
2009	213	235	252	264	278	292	307	323	335	347	365	398	428	441	453	471
2008	203	223	240	252	264	278	292	307	319	331	347	380	408	420	430	449
2007	191	209	225	238	248	262	274	288	300	311	327	357	384	396	404	422
2006	179	197	211	221	231	246	258	270	280	290	305	335	359	369	380	394
2005	168	185	199	209	219	231	244	254	264	274	288	315	339	349	357	371
2004	154	171	183	191	201	211	221	233	242	252	264	288	311	319	327	341
2003	142	156	168	177	185	195	205	215	223	231	244	266	286	294	300	315
2002	134	148	158	166	175	183	193	203	211	219	229	250	270	278	284	296
2001	126	138	148	156	164	173	181	191	197	205	215	235	254	260	266	278
2000	118	130	138	146	152	160	171	179	185	193	201	219	238	244	250	260
1999	112	124	132	138	146	152	160	168	175	183	191	209	225	231	238	248
1998	104	114	122	128	134	142	148	156	162	168	177	193	209	215	219	229
1990-1997	97	108	116	122	126	134	140	146	152	158	166	183	195	201	207	215

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:			
COMPREHENSIVE	0.89	0.80	0.78
COLLISION	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO BASIC POLICY PHYSICAL DAMAGE RATES**

TERRITORY 125

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	92	104	116	129	145	155	177	206	228	245	261	292	324	345	368	397
2009	88	100	110	123	139	148	170	197	218	234	249	279	310	330	351	380
2008	84	95	105	118	132	141	161	187	207	223	238	265	295	314	334	361
2007	80	90	100	112	125	134	153	178	197	212	226	252	280	298	318	344
2006	76	86	95	106	118	127	145	169	186	201	214	239	265	283	301	325
2005	72	81	91	101	113	121	139	161	178	192	204	228	254	270	287	311
2004	68	77	85	95	107	114	131	152	168	181	192	215	239	255	270	292
2003	65	73	81	91	102	108	124	144	160	171	183	204	227	242	257	278
2002	62	71	78	87	97	104	119	139	154	165	176	197	218	233	248	267
2001	59	66	74	82	92	99	113	131	145	156	166	186	207	220	234	253
2000	55	63	70	77	87	93	107	123	137	147	157	176	195	207	221	239
1999	53	60	66	74	83	89	102	118	131	140	150	167	186	198	211	228
1998	50	57	63	71	79	85	97	113	124	134	143	160	177	188	201	217
1990-1997	48	54	60	67	75	81	92	107	118	127	135	151	168	179	191	206

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	248	272	293	306	322	340	356	374	389	403	423	464	497	513	524	547
2009	236	261	279	293	308	324	340	358	371	385	405	441	475	488	502	522
2008	225	248	266	279	293	308	324	340	353	367	385	421	452	466	477	497
2007	212	232	250	263	275	290	304	320	333	344	362	396	425	439	448	468
2006	198	218	234	245	257	272	286	299	311	322	338	371	398	410	421	437
2005	187	205	221	232	243	257	270	281	293	304	320	349	376	387	396	412
2004	171	189	203	212	223	234	245	259	268	279	293	320	344	353	362	378
2003	158	173	187	196	205	216	227	239	248	257	270	295	317	326	333	349
2002	149	164	176	185	194	203	214	225	234	243	254	277	299	308	315	329
2001	140	153	164	173	182	191	200	212	218	227	239	261	281	288	295	308
2000	131	144	153	162	169	178	189	198	205	214	223	243	263	270	277	288
1999	124	137	146	153	162	169	178	187	194	203	212	232	250	257	263	275
1998	115	126	135	142	149	158	164	173	180	187	196	214	232	239	243	254
1990-1997	108	119	128	135	140	149	155	162	169	176	185	203	216	223	230	239

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:			
COMPREHENSIVE	0.89	0.80	0.78
COLLISION	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES: 1. The Base Model Year is 2008.
2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO BASIC POLICY PHYSICAL DAMAGE RATES**

TERRITORY 126

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	45	51	57	63	71	76	87	100	112	120	128	143	158	169	180	194
2009	43	49	54	60	68	72	83	96	106	114	122	136	151	161	171	185
2008	41	46	51	57	64	69	79	91	101	109	116	130	144	153	163	176
2007	39	44	49	55	61	66	75	87	96	103	110	123	137	146	155	168
2006	37	42	46	52	58	62	71	82	91	98	105	116	130	138	147	159
2005	35	40	44	49	55	59	68	79	87	93	100	112	124	132	140	152
2004	33	38	41	46	52	56	64	74	82	88	94	105	116	124	132	143
2003	32	36	39	44	50	53	61	71	78	84	89	100	111	118	125	136
2002	30	34	38	43	48	51	58	68	75	80	86	96	107	114	121	130
2001	29	32	36	40	45	48	55	64	71	76	81	91	101	107	114	123
2000	27	31	34	38	43	46	52	60	67	72	77	86	95	101	108	116
1999	26	29	32	36	41	43	50	57	64	68	73	82	91	97	103	111
1998	25	28	31	34	39	41	47	55	61	65	70	78	87	92	98	106
1990-1997	23	26	29	33	36	39	45	52	58	62	66	74	82	87	93	100

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	267	294	316	330	347	367	384	403	420	435	457	501	537	554	566	590
2009	255	282	301	316	333	350	367	386	401	416	437	476	513	527	542	564
2008	243	267	287	301	316	333	350	367	382	396	416	454	488	503	515	537
2007	228	250	270	284	296	313	328	345	360	372	391	428	459	474	484	505
2006	214	236	253	265	277	294	309	323	335	347	365	401	430	442	454	471
2005	202	221	238	250	262	277	292	304	316	328	345	377	406	418	428	445
2004	185	204	219	228	241	253	265	279	289	301	316	345	372	382	391	408
2003	170	187	202	211	221	233	245	258	267	277	292	318	343	352	360	377
2002	160	177	190	199	209	219	231	243	253	262	275	299	323	333	340	355
2001	151	165	177	187	197	207	216	228	236	245	258	282	304	311	318	333
2000	141	156	165	175	182	192	204	214	221	231	241	262	284	292	299	311
1999	134	148	158	165	175	182	192	202	209	219	228	250	270	277	284	296
1998	124	136	146	153	160	170	177	187	194	202	211	231	250	258	262	275
1990-1997	117	129	139	146	151	160	168	175	182	190	199	219	233	241	248	258

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:			
COMPREHENSIVE	0.89	0.80	0.78
COLLISION	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO BASIC POLICY PHYSICAL DAMAGE RATES**

TERRITORY 127

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	50	56	62	69	78	83	95	110	122	131	140	157	174	185	197	213
2009	47	54	59	66	74	79	91	105	117	125	134	149	166	177	188	203
2008	45	51	56	63	71	76	86	100	111	119	127	142	158	168	179	194
2007	43	48	54	60	67	72	82	95	106	113	121	135	150	160	170	184
2006	41	46	51	57	63	68	78	90	100	108	115	128	142	152	161	174
2005	39	44	49	54	61	65	74	86	95	103	109	122	136	145	154	167
2004	36	41	45	51	57	61	70	81	90	97	103	115	128	136	145	157
2003	35	39	43	49	54	58	67	77	86	92	98	109	122	130	138	149
2002	33	38	42	47	52	56	64	74	82	88	94	105	117	125	133	143
2001	32	36	40	44	50	53	60	70	78	84	89	99	111	118	126	135
2000	30	34	37	41	47	50	57	66	73	79	84	94	104	111	118	128
1999	28	32	36	40	45	48	54	63	70	75	80	90	99	106	113	122
1998	27	31	34	38	42	45	52	60	67	72	77	86	95	101	108	116
1990-1997	26	29	32	36	40	43	49	57	63	68	72	81	90	96	102	110

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	286	315	338	354	372	393	411	432	450	465	489	536	575	593	606	632
2009	273	302	322	338	356	374	393	413	429	445	468	510	549	564	580	603
2008	260	286	307	322	338	356	374	393	408	424	445	486	523	538	551	575
2007	244	268	289	304	317	335	351	369	385	398	419	458	491	507	517	541
2006	229	252	270	283	296	315	330	346	359	372	390	429	460	473	486	504
2005	216	237	255	268	281	296	312	325	338	351	369	403	434	447	458	476
2004	198	218	234	244	257	270	283	299	309	322	338	369	398	408	419	437
2003	182	200	216	226	237	250	263	276	286	296	312	341	367	377	385	403
2002	172	190	203	213	224	234	247	260	270	281	294	320	346	356	364	380
2001	161	177	190	200	211	221	231	244	252	263	276	302	325	333	341	356
2000	151	166	177	187	195	205	218	229	237	247	257	281	304	312	320	333
1999	143	159	169	177	187	195	205	216	224	234	244	268	289	296	304	317
1998	133	146	156	164	172	182	190	200	208	216	226	247	268	276	281	294
1990-1997	125	138	148	156	161	172	179	187	195	203	213	234	250	257	265	276

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:			
COMPREHENSIVE	0.89	0.80	0.78
COLLISION	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO BASIC POLICY PHYSICAL DAMAGE RATES**

TERRITORY 128

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	44	50	55	62	69	74	84	98	109	117	124	139	154	164	175	189
2009	42	48	52	59	66	70	81	94	104	111	119	133	148	157	167	181
2008	40	45	50	56	63	67	77	89	99	106	113	126	140	150	159	172
2007	38	43	48	53	60	64	73	85	94	101	108	120	133	142	151	164
2006	36	41	45	50	56	60	69	80	89	96	102	114	126	135	143	155
2005	34	39	43	48	54	58	66	77	85	91	97	109	121	129	137	148
2004	32	37	40	45	51	54	62	72	80	86	92	102	114	121	129	139
2003	31	35	38	43	48	52	59	69	76	82	87	97	108	115	122	132
2002	30	34	37	42	46	50	57	66	73	78	84	94	104	111	118	127
2001	28	32	35	39	44	47	54	62	69	74	79	88	98	105	112	120
2000	26	30	33	37	42	44	51	59	65	70	75	84	93	99	105	114
1999	25	28	32	35	40	42	48	56	62	67	71	80	88	94	100	108
1998	24	27	30	34	38	40	46	54	59	64	68	76	84	90	96	103
1990-1997	23	26	28	32	36	38	44	51	56	60	64	72	80	85	91	98

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	259	284	306	320	336	355	371	390	407	421	442	484	519	536	548	571
2009	247	273	291	306	322	338	355	374	388	402	423	461	496	510	524	545
2008	235	259	277	291	306	322	338	355	369	383	402	439	472	486	498	519
2007	221	242	261	275	287	303	317	334	348	360	378	414	444	458	468	489
2006	207	228	244	256	268	284	298	313	324	336	353	388	416	428	439	456
2005	195	214	230	242	254	268	282	294	306	317	334	364	392	404	414	430
2004	179	197	212	221	233	244	256	270	280	291	306	334	360	369	378	395
2003	165	181	195	204	214	226	237	249	259	268	282	308	331	341	348	364
2002	155	172	183	193	202	212	223	235	244	254	266	289	313	322	329	343
2001	146	160	172	181	190	200	209	221	228	237	249	273	294	301	308	322
2000	136	150	160	169	176	186	197	207	214	223	233	254	275	282	289	301
1999	129	143	153	160	169	176	186	195	202	212	221	242	261	268	275	287
1998	120	132	141	148	155	165	172	181	188	195	204	223	242	249	254	266
1990-1997	113	125	134	141	146	155	162	169	176	183	193	212	226	233	240	249

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:			
COMPREHENSIVE	0.89	0.80	0.78
COLLISION	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES: 1. The Base Model Year is 2008.
2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO BASIC POLICY PHYSICAL DAMAGE RATES**

TERRITORY 129

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	50	56	62	69	78	83	95	110	122	131	140	157	174	185	197	213
2009	47	54	59	66	74	79	91	105	117	125	134	149	166	177	188	203
2008	45	51	56	63	71	76	86	100	111	119	127	142	158	168	179	194
2007	43	48	54	60	67	72	82	95	106	113	121	135	150	160	170	184
2006	41	46	51	57	63	68	78	90	100	108	115	128	142	152	161	174
2005	39	44	49	54	61	65	74	86	95	103	109	122	136	145	154	167
2004	36	41	45	51	57	61	70	81	90	97	103	115	128	136	145	157
2003	35	39	43	49	54	58	67	77	86	92	98	109	122	130	138	149
2002	33	38	42	47	52	56	64	74	82	88	94	105	117	125	133	143
2001	32	36	40	44	50	53	60	70	78	84	89	99	111	118	126	135
2000	30	34	37	41	47	50	57	66	73	79	84	94	104	111	118	128
1999	28	32	36	40	45	48	54	63	70	75	80	90	99	106	113	122
1998	27	31	34	38	42	45	52	60	67	72	77	86	95	101	108	116
1990-1997	26	29	32	36	40	43	49	57	63	68	72	81	90	96	102	110

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	283	311	334	350	368	388	406	427	445	460	483	529	568	586	599	625
2009	270	298	319	334	352	370	388	409	424	439	463	504	542	558	573	596
2008	257	283	303	319	334	352	370	388	403	419	439	481	517	532	545	568
2007	242	265	285	301	314	332	347	365	380	393	414	452	486	501	511	535
2006	226	249	267	280	293	311	326	342	355	368	386	424	455	468	481	499
2005	213	234	252	265	278	293	308	321	334	347	365	398	429	442	452	470
2004	195	216	231	242	254	267	280	296	306	319	334	365	393	403	414	432
2003	180	198	213	224	234	247	260	272	283	293	308	337	362	373	380	398
2002	170	188	200	211	221	231	244	257	267	278	290	316	342	352	360	375
2001	159	175	188	198	208	218	229	242	249	260	272	298	321	329	337	352
2000	149	164	175	185	193	203	216	226	234	244	254	278	301	308	316	329
1999	141	157	167	175	185	193	203	213	221	231	242	265	285	293	301	314
1998	131	144	154	162	170	180	188	198	206	213	224	244	265	272	278	290
1990-1997	123	136	146	154	159	170	177	185	193	200	211	231	247	254	262	272

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:			
COMPREHENSIVE	0.89	0.80	0.78
COLLISION	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES: 1. The Base Model Year is 2008.
2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO BASIC POLICY PHYSICAL DAMAGE RATES**

TERRITORY 130

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	67	76	84	94	106	113	129	149	166	178	190	212	235	251	267	289
2009	64	73	80	90	101	107	123	143	158	170	181	203	225	240	255	276
2008	61	69	76	85	96	102	117	136	151	162	173	193	214	228	243	262
2007	58	65	73	81	91	98	111	129	143	154	164	183	203	217	231	249
2006	55	62	69	77	86	92	106	123	135	146	156	173	193	206	218	236
2005	52	59	66	73	82	88	101	117	129	139	148	166	184	196	209	226
2004	49	56	62	69	77	83	95	110	122	131	140	156	173	185	196	212
2003	47	53	59	66	74	79	90	105	116	124	133	148	165	176	187	202
2002	45	51	57	63	71	76	87	101	112	120	127	143	159	169	180	194
2001	43	48	54	60	67	72	82	95	106	113	121	135	150	160	170	184
2000	40	46	51	56	63	68	77	90	99	107	114	127	142	151	160	173
1999	38	43	48	54	60	65	74	85	95	102	109	121	135	144	153	165
1998	37	41	46	51	57	62	70	82	90	97	104	116	129	137	146	157
1990-1997	35	39	43	49	54	59	66	77	86	92	98	110	122	130	138	149

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	265	292	313	328	345	364	381	400	417	431	453	496	533	549	562	586
2009	253	280	299	313	330	347	364	383	398	412	434	472	509	523	537	559
2008	241	265	284	299	313	330	347	364	378	393	412	451	484	499	511	533
2007	227	248	268	282	294	311	325	342	357	369	388	424	455	470	480	501
2006	212	234	251	263	275	292	306	321	333	345	362	398	427	439	451	468
2005	200	219	236	248	260	275	289	301	313	325	342	374	402	415	424	441
2004	183	202	217	227	239	251	263	277	287	299	313	342	369	378	388	405
2003	169	186	200	210	219	231	243	255	265	275	289	316	340	349	357	374
2002	159	176	188	198	207	217	229	241	251	260	272	296	321	330	337	352
2001	149	164	176	186	195	205	214	227	234	243	255	280	301	308	316	330
2000	140	154	164	174	181	190	202	212	219	229	239	260	282	289	296	308
1999	133	147	157	164	174	181	190	200	207	217	227	248	268	275	282	294
1998	123	135	145	152	159	169	176	186	193	200	210	229	248	255	260	272
1990-1997	116	128	137	145	149	159	166	174	181	188	198	217	231	239	246	255

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:			
COMPREHENSIVE	0.89	0.80	0.78
COLLISION	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES: 1. The Base Model Year is 2008.
2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO BASIC POLICY PHYSICAL DAMAGE RATES**

TERRITORY 131

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	53	60	66	74	83	89	101	118	131	140	149	167	185	197	210	227
2009	50	57	63	71	79	84	97	112	124	133	143	159	177	189	201	217
2008	48	54	60	67	75	81	92	107	119	127	136	152	168	180	191	206
2007	46	51	57	64	72	77	87	102	113	121	129	144	160	170	181	196
2006	43	49	54	60	68	72	83	96	107	115	122	136	152	162	172	186
2005	41	47	52	58	65	69	79	92	102	109	117	131	145	155	164	178
2004	39	44	48	54	61	65	75	87	96	103	110	123	136	145	155	167
2003	37	42	46	52	58	62	71	83	91	98	105	117	130	138	147	159
2002	36	40	45	50	56	60	68	79	88	94	100	112	125	133	142	153
2001	34	38	42	47	53	57	64	75	83	89	95	106	118	126	134	144
2000	32	36	40	44	50	53	61	71	78	84	90	100	111	119	126	136
1999	30	34	38	42	48	51	58	67	75	80	85	96	106	113	120	130
1998	29	33	36	40	45	48	55	64	71	76	82	91	101	108	115	124
1990-1997	27	31	34	38	43	46	52	61	68	72	77	86	96	102	109	118

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	265	292	313	328	345	364	381	400	417	431	453	496	533	549	562	586
2009	253	280	299	313	330	347	364	383	398	412	434	472	509	523	537	559
2008	241	265	284	299	313	330	347	364	378	393	412	451	484	499	511	533
2007	227	248	268	282	294	311	325	342	357	369	388	424	455	470	480	501
2006	212	234	251	263	275	292	306	321	333	345	362	398	427	439	451	468
2005	200	219	236	248	260	275	289	301	313	325	342	374	402	415	424	441
2004	183	202	217	227	239	251	263	277	287	299	313	342	369	378	388	405
2003	169	186	200	210	219	231	243	255	265	275	289	316	340	349	357	374
2002	159	176	188	198	207	217	229	241	251	260	272	296	321	330	337	352
2001	149	164	176	186	195	205	214	227	234	243	255	280	301	308	316	330
2000	140	154	164	174	181	190	202	212	219	229	239	260	282	289	296	308
1999	133	147	157	164	174	181	190	200	207	217	227	248	268	275	282	294
1998	123	135	145	152	159	169	176	186	193	200	210	229	248	255	260	272
1990-1997	116	128	137	145	149	159	166	174	181	188	198	217	231	239	246	255

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:			
COMPREHENSIVE	0.89	0.80	0.78
COLLISION	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO BASIC POLICY PHYSICAL DAMAGE RATES**

TERRITORY 132

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	51	57	63	71	80	85	97	113	125	134	143	160	178	189	201	218
2009	48	55	60	68	76	81	93	108	119	128	137	153	170	181	192	208
2008	46	52	58	64	72	77	88	103	114	122	130	145	161	172	183	198
2007	44	49	55	61	69	74	84	98	108	116	124	138	153	163	174	188
2006	41	47	52	58	65	69	80	92	102	110	117	131	145	155	165	178
2005	40	45	50	55	62	66	76	88	98	105	112	125	139	148	157	170
2004	37	42	46	52	58	63	72	83	92	99	105	118	131	139	148	160
2003	35	40	44	50	56	59	68	79	87	94	100	112	124	132	141	152
2002	34	39	43	48	53	57	65	76	84	90	96	108	120	127	136	146
2001	32	36	40	45	51	54	62	72	80	86	91	102	113	121	128	138
2000	30	35	38	42	48	51	58	68	75	81	86	96	107	114	121	131
1999	29	33	36	40	46	49	56	64	72	77	82	92	102	109	115	125
1998	28	31	35	39	43	46	53	62	68	73	78	87	97	103	110	119
1990-1997	26	29	33	37	41	44	50	58	65	69	74	83	92	98	104	113

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	327	359	386	404	425	448	469	493	514	532	558	612	656	677	692	722
2009	312	345	368	386	407	428	448	472	490	508	535	582	627	644	662	689
2008	297	327	350	368	386	407	428	448	466	484	508	555	597	615	630	656
2007	279	306	330	347	362	383	401	422	440	454	478	523	561	579	591	618
2006	261	288	309	324	339	359	377	395	410	425	446	490	526	541	555	576
2005	247	270	291	306	321	339	356	371	386	401	422	460	496	511	523	544
2004	226	249	267	279	294	309	324	342	353	368	386	422	454	466	478	499
2003	208	229	247	258	270	285	300	315	327	339	356	389	419	431	440	460
2002	196	217	232	244	255	267	282	297	309	321	336	365	395	407	416	434
2001	184	202	217	229	241	252	264	279	288	300	315	345	371	380	389	407
2000	172	190	202	214	223	235	249	261	270	282	294	321	347	356	365	380
1999	163	181	193	202	214	223	235	247	255	267	279	306	330	339	347	362
1998	151	166	178	187	196	208	217	229	238	247	258	282	306	315	321	336
1990-1997	143	157	169	178	184	196	205	214	223	232	244	267	285	294	303	315

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:			
COMPREHENSIVE	0.89	0.80	0.78
COLLISION	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES: 1. The Base Model Year is 2008.
2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO BASIC POLICY PHYSICAL DAMAGE RATES**

TERRITORY 133

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	73	82	91	102	114	122	139	162	180	193	205	230	255	271	289	312
2009	69	79	86	97	109	116	133	154	171	183	196	219	244	259	276	298
2008	66	75	83	92	104	111	127	147	163	175	187	209	232	247	263	284
2007	63	71	79	88	98	106	120	140	155	166	178	198	220	234	249	270
2006	59	67	75	83	93	100	114	133	147	158	168	187	209	222	236	255
2005	57	64	71	79	89	95	109	127	140	150	160	180	199	213	226	244
2004	53	61	67	75	84	90	103	119	132	142	151	169	187	200	213	230
2003	51	57	63	71	80	85	98	114	125	135	144	160	178	190	202	218
2002	49	55	61	69	77	82	94	109	121	129	138	154	172	183	195	210
2001	46	52	58	65	73	78	88	103	114	123	131	146	162	173	184	199
2000	44	50	55	61	69	73	84	97	108	116	123	138	153	163	174	187
1999	42	47	52	58	65	70	80	92	103	110	117	131	146	156	166	179
1998	40	45	50	55	62	67	76	88	98	105	112	125	139	148	158	170
1990-1997	38	42	47	53	59	63	72	84	93	100	106	119	132	141	150	162

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	323	356	382	400	420	444	465	488	509	526	553	606	650	670	685	714
2009	309	341	365	382	403	423	444	467	485	503	529	576	620	638	656	682
2008	294	323	347	365	382	403	423	444	462	479	503	550	591	609	623	650
2007	276	303	326	344	359	379	397	417	435	450	473	517	556	573	585	612
2006	259	285	306	320	335	356	373	391	406	420	441	485	520	535	550	570
2005	244	268	288	303	318	335	353	368	382	397	417	456	491	506	517	538
2004	223	247	265	276	291	306	320	338	350	365	382	417	450	462	473	494
2003	206	226	244	256	268	282	297	312	323	335	353	385	415	426	435	456
2002	194	215	229	241	253	265	279	294	306	318	332	362	391	403	412	429
2001	182	200	215	226	238	250	262	276	285	297	312	341	368	376	385	403
2000	171	188	200	212	221	232	247	259	268	279	291	318	344	353	362	376
1999	162	179	191	200	212	221	232	244	253	265	276	303	326	335	344	359
1998	150	165	176	185	194	206	215	226	235	244	256	279	303	312	318	332
1990-1997	141	156	168	176	182	194	203	212	221	229	241	265	282	291	300	312

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:			
COMPREHENSIVE	0.89	0.80	0.78
COLLISION	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO BASIC POLICY PHYSICAL DAMAGE RATES**

TERRITORY 134

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	57	64	72	80	90	96	110	127	141	152	162	181	201	214	228	246
2009	55	62	68	76	86	92	105	122	135	145	154	173	192	204	217	235
2008	52	59	65	73	82	87	100	116	128	138	147	164	183	194	207	224
2007	49	56	62	69	77	83	95	110	122	131	140	156	173	185	197	213
2006	47	53	59	66	73	79	90	105	115	124	133	148	164	175	186	201
2005	45	50	56	62	70	75	86	100	110	119	126	141	157	167	178	192
2004	42	48	53	59	66	71	81	94	104	112	119	133	148	158	167	181
2003	40	45	50	56	63	67	77	89	99	106	113	126	140	150	159	172
2002	38	44	48	54	60	64	74	86	95	102	109	122	135	144	153	165
2001	36	41	46	51	57	61	70	81	90	97	103	115	128	136	145	157
2000	34	39	43	48	54	58	66	76	85	91	97	109	121	128	137	148
1999	33	37	41	46	51	55	63	73	81	87	93	103	115	123	131	141
1998	31	35	39	44	49	53	60	70	77	83	88	99	110	116	124	134
1990-1997	30	33	37	42	46	50	57	66	73	79	84	94	104	111	118	127

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	323	356	382	400	420	444	465	488	509	526	553	606	650	670	685	714
2009	309	341	365	382	403	423	444	467	485	503	529	576	620	638	656	682
2008	294	323	347	365	382	403	423	444	462	479	503	550	591	609	623	650
2007	276	303	326	344	359	379	397	417	435	450	473	517	556	573	585	612
2006	259	285	306	320	335	356	373	391	406	420	441	485	520	535	550	570
2005	244	268	288	303	318	335	353	368	382	397	417	456	491	506	517	538
2004	223	247	265	276	291	306	320	338	350	365	382	417	450	462	473	494
2003	206	226	244	256	268	282	297	312	323	335	353	385	415	426	435	456
2002	194	215	229	241	253	265	279	294	306	318	332	362	391	403	412	429
2001	182	200	215	226	238	250	262	276	285	297	312	341	368	376	385	403
2000	171	188	200	212	221	232	247	259	268	279	291	318	344	353	362	376
1999	162	179	191	200	212	221	232	244	253	265	276	303	326	335	344	359
1998	150	165	176	185	194	206	215	226	235	244	256	279	303	312	318	332
1990-1997	141	156	168	176	182	194	203	212	221	229	241	265	282	291	300	312

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:			
COMPREHENSIVE	0.89	0.80	0.78
COLLISION	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES: 1. The Base Model Year is 2008.
2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO BASIC POLICY PHYSICAL DAMAGE RATES**

TERRITORY 135

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	43	48	54	60	67	72	82	96	106	114	121	136	151	160	171	184
2009	41	46	51	57	64	69	79	91	101	108	116	129	144	153	163	176
2008	39	44	49	55	61	66	75	87	96	103	110	123	137	146	155	168
2007	37	42	46	52	58	62	71	83	92	98	105	117	130	138	147	160
2006	35	40	44	49	55	59	67	78	87	93	99	111	123	131	140	151
2005	34	38	42	47	53	56	64	75	83	89	95	106	118	126	133	144
2004	32	36	39	44	50	53	61	71	78	84	89	100	111	118	126	136
2003	30	34	37	42	47	50	58	67	74	80	85	95	105	112	119	129
2002	29	33	36	41	45	48	55	64	71	76	82	91	101	108	115	124
2001	27	31	34	38	43	46	52	61	67	73	77	86	96	102	109	117
2000	26	29	32	36	41	43	50	57	64	68	73	82	90	96	103	111
1999	25	28	31	34	39	41	47	55	61	65	69	78	86	92	98	106
1998	23	27	29	33	37	39	45	52	58	62	66	74	82	87	93	101
1990-1997	22	25	28	31	35	37	43	50	55	59	63	70	78	83	89	96

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	241	265	285	298	313	331	346	364	379	392	412	451	484	499	510	532
2009	230	254	272	285	300	315	331	348	361	374	394	429	462	475	488	508
2008	219	241	258	272	285	300	315	331	344	357	374	410	440	453	464	484
2007	206	226	243	256	267	283	296	311	324	335	353	385	414	427	436	456
2006	193	212	228	239	250	265	278	291	302	313	329	361	388	399	410	425
2005	182	199	215	226	237	250	263	274	285	296	311	339	366	377	385	401
2004	166	184	197	206	217	228	239	252	261	272	285	311	335	344	353	368
2003	153	169	182	191	199	210	221	232	241	250	263	287	309	318	324	339
2002	145	160	171	180	188	197	208	219	228	237	247	269	291	300	307	320
2001	136	149	160	169	177	186	195	206	212	221	232	254	274	280	287	300
2000	127	140	149	158	164	173	184	193	199	208	217	237	256	263	269	280
1999	120	134	142	149	158	164	173	182	188	197	206	226	243	250	256	267
1998	112	123	131	138	145	153	160	169	175	182	191	208	226	232	237	247
1990-1997	105	116	125	131	136	145	151	158	164	171	180	197	210	217	223	232

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:			
COMPREHENSIVE	0.89	0.80	0.78
COLLISION	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES: 1. The Base Model Year is 2008.
2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO BASIC POLICY PHYSICAL DAMAGE RATES**

TERRITORY 136

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	95	107	119	132	149	159	181	211	234	251	267	299	332	353	377	407
2009	90	102	113	126	142	151	174	201	223	239	255	286	317	338	359	389
2008	86	97	108	120	135	144	165	192	212	228	243	272	302	322	342	370
2007	82	92	102	114	128	138	157	182	202	217	231	258	286	305	325	352
2006	77	88	97	108	121	130	149	173	191	206	219	244	272	290	308	333
2005	74	83	93	103	116	124	142	165	182	196	209	234	260	277	294	318
2004	70	79	87	97	109	117	134	156	172	185	197	220	244	261	277	299
2003	66	75	83	93	104	111	127	148	163	175	187	209	232	248	263	285
2002	64	72	80	89	100	107	122	142	157	169	180	201	224	238	254	273
2001	60	68	76	84	95	101	115	134	149	160	170	190	212	225	240	259
2000	57	65	71	79	89	95	109	126	140	151	161	180	200	212	226	244
1999	54	61	68	76	85	91	104	120	134	144	153	171	190	203	216	233
1998	52	58	65	72	81	87	99	115	127	137	146	163	181	193	206	222
1990-1997	49	55	61	69	77	83	94	109	121	130	138	155	172	183	195	211

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	406	446	480	502	528	557	583	613	638	661	694	760	815	841	860	897
2009	387	428	458	480	506	531	557	587	609	631	664	723	779	801	823	856
2008	369	406	435	458	480	506	531	557	579	601	631	690	742	764	782	815
2007	347	380	410	432	450	476	498	524	546	565	594	649	697	720	734	768
2006	325	358	384	402	421	446	469	491	509	528	554	609	653	672	690	716
2005	306	336	362	380	399	421	443	461	480	498	524	572	616	635	649	675
2004	280	310	332	347	365	384	402	424	439	458	480	524	565	579	594	620
2003	258	284	306	321	336	354	373	391	406	421	443	483	520	535	546	572
2002	244	269	288	303	317	332	351	369	384	399	417	454	491	506	517	539
2001	229	251	269	284	299	314	328	347	358	373	391	428	461	472	483	506
2000	214	236	251	266	277	292	310	325	336	351	365	399	432	443	454	472
1999	203	225	240	251	266	277	292	306	317	332	347	380	410	421	432	450
1998	188	207	221	232	244	258	269	284	295	306	321	351	380	391	399	417
1990-1997	177	196	210	221	229	244	255	266	277	288	303	332	354	365	376	391

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:			
COMPREHENSIVE	0.89	0.80	0.78
COLLISION	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO BASIC POLICY PHYSICAL DAMAGE RATES**

TERRITORY 137

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	47	53	59	66	74	80	91	105	117	126	134	150	166	177	188	203
2009	45	51	56	63	71	76	87	101	111	120	128	143	159	169	180	194
2008	43	49	54	60	68	72	83	96	106	114	122	136	151	161	171	185
2007	41	46	51	57	64	69	78	91	101	108	116	129	143	153	163	176
2006	39	44	49	54	61	65	74	86	95	103	110	122	136	145	154	166
2005	37	42	46	52	58	62	71	83	91	98	104	117	130	138	147	159
2004	35	40	43	49	55	58	67	78	86	92	98	110	122	130	138	150
2003	33	37	41	46	52	55	64	74	82	88	94	104	116	124	132	142
2002	32	36	40	45	50	53	61	71	79	84	90	101	112	119	127	137
2001	30	34	38	42	47	51	58	67	74	80	85	95	106	113	120	129
2000	28	32	36	40	45	48	55	63	70	75	80	90	100	106	113	122
1999	27	31	34	38	43	46	52	60	67	72	77	86	95	101	108	117
1998	26	29	32	36	40	43	49	58	64	68	73	82	91	96	103	111
1990-1997	25	28	31	34	38	41	47	55	61	65	69	77	86	92	98	105

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	288	317	341	356	375	396	414	435	453	469	493	540	579	597	610	637
2009	275	304	325	341	359	377	396	417	432	448	472	514	553	569	584	608
2008	262	288	309	325	341	359	377	396	411	427	448	490	527	542	555	579
2007	246	270	291	307	320	338	354	372	388	401	422	461	495	511	521	545
2006	231	254	272	286	299	317	333	348	362	375	393	432	464	477	490	508
2005	217	238	257	270	283	299	314	328	341	354	372	406	438	451	461	479
2004	199	220	236	246	259	272	286	301	312	325	341	372	401	411	422	440
2003	183	202	217	228	238	252	265	278	288	299	314	343	369	380	388	406
2002	173	191	204	215	225	236	249	262	272	283	296	322	348	359	367	383
2001	162	178	191	202	212	223	233	246	254	265	278	304	328	335	343	359
2000	152	168	178	189	197	207	220	231	238	249	259	283	307	314	322	335
1999	144	160	170	178	189	197	207	217	225	236	246	270	291	299	307	320
1998	134	147	157	165	173	183	191	202	210	217	228	249	270	278	283	296
1990-1997	126	139	149	157	162	173	181	189	197	204	215	236	252	259	267	278

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:			
COMPREHENSIVE	0.89	0.80	0.78
COLLISION	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO BASIC POLICY PHYSICAL DAMAGE RATES**

TERRITORY 138

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	42	47	52	59	66	70	80	93	103	111	118	132	147	156	166	180
2009	40	45	50	56	63	67	77	89	98	106	113	126	140	149	159	172
2008	38	43	48	53	60	64	73	85	94	101	108	120	133	142	151	163
2007	36	41	45	51	57	61	69	81	89	96	102	114	127	135	144	155
2006	34	39	43	48	54	57	66	76	84	91	97	108	120	128	136	147
2005	33	37	41	46	51	55	63	73	81	87	92	103	115	122	130	141
2004	31	35	38	43	48	52	59	69	76	82	87	97	108	115	122	132
2003	29	33	36	41	46	49	56	65	72	78	83	92	103	109	116	126
2002	28	32	35	40	44	47	54	63	70	74	79	89	99	105	112	121
2001	27	30	33	37	42	45	51	59	66	71	75	84	93	100	106	114
2000	25	29	32	35	40	42	48	56	62	67	71	79	88	94	100	108
1999	24	27	30	33	38	40	46	53	59	63	68	76	84	90	95	103
1998	23	26	29	32	36	38	44	51	56	60	65	72	80	85	91	98
1990-1997	22	24	27	30	34	36	41	48	54	57	61	68	76	81	86	93

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	344	379	407	426	448	473	495	520	541	560	588	645	692	714	729	761
2009	329	363	388	407	429	451	473	498	516	535	563	613	660	679	698	726
2008	313	344	369	388	407	429	451	473	491	510	535	585	629	648	664	692
2007	294	322	347	366	382	404	423	444	463	479	504	551	592	610	623	651
2006	275	304	326	341	357	379	398	416	432	448	470	516	554	570	585	607
2005	260	285	307	322	338	357	376	391	407	423	444	485	523	538	551	573
2004	238	263	282	294	310	326	341	360	372	388	407	444	479	491	504	526
2003	219	241	260	272	285	300	316	332	344	357	376	410	441	454	463	485
2002	207	228	244	257	269	282	297	313	326	338	354	385	416	429	438	457
2001	194	213	228	241	254	266	279	294	304	316	332	363	391	401	410	429
2000	182	200	213	225	235	247	263	275	285	297	310	338	366	376	385	401
1999	172	191	203	213	225	235	247	260	269	282	294	322	347	357	366	382
1998	160	175	188	197	207	219	228	241	250	260	272	297	322	332	338	354
1990-1997	150	166	178	188	194	207	216	225	235	244	257	282	300	310	319	332

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:			
COMPREHENSIVE	0.89	0.80	0.78
COLLISION	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO BASIC POLICY PHYSICAL DAMAGE RATES**

TERRITORY 139

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	67	76	84	94	106	113	129	149	166	178	190	212	235	251	267	289
2009	64	73	80	90	101	107	123	143	158	170	181	203	225	240	255	276
2008	61	69	76	85	96	102	117	136	151	162	173	193	214	228	243	262
2007	58	65	73	81	91	98	111	129	143	154	164	183	203	217	231	249
2006	55	62	69	77	86	92	106	123	135	146	156	173	193	206	218	236
2005	52	59	66	73	82	88	101	117	129	139	148	166	184	196	209	226
2004	49	56	62	69	77	83	95	110	122	131	140	156	173	185	196	212
2003	47	53	59	66	74	79	90	105	116	124	133	148	165	176	187	202
2002	45	51	57	63	71	76	87	101	112	120	127	143	159	169	180	194
2001	43	48	54	60	67	72	82	95	106	113	121	135	150	160	170	184
2000	40	46	51	56	63	68	77	90	99	107	114	127	142	151	160	173
1999	38	43	48	54	60	65	74	85	95	102	109	121	135	144	153	165
1998	37	41	46	51	57	62	70	82	90	97	104	116	129	137	146	157
1990-1997	35	39	43	49	54	59	66	77	86	92	98	110	122	130	138	149

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	297	327	351	367	386	408	427	448	467	483	508	556	597	616	629	656
2009	284	313	335	351	370	389	408	429	446	462	486	529	570	586	602	626
2008	270	297	319	335	351	370	389	408	424	440	462	505	543	559	572	597
2007	254	278	300	316	329	348	365	383	400	413	435	475	510	527	537	562
2006	238	262	281	294	308	327	343	359	373	386	405	446	478	491	505	524
2005	224	246	265	278	292	308	324	338	351	365	383	419	451	464	475	494
2004	205	227	243	254	267	281	294	311	321	335	351	383	413	424	435	454
2003	189	208	224	235	246	259	273	286	297	308	324	354	381	392	400	419
2002	178	197	211	221	232	243	257	270	281	292	305	332	359	370	378	394
2001	167	184	197	208	219	230	240	254	262	273	286	313	338	346	354	370
2000	157	173	184	194	203	213	227	238	246	257	267	292	316	324	332	346
1999	149	165	176	184	194	203	213	224	232	243	254	278	300	308	316	329
1998	138	151	162	170	178	189	197	208	216	224	235	257	278	286	292	305
1990-1997	130	143	154	162	167	178	186	194	203	211	221	243	259	267	275	286

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:			
COMPREHENSIVE	0.89	0.80	0.78
COLLISION	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES: 1. The Base Model Year is 2008.
2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO BASIC POLICY PHYSICAL DAMAGE RATES**

TERRITORY 140

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	86	97	108	120	135	144	165	191	212	228	243	271	301	321	342	369
2009	82	93	102	115	129	137	158	183	202	217	232	259	288	307	326	353
2008	78	88	98	109	122	131	150	174	193	207	221	246	274	292	310	335
2007	74	83	93	104	116	125	142	165	183	197	210	234	260	277	295	319
2006	70	80	88	98	110	118	135	157	173	186	199	222	246	263	279	302
2005	67	76	84	94	105	112	129	150	165	178	190	212	236	251	267	289
2004	63	72	79	88	99	106	122	141	156	168	179	200	222	236	251	271
2003	60	68	75	84	94	101	115	134	148	159	170	190	211	225	239	258
2002	58	66	73	81	90	97	111	129	143	153	163	183	203	216	230	248
2001	55	62	69	76	86	92	105	122	135	145	154	172	192	204	218	235
2000	51	59	65	72	81	87	99	115	127	137	146	163	181	193	205	222
1999	49	55	62	69	77	83	94	109	122	130	139	155	172	184	196	211
1998	47	53	59	66	73	79	90	105	115	124	133	148	165	175	186	201
1990-1997	44	50	55	62	69	75	85	99	110	118	126	140	156	166	177	191

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	336	369	397	415	436	461	482	506	528	546	573	628	674	695	711	741
2009	320	354	378	397	418	439	461	485	503	522	549	598	644	662	680	708
2008	305	336	360	378	397	418	439	461	479	497	522	570	613	631	647	674
2007	287	314	339	357	372	393	412	433	451	467	491	537	576	595	607	634
2006	268	296	317	332	348	369	387	406	421	436	458	503	540	555	570	592
2005	253	278	299	314	329	348	366	381	397	412	433	473	509	525	537	558
2004	232	256	275	287	302	317	332	351	363	378	397	433	467	479	491	512
2003	214	235	253	265	278	293	308	323	336	348	366	400	430	442	451	473
2002	201	223	238	250	262	275	290	305	317	329	345	375	406	418	427	445
2001	189	207	223	235	247	259	271	287	296	308	323	354	381	390	400	418
2000	177	195	207	220	229	241	256	268	278	290	302	329	357	366	375	390
1999	168	186	198	207	220	229	241	253	262	275	287	314	339	348	357	372
1998	156	171	183	192	201	214	223	235	244	253	265	290	314	323	329	345
1990-1997	146	162	174	183	189	201	210	220	229	238	250	275	293	302	311	323

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:			
COMPREHENSIVE	0.89	0.80	0.78
COLLISION	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO BASIC POLICY PHYSICAL DAMAGE RATES**

TERRITORY 141

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	70	79	88	99	111	118	135	157	174	187	199	223	247	263	280	303
2009	67	76	84	94	106	113	129	150	166	178	190	212	236	252	268	289
2008	64	72	80	90	100	108	123	143	158	170	181	202	225	239	255	275
2007	61	68	76	85	95	102	116	136	150	161	172	192	213	227	242	262
2006	58	65	72	81	90	97	111	129	142	153	163	182	202	216	229	248
2005	55	62	69	77	86	92	106	123	136	146	156	174	193	206	219	237
2004	52	59	65	72	81	87	100	116	128	138	147	164	182	194	206	223
2003	49	56	61	69	77	83	95	110	122	131	140	156	173	184	196	212
2002	47	54	60	67	74	79	91	106	117	125	134	150	166	177	189	204
2001	45	51	56	63	70	76	86	100	111	119	127	141	157	168	179	193
2000	42	48	53	59	67	71	81	94	104	112	120	134	148	158	168	182
1999	40	45	51	56	63	68	77	90	100	107	114	127	141	151	161	173
1998	38	44	48	54	60	65	74	86	95	102	109	122	135	143	153	165
1990-1997	36	41	45	51	57	61	70	81	90	97	103	115	128	136	145	157

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	453	499	536	560	589	622	651	684	713	737	775	849	911	939	960	1001
2009	433	478	511	536	564	593	622	655	680	705	742	808	869	894	919	956
2008	412	453	486	511	536	564	593	622	647	672	705	770	828	853	873	911
2007	387	424	457	482	503	531	556	585	610	630	663	725	779	803	820	857
2006	363	400	428	449	470	499	523	548	569	589	618	680	729	750	770	799
2005	342	375	404	424	445	470	494	515	536	556	585	639	688	709	725	754
2004	313	346	371	387	408	428	449	474	490	511	536	585	630	647	663	692
2003	288	317	342	358	375	396	416	437	453	470	494	540	581	597	610	639
2002	272	301	321	338	354	371	391	412	428	445	466	507	548	564	577	602
2001	255	280	301	317	334	350	367	387	400	416	437	478	515	527	540	564
2000	239	264	280	297	309	325	346	363	375	391	408	445	482	494	507	527
1999	227	251	268	280	297	309	325	342	354	371	387	424	457	470	482	503
1998	210	231	247	260	272	288	301	317	330	342	358	391	424	437	445	466
1990-1997	198	218	235	247	255	272	284	297	309	321	338	371	396	408	420	437

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:			
COMPREHENSIVE	0.89	0.80	0.78
COLLISION	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES: 1. The Base Model Year is 2008.
2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO BASIC POLICY PHYSICAL DAMAGE RATES**

TERRITORY 142

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	113	128	142	159	178	191	217	252	280	301	320	358	398	423	451	487
2009	108	123	135	151	170	181	208	241	267	286	306	342	380	405	431	466
2008	103	116	129	144	162	173	198	230	254	273	291	325	362	385	410	443
2007	98	110	123	137	153	165	187	218	242	260	277	309	343	366	389	421
2006	93	105	116	130	145	156	178	207	229	246	263	293	325	347	369	399
2005	89	100	111	124	139	148	170	198	218	235	250	280	311	332	352	381
2004	83	95	104	116	131	140	161	186	206	221	236	264	293	312	332	358
2003	79	90	99	111	125	133	152	177	196	210	225	250	278	297	315	341
2002	76	87	96	107	119	128	146	170	188	202	215	241	268	285	304	328
2001	72	81	91	101	113	122	138	161	178	192	204	228	253	270	287	310
2000	68	77	85	95	107	114	131	151	168	180	193	215	239	254	271	293
1999	65	73	81	91	102	109	125	144	161	172	183	205	228	243	259	279
1998	62	70	77	87	97	104	118	138	152	164	175	196	217	231	246	266
1990-1997	59	66	73	82	92	99	112	131	145	156	166	185	206	219	234	252

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	495	545	585	612	644	680	711	747	779	806	846	927	995	1026	1049	1094
2009	473	522	558	585	617	648	680	716	743	770	810	882	950	977	1004	1044
2008	450	495	531	558	585	617	648	680	707	734	770	842	905	932	954	995
2007	423	464	500	527	549	581	608	639	666	689	725	792	851	878	896	936
2006	396	437	468	491	513	545	572	599	621	644	675	743	797	819	842	873
2005	374	410	441	464	486	513	540	563	585	608	639	698	752	774	792	824
2004	342	378	405	423	446	468	491	518	536	558	585	639	689	707	725	756
2003	315	347	374	392	410	432	455	477	495	513	540	590	635	653	666	698
2002	297	329	351	369	387	405	428	450	468	486	509	554	599	617	630	657
2001	279	306	329	347	365	383	401	423	437	455	477	522	563	576	590	617
2000	261	288	306	324	338	356	378	396	410	428	446	486	527	540	554	576
1999	248	275	293	306	324	338	356	374	387	405	423	464	500	513	527	549
1998	230	252	270	284	297	315	329	347	360	374	392	428	464	477	486	509
1990-1997	216	239	257	270	279	297	311	324	338	351	369	405	432	446	459	477

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:			
COMPREHENSIVE	0.89	0.80	0.78
COLLISION	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO BASIC POLICY PHYSICAL DAMAGE RATES**

TERRITORY 143

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	166	187	208	233	261	279	319	370	411	441	470	525	583	621	661	714
2009	159	180	198	222	249	266	305	353	391	420	448	501	557	593	631	683
2008	151	171	189	211	237	254	290	337	373	400	427	477	530	565	601	649
2007	143	162	180	201	225	242	275	320	355	381	406	453	503	536	571	618
2006	136	154	171	190	213	228	261	304	335	361	385	429	477	509	541	584
2005	130	146	163	181	204	217	249	290	320	344	367	411	456	486	516	559
2004	122	139	153	171	192	205	236	273	302	325	346	387	429	458	486	525
2003	116	131	145	163	183	195	223	260	287	308	329	367	408	435	462	500
2002	112	127	140	157	175	187	214	249	276	296	316	353	393	418	445	480
2001	106	119	133	148	166	178	202	236	261	281	299	334	371	396	421	455
2000	100	113	125	139	157	168	192	222	246	264	282	316	350	373	397	429
1999	95	107	119	133	149	160	183	211	236	252	269	300	334	356	379	409
1998	91	103	113	127	142	153	174	202	223	240	257	287	319	338	361	390
1990-1997	86	97	107	121	134	145	165	192	213	228	243	272	302	322	343	370

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	480	528	567	593	623	658	689	724	754	780	820	898	964	994	1016	1059
2009	458	506	541	567	597	628	658	693	719	746	785	855	920	946	972	1012
2008	436	480	514	541	567	597	628	658	685	711	746	815	876	903	924	964
2007	410	449	484	510	532	562	589	619	645	667	702	767	824	850	868	907
2006	384	423	453	475	497	528	554	580	602	623	654	719	772	794	815	846
2005	362	397	427	449	471	497	523	545	567	589	619	676	728	750	767	798
2004	331	366	392	410	432	453	475	501	519	541	567	619	667	685	702	732
2003	305	336	362	379	397	419	440	462	480	497	523	571	615	632	645	676
2002	288	318	340	358	375	392	414	436	453	471	493	536	580	597	610	637
2001	270	296	318	336	353	371	388	410	423	440	462	506	545	558	571	597
2000	253	279	296	314	327	344	366	384	397	414	432	471	510	523	536	558
1999	240	266	283	296	314	327	344	362	375	392	410	449	484	497	510	532
1998	222	244	262	275	288	305	318	336	349	362	379	414	449	462	471	493
1990-1997	209	231	249	262	270	288	301	314	327	340	358	392	419	432	445	462

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:			
COMPREHENSIVE	0.89	0.80	0.78
COLLISION	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collison:	\$186

- NOTES: 1. The Base Model Year is 2008.
2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO BASIC POLICY PHYSICAL DAMAGE RATES**

TERRITORY 144

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	176	198	221	246	277	296	338	392	435	467	498	557	618	658	701	757
2009	168	190	210	235	264	282	323	374	414	445	475	531	590	629	669	723
2008	160	181	200	224	251	269	307	357	395	424	453	506	562	598	637	688
2007	152	171	190	213	238	256	291	339	376	403	430	480	533	568	605	654
2006	144	163	181	202	226	242	277	322	355	382	408	454	506	539	573	619
2005	138	155	173	192	216	230	264	307	339	365	389	435	483	515	547	592
2004	130	147	162	181	203	218	250	290	320	344	366	410	454	485	515	557
2003	123	139	154	173	194	206	237	275	304	326	349	389	432	461	490	530
2002	118	134	149	166	186	198	227	264	293	314	334	374	416	443	472	509
2001	112	126	141	157	176	189	214	250	277	298	317	354	394	419	446	482
2000	106	120	133	147	166	178	203	235	261	280	299	334	371	395	421	454
1999	101	114	126	141	158	170	194	224	250	267	285	318	354	378	402	434
1998	96	109	120	134	150	162	184	214	237	254	272	304	338	358	382	413
1990-1997	91	102	114	128	142	154	174	203	226	242	258	288	320	341	363	392

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	462	508	546	571	601	634	664	697	727	752	790	865	928	958	979	1021
2009	441	487	521	546	575	605	634	668	693	718	756	823	886	911	937	974
2008	420	462	496	521	546	575	605	634	659	685	718	785	844	869	890	928
2007	395	433	466	491	512	542	567	596	622	643	676	739	794	819	836	874
2006	370	407	437	458	479	508	533	559	580	601	630	693	743	764	785	815
2005	349	382	412	433	454	479	504	525	546	567	596	651	701	722	739	769
2004	319	353	378	395	416	437	458	483	500	521	546	596	643	659	676	706
2003	294	323	349	365	382	403	424	445	462	479	504	550	592	609	622	651
2002	277	307	328	344	361	378	399	420	437	454	475	517	559	575	588	613
2001	260	286	307	323	340	357	374	395	407	424	445	487	525	538	550	575
2000	244	269	286	302	315	332	353	370	382	399	416	454	491	504	517	538
1999	231	256	273	286	302	315	332	349	361	378	395	433	466	479	491	512
1998	214	235	252	265	277	294	307	323	336	349	365	399	433	445	454	475
1990-1997	202	223	239	252	260	277	290	302	315	328	344	378	403	416	428	445

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:			
COMPREHENSIVE	0.89	0.80	0.78
COLLISION	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES: 1. The Base Model Year is 2008.
2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO BASIC POLICY PHYSICAL DAMAGE RATES**

TERRITORY 145

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	176	198	221	246	277	296	338	392	435	467	498	557	618	658	701	757
2009	168	190	210	235	264	282	323	374	414	445	475	531	590	629	669	723
2008	160	181	200	224	251	269	307	357	395	424	453	506	562	598	637	688
2007	152	171	190	213	238	256	291	339	376	403	430	480	533	568	605	654
2006	144	163	181	202	226	242	277	322	355	382	408	454	506	539	573	619
2005	138	155	173	192	216	230	264	307	339	365	389	435	483	515	547	592
2004	130	147	162	181	203	218	250	290	320	344	366	410	454	485	515	557
2003	123	139	154	173	194	206	237	275	304	326	349	389	432	461	490	530
2002	118	134	149	166	186	198	227	264	293	314	334	374	416	443	472	509
2001	112	126	141	157	176	189	214	250	277	298	317	354	394	419	446	482
2000	106	120	133	147	166	178	203	235	261	280	299	334	371	395	421	454
1999	101	114	126	141	158	170	194	224	250	267	285	318	354	378	402	434
1998	96	109	120	134	150	162	184	214	237	254	272	304	338	358	382	413
1990-1997	91	102	114	128	142	154	174	203	226	242	258	288	320	341	363	392

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	576	634	681	713	749	791	828	870	907	938	985	1079	1158	1195	1221	1273
2009	550	608	650	681	718	755	791	833	865	896	943	1027	1106	1137	1169	1216
2008	524	576	618	650	681	718	755	791	823	854	896	980	1053	1085	1111	1158
2007	493	540	582	613	639	676	707	744	776	802	844	922	990	1022	1043	1090
2006	461	508	545	571	597	634	665	697	723	749	786	865	927	954	980	1017
2005	435	477	514	540	566	597	629	655	681	707	744	812	875	901	922	959
2004	398	440	472	493	519	545	571	603	624	650	681	744	802	823	844	880
2003	367	403	435	456	477	503	529	555	576	597	629	686	739	760	776	812
2002	346	383	409	430	451	472	498	524	545	566	592	645	697	718	734	765
2001	325	356	383	403	424	445	466	493	508	529	555	608	655	671	686	718
2000	304	335	356	377	393	414	440	461	477	498	519	566	613	629	645	671
1999	288	320	341	356	377	393	414	435	451	472	493	540	582	597	613	639
1998	267	293	314	330	346	367	383	403	419	435	456	498	540	555	566	592
1990-1997	252	278	299	314	325	346	362	377	393	409	430	472	503	519	534	555

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:			
COMPREHENSIVE	0.89	0.80	0.78
COLLISION	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collison:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO BASIC POLICY PHYSICAL DAMAGE RATES**

TERRITORY 146

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	150	169	188	209	235	252	287	333	370	397	423	473	525	559	596	643
2009	143	162	178	200	224	239	275	318	352	378	404	452	502	534	568	615
2008	136	154	170	190	214	228	261	303	336	360	385	430	477	509	541	585
2007	129	146	162	181	203	218	248	288	320	343	366	408	453	483	514	556
2006	122	139	154	171	192	205	235	273	302	325	347	386	430	458	487	526
2005	117	132	147	163	184	196	224	261	288	310	330	370	411	438	465	503
2004	110	125	137	154	173	185	212	246	272	292	311	348	386	412	438	473
2003	105	118	131	147	165	175	201	234	258	277	296	330	367	392	416	450
2002	101	114	126	141	158	169	193	224	249	267	284	318	354	377	401	432
2001	95	107	120	133	150	160	182	212	235	253	269	301	335	356	379	409
2000	90	102	113	125	141	151	173	200	222	238	254	284	316	336	358	386
1999	86	97	107	120	135	144	165	190	212	227	242	271	301	321	341	369
1998	82	92	102	114	128	137	156	182	201	216	231	258	287	305	325	351
1990-1997	78	87	97	109	121	131	148	173	192	205	219	245	272	290	309	333

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	441	485	521	545	573	606	634	666	694	718	754	826	886	914	934	974
2009	421	465	497	521	549	577	606	638	662	686	722	786	846	870	894	930
2008	401	441	473	497	521	549	577	606	630	654	686	750	806	830	850	886
2007	377	413	445	469	489	517	541	569	593	614	646	706	758	782	798	834
2006	353	389	417	437	457	485	509	533	553	573	602	662	710	730	750	778
2005	333	365	393	413	433	457	481	501	521	541	569	622	670	690	706	734
2004	305	337	361	377	397	417	437	461	477	497	521	569	614	630	646	674
2003	281	309	333	349	365	385	405	425	441	457	481	525	565	581	593	622
2002	265	293	313	329	345	361	381	401	417	433	453	493	533	549	561	585
2001	249	273	293	309	325	341	357	377	389	405	425	465	501	513	525	549
2000	233	257	273	289	301	317	337	353	365	381	397	433	469	481	493	513
1999	221	245	261	273	289	301	317	333	345	361	377	413	445	457	469	489
1998	205	225	241	253	265	281	293	309	321	333	349	381	413	425	433	453
1990-1997	192	213	229	241	249	265	277	289	301	313	329	361	385	397	409	425

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:			
COMPREHENSIVE	0.89	0.80	0.78
COLLISION	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES: 1. The Base Model Year is 2008.
2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO BASIC POLICY PHYSICAL DAMAGE RATES**

TERRITORY 147

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	157	177	197	220	247	265	302	350	389	418	445	498	552	588	626	676
2009	150	170	187	210	236	252	289	335	370	398	425	475	528	562	598	646
2008	143	162	179	200	225	240	275	319	353	379	405	452	502	535	569	615
2007	136	153	170	190	213	229	260	303	336	360	385	429	476	508	541	585
2006	129	146	162	180	202	216	247	287	317	342	365	406	452	482	512	553
2005	123	139	154	172	193	206	236	275	303	326	347	389	432	460	489	529
2004	116	132	144	162	182	194	223	259	286	307	327	366	406	433	460	498
2003	110	124	137	154	173	184	212	246	272	292	312	347	386	412	438	473
2002	106	120	133	149	166	177	203	236	262	280	299	335	372	396	422	455
2001	100	113	126	140	157	169	192	223	247	266	283	316	352	375	399	430
2000	94	107	119	132	149	159	182	210	233	250	267	299	332	353	376	406
1999	90	102	113	126	142	152	173	200	223	239	255	285	316	337	359	388
1998	86	97	107	120	134	144	164	192	212	227	243	272	302	320	342	369
1990-1997	82	92	102	114	127	137	156	182	202	216	230	257	286	305	325	350

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	474	522	560	586	616	651	681	715	746	771	810	888	953	983	1004	1047
2009	453	500	534	560	590	621	651	685	711	737	776	845	909	935	961	1000
2008	431	474	509	534	560	590	621	651	677	703	737	806	866	892	914	953
2007	405	444	478	504	526	556	582	612	638	659	694	759	815	840	858	896
2006	379	418	448	470	491	522	547	573	595	616	647	711	763	784	806	836
2005	358	392	422	444	465	491	517	539	560	582	612	668	720	741	759	789
2004	328	362	388	405	427	448	470	496	513	534	560	612	659	677	694	724
2003	302	332	358	375	392	414	435	457	474	491	517	565	608	625	638	668
2002	284	315	336	353	371	388	409	431	448	465	487	530	573	590	603	629
2001	267	293	315	332	349	366	384	405	418	435	457	500	539	552	565	590
2000	250	276	293	310	323	340	362	379	392	409	427	465	504	517	530	552
1999	237	263	280	293	310	323	340	358	371	388	405	444	478	491	504	526
1998	220	241	259	272	284	302	315	332	345	358	375	409	444	457	465	487
1990-1997	207	228	246	259	267	284	297	310	323	336	353	388	414	427	440	457

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:			
COMPREHENSIVE	0.89	0.80	0.78
COLLISION	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES:
1. The Base Model Year is 2008.
 2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO BASIC POLICY PHYSICAL DAMAGE RATES**

TERRITORY 148

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	176	198	221	246	277	296	338	392	435	467	498	557	618	658	701	757
2009	168	190	210	235	264	282	323	374	414	445	475	531	590	629	669	723
2008	160	181	200	224	251	269	307	357	395	424	453	506	562	598	637	688
2007	152	171	190	213	238	256	291	339	376	403	430	480	533	568	605	654
2006	144	163	181	202	226	242	277	322	355	382	408	454	506	539	573	619
2005	138	155	173	192	216	230	264	307	339	365	389	435	483	515	547	592
2004	130	147	162	181	203	218	250	290	320	344	366	410	454	485	515	557
2003	123	139	154	173	194	206	237	275	304	326	349	389	432	461	490	530
2002	118	134	149	166	186	198	227	264	293	314	334	374	416	443	472	509
2001	112	126	141	157	176	189	214	250	277	298	317	354	394	419	446	482
2000	106	120	133	147	166	178	203	235	261	280	299	334	371	395	421	454
1999	101	114	126	141	158	170	194	224	250	267	285	318	354	378	402	434
1998	96	109	120	134	150	162	184	214	237	254	272	304	338	358	382	413
1990-1997	91	102	114	128	142	154	174	203	226	242	258	288	320	341	363	392

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	506	557	598	626	658	695	727	764	796	823	865	948	1017	1049	1072	1118
2009	483	534	570	598	630	662	695	731	759	787	828	902	971	998	1026	1067
2008	460	506	543	570	598	630	662	695	722	750	787	860	925	952	975	1017
2007	432	474	511	538	561	593	621	653	681	704	741	810	869	897	915	957
2006	405	446	478	501	524	557	584	612	635	658	690	759	814	837	860	892
2005	382	419	451	474	497	524	552	575	598	621	653	713	768	791	810	842
2004	350	386	414	432	455	478	501	529	547	570	598	653	704	722	741	773
2003	322	354	382	400	419	442	465	488	506	524	552	603	649	667	681	713
2002	304	336	359	377	396	414	437	460	478	497	520	566	612	630	644	672
2001	285	313	336	354	373	391	409	432	446	465	488	534	575	589	603	630
2000	267	294	313	331	345	363	386	405	419	437	455	497	538	552	566	589
1999	253	281	299	313	331	345	363	382	396	414	432	474	511	524	538	561
1998	235	258	276	290	304	322	336	354	368	382	400	437	474	488	497	520
1990-1997	221	244	262	276	285	304	317	331	345	359	377	414	442	455	469	488

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:			
COMPREHENSIVE	0.89	0.80	0.78
COLLISION	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES: 1. The Base Model Year is 2008.
2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

**NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN MANUAL
PRIVATE PASSENGER AUTO BASIC POLICY PHYSICAL DAMAGE RATES**

TERRITORY 149

COMPREHENSIVE - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	124	140	156	174	195	209	238	277	307	330	351	393	436	464	495	534
2009	119	134	148	166	186	199	228	264	293	314	336	375	417	444	472	511
2008	113	128	141	158	177	190	217	252	279	299	320	357	397	423	450	486
2007	107	121	134	150	168	181	206	240	266	285	304	339	376	401	427	462
2006	102	115	128	142	159	171	195	227	251	270	288	321	357	381	405	437
2005	97	110	122	136	153	163	186	217	240	258	275	307	341	364	386	418
2004	92	104	114	128	144	154	176	205	226	243	259	289	321	342	364	393
2003	87	98	108	122	137	146	167	194	215	231	246	275	305	325	346	374
2002	84	95	105	118	131	140	160	186	207	221	236	264	294	313	333	359
2001	79	89	99	111	124	133	151	176	195	210	224	250	278	296	315	340
2000	75	85	94	104	118	125	144	166	184	198	211	236	262	279	297	321
1999	71	80	89	99	112	120	137	158	176	189	201	225	250	267	284	306
1998	68	77	85	95	106	114	130	151	167	180	192	215	238	253	270	292
1990-1997	64	72	80	90	101	108	123	144	159	171	182	203	226	241	257	277

COLLISION - \$750 DED.																
MODEL YEAR	SYMBOL															
	2	3	4	5	6	7	8	10/A	11/C	12/E	13/F	14/G	15/H	16/J	17/K	18/L
2010	441	485	521	545	573	606	634	666	694	718	754	826	886	914	934	974
2009	421	465	497	521	549	577	606	638	662	686	722	786	846	870	894	930
2008	401	441	473	497	521	549	577	606	630	654	686	750	806	830	850	886
2007	377	413	445	469	489	517	541	569	593	614	646	706	758	782	798	834
2006	353	389	417	437	457	485	509	533	553	573	602	662	710	730	750	778
2005	333	365	393	413	433	457	481	501	521	541	569	622	670	690	706	734
2004	305	337	361	377	397	417	437	461	477	497	521	569	614	630	646	674
2003	281	309	333	349	365	385	405	425	441	457	481	525	565	581	593	622
2002	265	293	313	329	345	361	381	401	417	433	453	493	533	549	561	585
2001	249	273	293	309	325	341	357	377	389	405	425	465	501	513	525	549
2000	233	257	273	289	301	317	337	353	365	381	397	433	469	481	493	513
1999	221	245	261	273	289	301	317	333	345	361	377	413	445	457	469	489
1998	205	225	241	253	265	281	293	309	321	333	349	381	413	425	433	453
1990-1997	192	213	229	241	249	265	277	289	301	313	329	361	385	397	409	425

OTHER DEDUCTIBLE OPTIONS (Refer to Rule 42)

DEDUCTIBLE AMOUNT:	\$1000	\$1500	\$2000
Multiply the base rate by the following factors:			
COMPREHENSIVE	0.89	0.80	0.78
COLLISION	0.85	0.73	0.70

EXPENSE FEES (Refer to Rules 13 and 16)

Comprehensive:	\$80
Collision:	\$186

- NOTES: 1. The Base Model Year is 2008.
2. Refer to Rule 40 to determine the base rate for Model Years and Symbols not shown.

Rule 14. CLASSIFICATIONS

The **Classification Tables for No Youthful Operator** are replaced in their entirety as follows:

**PRIMARY CLASSIFICATIONS
RATING FACTORS AND CLASSIFICATION DESIGNATORS**

NO YOUTHFUL OPERATOR—SINGLE CAR

Status		Pleasure Use	Work Less than 10	Work 10 or More	Business Use	Farm Use
PRINCIPAL OPERATOR—AGE 75 AND OVER						
(a) Territory 102	Factor CD	.91 1031	.91 1032	.91 1033	.91 1038	.91 1039
(b) Territory 103	Factor CD	.75 1031	.75 1032	.75 1033	.75 1038	.75 1039
(c) Territory 105	Factor CD	.87 1031	.87 1032	.87 1033	.87 1038	.87 1039
(d) Territory 107	Factor CD	.90 1031	.90 1032	.90 1033	.90 1038	.90 1039
(e) Territory 108	Factor CD	.85 1031	.85 1032	.85 1033	.85 1038	.85 1039
(f) Territory 110	Factor CD	.64 1031	.64 1032	.64 1033	.64 1038	.64 1039
(g) Territory 112	Factor CD	.71 1031	.71 1032	.71 1033	.71 1038	.71 1039
(h) Territory 114	Factor CD	.81 1031	.81 1032	.81 1033	.81 1038	.81 1039
(i) Territory 133	Factor CD	.92 1031	.92 1032	.92 1033	.92 1038	.92 1039
(j) Territories 140, 149	Factor CD	.61 1031	.61 1032	.61 1033	.61 1038	.61 1039
(k) Territories 141, 143, 146, 147	Factor CD	.58 1031	.58 1032	.58 1033	.58 1038	.58 1039
(l) Territory 142	Factor CD	.63 1031	.63 1032	.63 1033	.63 1038	.63 1039
(m) Territories 144, 145, 148	Factor CD	.55 1031	.55 1032	.55 1033	.55 1038	.55 1039
(n) Remaining Territories	Factor CD	.93 1031	.93 1032	.93 1033	.93 1038	.93 1039

Note: For statistical coding information, refer to statistical plan in use by carrier.

NO YOUTHFUL OPERATOR—SINGLE CAR

Status		Pleasure Use	Work Less than 10	Work 10 or More	Business Use	Farm Use
PRINCIPAL OPERATOR—AGE 65–74						
(a) Territory 102	Factor CD	.91 1021	.91 1022	.91 1023	.91 1028	.91 1029
(b) Territory 103	Factor CD	.75 1021	.75 1022	.75 1023	.75 1028	.75 1029
(c) Territory 105	Factor CD	.87 1021	.87 1022	.87 1023	.87 1028	.87 1029
(d) Territory 107	Factor CD	.90 1021	.90 1022	.90 1023	.90 1028	.90 1029
(e) Territory 108	Factor CD	.85 1021	.85 1022	.85 1023	.85 1028	.85 1029
(f) Territory 110	Factor CD	.64 1021	.64 1022	.64 1023	.64 1028	.64 1029
(g) Territory 112	Factor CD	.71 1021	.71 1022	.71 1023	.71 1028	.71 1029
(h) Territory 114	Factor CD	.81 1021	.81 1022	.81 1023	.81 1028	.81 1029
(i) Territory 133	Factor CD	.92 1021	.92 1022	.92 1023	.92 1028	.92 1029
(j) Territories 140, 149	Factor CD	.61 1021	.61 1022	.61 1023	.61 1028	.61 1029
(k) Territories 141, 143, 146, 147	Factor CD	.58 1021	.58 1022	.58 1023	.58 1028	.58 1029
(l) Territory 142	Factor CD	.63 1021	.63 1022	.63 1023	.63 1028	.63 1029
(m) Territories 144, 145, 148	Factor CD	.55 1021	.55 1022	.55 1023	.55 1028	.55 1029
(n) Remaining Territories	Factor CD	.93 1021	.93 1022	.93 1023	.93 1028	.93 1029
ONLY OPERATOR—FEMALE 30–64	Factor CD	.90 1131	1.05 1132	1.30 1133	1.35 1138	.75 1139
ALL OTHER	Factor CD	1.00 1111	1.15 1112	1.40 1113	1.45 1118	.85 1119

Note: For statistical coding information, refer to statistical plan in use by carrier.

NO YOUTHFUL OPERATOR—MULTICAR

Status		Pleasure Use	Work Less than 10	Work 10 or More	Business Use	Farm Use
PRINCIPAL OPERATOR—AGE 75 AND OVER						
(a) Territory 102	Factor CD	.91 1034	.91 1035	.91 1036	.91 1037	.91 1030
(b) Territory 103	Factor CD	.75 1034	.75 1035	.75 1036	.75 1037	.75 1030
(c) Territory 105	Factor CD	.87 1034	.87 1035	.87 1036	.87 1037	.87 1030
(d) Territory 107	Factor CD	.90 1034	.90 1035	.90 1036	.90 1037	.90 1030
(e) Territory 108	Factor CD	.85 1034	.85 1035	.85 1036	.85 1037	.85 1030
(f) Territory 110	Factor CD	.64 1034	.64 1035	.64 1036	.64 1037	.64 1030
(g) Territory 112	Factor CD	.71 1034	.71 1035	.71 1036	.71 1037	.71 1030
(h) Territory 114	Factor CD	.81 1034	.81 1035	.81 1036	.81 1037	.81 1030
(i) Territory 133	Factor CD	.92 1034	.92 1035	.92 1036	.92 1037	.92 1030
(j) Territories 140, 149	Factor CD	.61 1034	.61 1035	.61 1036	.61 1037	.61 1030
(k) Territories 141, 143, 146, 147	Factor CD	.58 1034	.58 1035	.58 1036	.58 1037	.58 1030
(l) Territory 142	Factor CD	.63 1034	.63 1035	.63 1036	.63 1037	.63 1030
(m) Territories 144, 145, 148	Factor CD	.55 1034	.55 1035	.55 1036	.55 1037	.55 1030
(n) Remaining Territories	Factor CD	.93 1034	.93 1035	.93 1036	.93 1037	.93 1030

Note: For statistical coding information, refer to statistical plan in use by carrier.

NO YOUTHFUL OPERATOR—MULTICAR

Status		Pleasure Use	Work Less than 10	Work 10 or More	Business Use	Farm Use
PRINCIPAL OPERATOR—AGE 65–74						
(a) Territory 102	Factor CD	.91 1024	.91 1025	.91 1026	.91 1027	.91 1020
(b) Territory 103	Factor CD	.75 1024	.75 1025	.75 1026	.75 1027	.75 1020
(c) Territory 105	Factor CD	.87 1024	.87 1025	.87 1026	.87 1027	.87 1020
(d) Territory 107	Factor CD	.90 1024	.90 1025	.90 1026	.90 1027	.90 1020
(e) Territory 108	Factor CD	.85 1024	.85 1025	.85 1026	.85 1027	.85 1020
(f) Territory 110	Factor CD	.64 1024	.64 1025	.64 1026	.64 1027	.64 1020
(g) Territory 112	Factor CD	.71 1024	.71 1025	.71 1026	.71 1027	.71 1020
(h) Territory 114	Factor CD	.81 1024	.81 1025	.81 1026	.81 1027	.81 1020
(i) Territory 133	Factor CD	.92 1024	.92 1025	.92 1026	.92 1027	.92 1020
(j) Territories 140, 149	Factor CD	.61 1024	.61 1025	.61 1026	.61 1027	.61 1020
(k) Territories 141, 143, 146, 147	Factor CD	.58 1024	.58 1025	.58 1026	.58 1027	.58 1020
(l) Territory 142	Factor CD	.63 1024	.63 1025	.63 1026	.63 1027	.63 1020
(m) Territories 144, 145, 148	Factor CD	.55 1024	.55 1025	.55 1026	.55 1027	.55 1020
(n) Remaining Territories	Factor CD	.93 1024	.93 1025	.93 1026	.93 1027	.93 1020
ONLY OPERATOR—FEMALE 30–64	Factor CD	.90 1134	1.05 1135	1.30 1136	1.35 1137	.75 1130
ALL OTHER	Factor CD	1.00 1114	1.15 1115	1.40 1116	1.45 1117	.85 1110

Note: For statistical coding information, refer to statistical plan in use by carrier.

**Rule 31. PERSONAL INJURY PROTECTION
(PIP)**

Paragraph A is amended as follows:

A. Principal Operator Age 65 or Over

Multiply the Standard Policy or Basic Policy PIP rate as shown on the rate schedules by the following factor:

1. Territory ies 01, 05, 07, 13, 23 <u>105</u>84 <u>.91</u>
2. Territory 02 <u>107</u>68 <u>.83</u>
3. Territory 08 <u>108</u>90 <u>.85</u>
4. Territory <u>110</u>	<u>.95</u>
45 . Territory ies 19, 22 <u>114</u>79 <u>.72</u>
56 . Territory 38 <u>133</u>76 <u>.83</u>
<u>7</u> . Territory <u>134</u>	<u>.89</u>
<u>8</u> . Territory <u>136</u>	<u>.88</u>
<u>9</u> . Territories <u>140, 142, 143, 147</u>	<u>.60</u>
<u>10</u> . Territories <u>141, 144, 148</u>	<u>.64</u>
<u>11</u> . Territory <u>145</u>	<u>.62</u>
<u>12</u> . Territory <u>146</u>	<u>.63</u>
<u>13</u> . Territory <u>149</u>	<u>.65</u>
6 <u>14</u> . Remainder of State92 <u>1.00</u>

Rule 62. RATING TERRITORIES

Paragraph B is amended as follows:

- A. The rate schedules display rates by territory.
- B. The territory schedules contain alphabetic and numeric listings of New Jersey cities/towns and associated zip codes as defined by the U.S. Postal Service (USPS) ~~the definition and code for each rating territory.~~
 1. Determine the appropriate rating territory based on the zip code of the location of principal garaging of the vehicle. If the mailing address differs from the location of principal garaging, the zip code of the garaging location should be used to determine the rating territory.
 2. As new zip codes are created by the USPS due to boundary changes, the Manual may not reflect the new zip code. Until the Manual

pages are updated, use the former zip code that applied to the risk before the zip code boundary change.

1. ~~Each territory includes a specific area for rating purposes. The following provisions apply:~~
 - a. ~~Any city, town, borough, or village not mentioned within a defined territory, but falling within its boundaries, shall take the rate for that territory.~~
 - b. ~~If any city, town, borough, or village extends into more than one territory, the rates for the higher rated territory apply to the entire city, town, borough, or village.~~
 - c. ~~If a street or other public way serves as the dividing line between two territories, except when the public way serves as a boundary line of any political subdivision such as a state, county, city, town, etc., the rates applicable to the lower rated of the two territories shall apply to autos principally garaged on either side of the street.~~
2. ~~The territory schedules also contain a list of New Jersey cities and towns indicating the territories to which they are assigned.~~

The current **Territory Schedules** (pages T-7 through T-22) are replaced in their entirety as follows:

EXHIBIT A

ALPHABETIC LISTING BY TERRITORY

TERRITORY 101

TOWN/CITY	ZIP CODE
*	08871
Avenel (section of Woodbridge)	07001
Cliffwood (section of Aberdeen)	07721
Colonia (section of Woodbridge)	07067
Fords, Perth Amboy (section of Woodbridge)	08863
Iselin (section of Woodbridge, includes Metropark Station)	08830
Keasbey (section of Woodbridge)	08832
Old Bridge	08857
Parlin (section of Sayreville, includes part of Old Bridge)	08859
Port Reading (section of Woodbridge)	07064
Sayreville	08872
Sewaren (section of Woodbridge)	07077
South Amboy, Laurence Harbor (includes parts of Sayreville and Old Bridge)	08879
Woodbridge	07095

TERRITORY 102

TOWN/CITY	ZIP CODE
Bayonne	07002

TERRITORY 103

TOWN/CITY	ZIP CODE
*	07099
Belleville	07109
Bloomfield	07003
Harrison, East Newark	07029
Kearny	07032

TERRITORY 104

TOWN/CITY	ZIP CODE
*	07007
*	07837
*	07878
*	07926
*	07961
*	07962
*	07963
*	07970
*	07983
*	07999
Boonton	07005
Budd Lake	07828
Butler, Kinnelon	07405
Caldwell, North Caldwell, West Caldwell	07006

Note: The asterisks represent post office zip codes.

TOWN/CITY	ZIP CODE
Cedar Knolls	07927
Denville	07834
East Hanover	07936
Fairfield	07004
Hopatcong	07843
Lake Hiawatha (section of Parsippany)	07034
Lake Hopatcong	07849
Landing	07850
Lincoln Park	07035
Mine Hill, Dover	07803
Montville	07045
Morris Plains, Greystone Park	07950
Morristown	07960
Mount Arlington	07856
Mountain Lakes	07046
Netcong	07857
Parsippany	07054
Pequannock	07440
Pine Brook (section of Montville)	07058
Pompton Plains (section of Pequannock)	07444
Randolph, Dover	07869
Riverdale	07457
Stanhope	07874
Towaco (section of Montville)	07082
Wharton	07885
Whippany	07981

TERRITORY 105

TOWN/CITY	ZIP CODE
Carteret	07008
Linden, Winfield Park	07036
Rahway	07065
Roselle	07203

TERRITORY 106

TOWN/CITY	ZIP CODE
*	07474
*	07477
*	07511
Cedar Grove	07009
Essex Falls	07021
Glen Ridge	07028
Kenitworth	07033
Little Falls, West Paterson	07424
Livingston	07039
Millburn	07041
Montclair	07042
Montclair, Upper Montclair – includes Montclair State University	07043
Roseland	07068
Short Hills	07078
Springfield	07081

Note: The asterisks represent post office zip codes.

Totowa	07512
Verona	07044
Wayne	07470

TERRITORY 107

TOWN/CITY	ZIP CODE
Cliffside Park	07010
Edgewater	07020
Englewood	07631
Fort Lee	07024
Palisades Park	07650
Ridgefield	07657

TERRITORY 108

TOWN/CITY	ZIP CODE
*	07015
*	07602
*	07699
Clifton (Allwood station)	07012
Clifton (Delawanna station)	07014
Clifton (Main Avenue station)	07011
Clifton (Richfield station)	07013
Elmwood Park	07407
Garfield	07026
Hackensack	07601
Lodi	07644
Wallington	07057

TERRITORY 109

TOWN/CITY	ZIP CODE
*	07091
Bound Brook	08805
Clark	07066
Cranford	07016
Dunellen, Green Brook	08812
Fanwood	07023
Garwood	07027
Middlesex	08846
Scotch Plains	07076
South Bound Brook	08880
Watchung, Plainfield	07069
Westfield	07090

TERRITORY 110

TOWN/CITY	ZIP CODE
*	07097
*	07303
*	07308
*	07309
*	07311
*	07395

Note: The asterisks represent post office zip codes.

*	07399
Hoboken	07030
Jersey City	07310
Jersey City (Bergen station)	07304
Jersey City (downtown)	07302
Jersey City (Greenville/Jackson Ave. stations)	07305
Jersey City (Hudson City station)	07307
Jersey City (Journal Square station)	07306
Weehawken	07086

TERRITORY 111

TOWN/CITY	ZIP CODE
*	07096
Caristadt	07072
East Rutherford	07073
Hasbrouck Heights	07604
Lyndhurst	07071
North Arlington	07031
Nutley	07110
Rutherford	07070
Secaucus	07094
Teterboro	07608
Wood-Ridge	07075

TERRITORY 112

TOWN/CITY	ZIP CODE
Hillside, Industrial Hillside	07205
Maplewood	07040
Roselle Park	07204
South Orange	07079
Union (Union Co.)	07083
Vauxhall (section of Union (Union Co.))	07088
West Orange	07052

TERRITORY 113

TOWN/CITY	ZIP CODE
*	07902
*	07978
*	08896
Bedminster	07921
Berkeley Heights	07922
Bridgewater	08807
Manville	08835
Martinsville (section of Bridgewater)	08836
Mountainside	07092
New Providence	07974
Raritan	08869
Somerville, Branchburg, North Branch	08876
Summit (Also includes parts of New Providence)	07901
Warren	07059

Note: The asterisks represent post office zip codes.

TERRITORY 114

TOWN/CITY	ZIP CODE
*	07061
Plainfield, North Plainfield	07063
Plainfield, North Plainfield (includes Watchung)	07060
Plainfield, North Plainfield (Netherwood station)	07062

TERRITORY 115

TOWN/CITY	ZIP CODE
Bergenfield	07621
Bogota	07603
Leonia	07605
Little Ferry	07643
Moonachie	07074
Ridgefield Park	07660
South Hackensack	07606
Teaneck	07666

TERRITORY 116

TOWN/CITY	ZIP CODE
*	08818
*	08855
*	08875
*	08890
*	08899
*	08903
*	08905
*	08906
*	08922
*	08933
*	08988
*	08989
Edison (north side)	08820
Edison (southeast side)	08837
Edison (southwest side)	08817
Franklin Park (straddles North Brunswick and Franklin)	08823
Highland Park, New Brunswick	08904
Metuchen	08840
Milltown	08850
New Brunswick	08901
North Brunswick, New Brunswick	08902
Piscataway (includes Rutgers University's Busch Campus Post Office)	08854
Somerset (section of Franklin Twp.)	08873
South Plainfield	07080

TERRITORY 117

TOWN/CITY	ZIP CODE
*	07451
*	07495
Allendale	07401
Franklin Lakes	07417

Note: The asterisks represent post office zip codes.

Glen Rock	07452
Hillsdale	07642
Ho Ho Kus	07423
Mahwah	07430
Midland Park	07432
Montvale	07645
Park Ridge	07656
Ramsey	07446
Ridgewood	07450
Saddle River, Upper Saddle River	07458
Township of Washington (includes Hillsdale)	07676
Waldwick	07463
Westwood, Old Tappan, River Vale	07675
Woodcliff Lake, Westwood	07677
Wyckoff	07481

TERRITORY 118

TOWN/CITY	ZIP CODE
*	07403
*	07416
*	07418
Bloomingtondale	07419
Dover	07420
Franklin (Sussex Co.)	07421
Glenwood (section of Vernon)	07422
Hamburg	07435
Haskell (section of Wanaque)	07436
Hewitt (section of West Milford)	07439
Highland Lakes (section of Vernon)	07442
Montague, Branchville, Sandyston	07456
Newfoundland (section of West Milford)	07461
Oakland	07462
Ogdensburg	07465
Pompton Lakes	07480
Ringwood	07801
Rockaway	07827
Sussex	07866
Vernon	
Wanaque	
West Milford	

TERRITORY 119

TOWN/CITY	ZIP CODE
*	07507
*	07538
Fair Lawn	07410
Haledon – includes North Haledon & Prospect Park	07508
Hawthorne	07506
Maywood	07607
Rochelle Park	07662
Saddle Brook	07663

Note: The asterisks represent post office zip codes.

TERRITORY 120

TOWN/CITY	ZIP CODE
*	07806
*	07820
*	07829
*	07833
*	07839
*	07844
*	07846
*	07855
*	07875
*	07877
*	07879
*	07880
*	07881
*	07890
*	08808
Andover	07821
Augusta	07822
Belvidere	07823
Blairstown, Hardwick	07825
Bloomsbury	08804
Branchville, Sandyston	07826
Columbia	07832
Fafayette	07848
Flanders, Roxbury Township	07836
Great Meadows	07838
Hackettstown	07840
Kenvil	07847
Layton, Sandyston	07851
Ledgewood	07852
Newton, Fredon, Fredon Township	07860
Oak Ridge (section of West Milford) – includes Milton (section of Jefferson)	07438
Oxford	07863
Phillipsburg, Alpha	08865
Port Murray (section of Lebanon)	07865
Sparta	07871
Stewartsville	08886
Stockholm (section of Hardyston)	07460
Succasunna	07876
Washington	07882

TERRITORY 121

TOWN/CITY	ZIP CODE
*	07653
Alpine (P.O. Box)	07620
Closter	07624
Cresskill	07626
Demarest	07627
Dumont	07628
Emerson	07630

Note: The asterisks represent post office zip codes.

Englewood Cliffs, Englewood	07632
Harrington Park	07640
Haworth	07641
New Milford	07646
Northvale, Rockleigh	07647
Norwood	07648
Oradell	07649
Paramus	07652
River Edge	07661
Tenafly	07670

TERRITORY 122

TOWN/CITY	ZIP CODE
*	07752
*	07777
*	07799
Atlantic Highlands	07716
Belford (section of Middletown)	07718
Colts Neck (includes part of Howell)	07722
Eatontown, Tinton Falls	07724
Fair Haven, Red Bank	07704
Fort Monmouth, Red Bank (military base in Shrewsbury)	07703
Hazlet	07730
Highlands, Fort Hancock	07732
Holmdel	07733
Leonardo (section of Middletown)	07737
Lincroft (section of Middletown)	07738
Little Silver	07739
Middletown, New Monmouth, North Middletown	07748
Monmouth Beach	07750
Oakhurst (section of Ocean Township)	07755
Oceanport	07757
Port Monmouth (section of Middletown)	07758
Red Bank, Tinton Falls (includes Fairview section of Middletown)	07701
Rumson, Sea Bright	07760
Shrewsbury, Red Bank	07702
West Long Branch	07764

TERRITORY 123

TOWN/CITY	ZIP CODE
*	07709
*	07710
*	07754
*	07763
*	07765
Allenhurst	07711
Asbury Park, Interlaken, Ocean, Tinton Falls	07712
Bradley Beach	07720
Cranbury, East Windsor (includes parts of Monroe and West Windsor Townships)	08512
Deal (section of Long Branch)	07723
East Brunswick	08816

Note: The asterisks represent post office zip codes.

Englishtown, Manalapan, Millstone Township (includes part of Monroe Twp.)	07726
Farmingdale, Tinton Falls, Wall Township (includes section of Howell)	07727
Freehold (both Freehold Borough and Freehold Township - includes part of Howell)	07728
Helmetta	08828
Howell, Wall Township	07731
Jackson (includes Great Adventure theme park)	08527
Keansburg (includes parts of Hazlet and Middletown)	07734
Keport, New Jersey, Union Beach	07735
Long Branch	07740
Marlboro	07746
Matawan	07747
Millstone Township, Clarksburg	08510
Monroe Township, Jamesburg, Monroe	08831
Morganville (section of Marlboro)	07751
Neptune, Neptune City, Tinton Falls, Wall Township	07753
Ocean Grove (section of Neptune Township)	07756
Pernneville	08535
South River	08882
Spotswood (includes parts of Monroe Twp.)	08884

TERRITORY 124

TOWN/CITY	ZIP CODE
*	07715
*	08720
*	08739
Avon by the Sea	07717
Belmar, Lake Como, Wall, Wall Township	07719
Brielle	08730
Lavallette (includes Ocean Beach)	08735
Manasquan (includes part of Wall Twp.)	08736
Mantoloking (Brick Township)	08738
Point Pleasant Beach, Bay Head, Point Pleasant Boro	08742
Sea Girt	08750
Spring Lake (includes Spring Lake Heights)	07762

TERRITORY 125

TOWN/CITY	ZIP CODE
*	07831
*	07845
*	07870
*	07938
*	07939
*	07977
*	07979
*	08504
*	08557
*	08803
*	08821
*	08834
*	08858
*	08868

Note: The asterisks represent post office zip codes.

*	08870
*	08885
*	08888
Annandale (part of Clinton Twp.)	08801
Asbury (section of Bethlehem Twp.)	08802
Basking Ridge (District of Bernards Township)	07920
Belle Mead (section of ip. New Jersey /Montgomery Township)	08502
Bernardsville	07924
Califon (includes parts of Lebanon and Tewksbury)	07830
Chatham	07928
Chester	07930
Clinton (includes part of Clinton Twp.)	08809
Far Hills (includes part of Tewksbury)	07931
Flemington (includes Raritan Township and part of Readington)	08822
Florham Park	07932
Frenchtown (includes part of Kingwood Twp.)	08825
Gillette	07933
Gladstone (includes part of Bedminster Twp.)	07934
Glen Gardner (includes part of Lebanon)	08826
Green Village	07935
Hampton (includes parts of Bethlehem and Union Townships)	08827
High Bridge	08829
Hillsborough	08844
Hopewell (includes part of East Amwell)	08525
Lambertville (includes parts of Hopewell and West Amwell)	08530
Lebanon (includes part of Tewksbury)	08833
Long Valley	07853
Madison	07940
Mendham	07945
Milford (includes Holland Twp. and parts of Alexandria Twp.)	08848
Millington	07946
Neshanic Station, Branchburg	08853
New Vernon	07976
Pennington	08534
Pittstown (section of Hunterdon County's Franklin Twp., includes part of Alexandria Twp.)	08867
Ringoes (section of East Amwell)	08551
Rosemont (section of Delaware Twp.)	08556
Skillman (Montgomery Township)	08558
Stirling (section of Tewksbury)	07980
Stockton (section of Delaware Twp.)	08559
Three Bridges (section of Readington)	08887
Titusville	08560
Trenton, Ewing, West Trenton	08628
Whitehouse Station (part of Readington)	08889

TERRITORY 126

TOWN/CITY	ZIP CODE
*	08076
Audubon	08106
Beverly, Edgewater Park	08010
Burlington, Burlington City, Burlington Township	08016
Cherry Hill	08002

Note: The asterisks represent post office zip codes.

Cherry Hill	08003
Cherry Hill	08034
Collingswood, Haddon Township, Westmont	08108
Florence	08518
Gibbsboro	08026
Haddon Heights	08035
Haddonfield	08033
Maple Shade	08052
Mariton, Evesham	08053
Palmyra	08065
Riverside, Delanco, Delran	08075
Riverton, Cinnaminson	08077
Roebing	08554
Somerdale, Hi-Nella	08083
Stratford	08084
Voorhees, Kirkwood, Kirkwood Voorhees	08043

TERRITORY 127

TOWN/CITY	ZIP CODE
*	08018
*	08095
Atco	08004
Berlin	08009
Buena	08310
Clayton	08312
Clementon, Laurel Springs, Lindenwold, Pine Hill, Pine Valley	08021
Franklinville	08322
Hammonton, Batsto	08037
Landisville	08326
Malaga	08328
Minotola	08341
Newfield	08344
Newtonville	08346
Sicklerville	08081
Waterford Works, Chesilhurst	08089
West Berlin, Berlin Township	08091
Williamstown (includes part of Monroe Township)	08094

TERRITORY 128

TOWN/CITY	ZIP CODE
*	08006
*	08224
*	08732
*	08754
*	08756
Barnegat	08005
Bayville	08721
Beach Haven, Harvey Cedars, Long Beach, Long Beach Township, Ship Bottom, Surf City	08008
Beachwood	08722
Brick, Osbornsville (a.k.a. "Bricktown" southern half)	08723
Brick, Wall Township	08724

Note: The asterisks represent post office zip codes.

Brown Mills	08015
Forked River (Lacey Township)	08731
Lakehurst, Lakehurst NAEC (includes Manchester Twp. and part of Dover Twp.)	08733
Lanoka Harbor (Lacey Township)	08734
Manahawkin, Stafford Township	08050
Manchester Township, Lakehurst, Manchester, Whiting	08759
Ocean Gate (P.O. Box)	08740
Pine Beach	08741
Port Republic	08241
Seaside Heights (includes Ortley Beach section of Dover Twp.)	08751
Seaside Heights (includes South Seaside Park section of Berkeley Twp.)	08752
Toms River	08755
Toms River (Dover Township)	08753
Toms River (includes South Toms River and part of Berkeley Twp. as well as a small part of Manchester Twp.)	08757
Tuckerton, Little Egg Harbor, Little Egg Harbor Township, Mystic Islands	08087
Waretown (Ocean Township, not to be confused with Monmouth County town of same name)	08758
West Creek	08092

TERRITORY 129

TOWN/CITY	ZIP CODE
*	08099
Barrington	08007
Bellmawr	08031
Blackwood, Turnersville (includes Washington Township)	08012
Glassboro	08028
Glendora	08029
Gloucester City, Brooklawn	08030
Grenloch	08032
Lawnside	08045
Magnolia	08049
Mantua	08051
Mount Ephraim, West Collingswood Heights	08059
National Park	08063
Oaklyn, Collingswood, Haddon Township, West Collingswood	08107
Paulsboro	08066
Runnemede	08078
Sewell (Mantua Township)	08080
Thorofare (West Deptford Township)	08086
Wenonah (Deptford Township)	08090
Westville	08093
Woodbury Heights	08097
Woodbury, Blackwood Terrace	08096

TERRITORY 130

TOWN/CITY	ZIP CODE
*	08001
*	08023
*	08025
*	08038

Note: The asterisks represent post office zip codes.

*	08039
*	08072
*	08074
*	08347
Bridgeport	08014
Clarksboro (East Greenwich Township)	08020
Elmer, Pittsgrove	08318
Gibbstown (Greenwich Township)	08027
Greenwich	08323
Mickleton (East Greenwich Township)	08056
Monroeville	08343
Mount Royal	08061
Mullica Hill, South Harrison Township)	08062
Pedricktown	08067
Penns Grove, Carneys Point	08069
Pennsville	08070
Pitman	08071
Salem, Mannington	08079
Swedesboro, Logan Township, Woolwich Township	08085
Woodstown, Pilesgrove, Pilesgrove Township	08098

TERRITORY 131

TOWN/CITY	ZIP CODE
*	08011
*	08042
*	08064
*	08073
*	08526
*	08541
*	08543
*	08561
*	08602
*	08603
*	08604
*	08605
*	08606
*	08607
*	08650
Allentown	08501
Bordertown, Fieldsboro (includes parts of Hamilton Township)	08505
Chatsworth	08019
Columbus	08022
Cookstown	08511
Cream Ridge (section of Upper Freehold Township)	08514
Crosswicks, Chesterfield	08515
Dayton (section of South Brunswick Township)	08810
Fort Dix, Trenton (in Wrightstown)	08640
Hainesport, Hainesport Township	08036
Hightstown, East Windsor	08520
Jobstown	08041
Kendall Park (straddles South Brunswick and Franklin)	08824
Kingston (straddles South Brunswick and Franklin Townships)	08528
Lumberton, Lumberton Township	08048

Note: The asterisks represent post office zip codes.

TOWN/CITY	ZIP CODE
Medford, Medford Lakes	08055
Monmouth Junction (section of South Brunswick)	08852
Moorestown	08057
Mount Holly, Eastampton, Eastampton Township, Westampton	08060
Mount Laurel	08054
New Egypt	08533
Pemberton	08068
Plainsboro	08536
Princeton (includes some of Franklin Twp.)	08540
Princeton (P.O. Box)	08542
Princeton (Princeton University)	08544
Princeton Junction, West Windsor	08550
Rocky Hill	08553
Roosevelt (P.O. Box)	08555
Trenton, Hamilton, Hamilton Square (Hamilton Square & Mercerville sections)	08690
Trenton, Hamilton, Robbinsville (Washington Township)	08691
Trenton, Hamilton, Yardville (Hamilton Township)	08620
Trenton, Lawrenceville (mostly Lawrence Township – includes parts of West Windsor)	08648
Trenton, McGuire AFB	08641
Vincentown, Shamong, Southampton, Tabernacle	08088
Wrightstown	08562

TERRITORY 132

TOWN/CITY	ZIP CODE
Willingboro	08046

TERRITORY 133

TOWN/CITY	ZIP CODE
Merchantville, Pennsauken	08109
Pennsauken, Delair	08110

TERRITORY 134

TOWN/CITY	ZIP CODE
*	08213
*	08217
*	08220
*	08231
*	08240
*	08342
*	08362
Absecon	08201
Absecon, Galloway, Smithville	08205
Brigantine	08203
Egg Harbor City	08215
Egg Harbor Township	08234
Linwood	08221
Longport	08403
Margate City	08402
Mays Landing	08330

Note: The asterisks represent post office zip codes.

Northfield	08225
Pleasantville, McKee City	08232
Richland	08350
Somers Point	08244
Ventnor City	08406
Vineland	08360

TERRITORY 135

TOWN/CITY	ZIP CODE
*	08212
*	08214
*	08218
*	08219
*	08245
*	08246
*	08250
*	08252
Avalon	08202
Cape May Courthouse	08210
Cape May, North Cape May, West Cape May	08204
Marmora	08223
Ocean City	08226
Ocean View	08230
Rio Grande	08242
Sea Isle City, Townsends Inlet	08243
Stone Harbor	08247
Strathmere (P.O. Box)	08248
Villas, Del Haven	08251
Wildwood, North Wildwood, West Wildwood, Wildwood Crest	08260
Woodbine, Corbin City	08270

TERRITORY 136

TOWN/CITY	ZIP CODE
*	08601
*	08625
*	08645
*	08646
*	08647
*	08666
*	08677
*	08695
Trenton (downtown)	08608
Trenton, Ewing	08618
Trenton, Ewing (includes the College of New Jersey and part of Hopewell)	08638
Trenton, Hamilton (Chambersburg section on South Side)	08611
Trenton, Hamilton (downtown)	08609
Trenton, Hamilton (East Side)	08629

TERRITORY 137

TOWN/CITY	ZIP CODE
Trenton, Hamilton (Hamilton Township)	08610

Note: The asterisks represent post office zip codes.

Trenton, Hamilton, Mercerville (Hamilton Township)	08619
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TERRITORY 138

TOWN/CITY	ZIP CODE
Lakewood	08701

TERRITORY 139

TOWN/CITY	ZIP CODE
*	08313
*	08315
*	08316
*	08320
*	08321
*	08329
*	08348
*	08352
Bridgeton, Seabrook	08302
Cedarville	08311
Delmont	08314
Dorothy	08317
Estell Manor	08319
Heislerville	08324
Lessburg	08327
Millville	08332
Milmay	08340
Newport	08345
Port Norns	08349
Shiloh (P.O. Box)	08353
Vineland	08361

TERRITORY 140

TOWN/CITY	ZIP CODE
*	08862
Perth Amboy (includes Hopelawn section of Woodbridge)	08861

TERRITORY 141

TOWN/CITY	ZIP CODE
*	08404
Atlantic City	08401

TERRITORY 142

TOWN/CITY	ZIP CODE
*	08101
Camden	08102
Camden	08103
Camden	08105
Camden, Haddon Township	08104

TERRITORY 143

TOWN/CITY	ZIP CODE
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Note: The asterisks represent post office zip codes.

*	07509
*	07510
*	07533
*	07543
*	07544
Paterson	07513
Paterson (City & County government)	07505
Paterson (Downtown)	07501
Paterson (East Side)	07504
Paterson (North Side)	07524
Paterson (Northeast Side)	07514
Paterson (Northwest Side)	07522
Paterson (South Side)	07503
Paterson (West Side)	07502

TERRITORY 144

TOWN/CITY	ZIP CODE
*	07207
Elizabeth (Bayway/Elmora stations)	07202
Elizabeth (Elizabethport station)	07206
Elizabeth (North Elizabeth station)	07208
Elizabeth (Union Square station)	07201

TERRITORY 145

TOWN/CITY	ZIP CODE
*	07101
*	07175
*	07182
*	07184
*	07188
*	07189
*	07191
*	07192
*	07193
*	07194
*	07195
*	09197
*	07198
*	07199
Irvington	07111
Newark (Broad Street annex)	07102
Newark (Clinton station)	07108
Newark (Ironbound station)	07105
Newark (North station)	07104
Newark (Port Newark station – includes Airport)	07114
Newark (Roseville station)	07107
Newark (Vailsburg station)	07106
Newark (Weequahic station)	07112
Newark (West station)	07103

TERRITORY 146

TOWN/CITY	ZIP CODE
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Note: The asterisks represent post office zip codes.

Union City	07087
West New York, Guttenberg	07093

TERRITORY 147

TOWN/CITY	ZIP CODE
Passaic	07055

TERRITORY 148

TOWN/CITY	ZIP CODE
*	07019
*	07051
East Orange	07017
East Orange (includes V.A. hospital)	07018
Orange	07050

TERRITORY 149

TOWN/CITY	ZIP CODE
Fairview	07022
North Bergen	07047

Note: The asterisks represent post office zip codes.

EXHIBIT B

NUMERIC LISTING BY ZIPCODE

Zip Code	Town/City	Territory
07001	Avenel (section of Woodbridge)	101
07002	Bayonne	102
07003	Bloomfield	103
07004	Fairfield	104
07005	Boonton	104
07006	Caldwell, North Caldwell, West Caldwell	104
07007	*	104
07008	Carteret	105
07009	Cedar Grove	106
07010	Cliffside Park	107
07011	Clifton (Main Avenue station)	108
07012	Clifton (Allwood station)	108
07013	Clifton (Richfield station)	108
07014	Clifton (Delawanna station)	108
07015	*	108
07016	Cranford	109
07017	East Orange	148
07018	East Orange (includes V.A. hospital)	148
07019	*	148
07020	Edgewater	107
07021	Essex Falls	106
07022	Fairview	149
07023	Fanwood	109
07024	Fort Lee	107
07026	Garfield	108
07027	Garwood	109
07028	Glen Ridge	106
07029	Harrison, East Newark	103
07030	Hoboken	110
07031	North Arlington	111
07032	Kearny	103
07033	Kenitworth	106
07034	Lake Hiawatha (section of Parsippany)	104
07035	Lincoln Park	104
07036	Linden, Winfield Park	105
07039	Livingston	106
07040	Maplewood	112
07041	Millburn	106
07042	Montclair	106
07043	Montclair, Upper Montclair – includes Montclair State University	106
07044	Verona	106
07045	Montville	104
07046	Mountain Lakes	104
07047	North Bergen	149
07050	Orange	148
07051	*	148

Note: The asterisks represent post office zip codes.

Zip Code	Town/City	Territory
07052	West Orange	112
07054	Parsippany	104
07055	Passaic	147
07057	Wallington	108
07058	Pine Brook (section of Montville)	104
07059	Warren	113
07060	Plainfield, North Plainfield (includes Watchung)	114
07061	*	114
07062	Plainfield, North Plainfield (Netherwood station)	114
07063	Plainfield, North Plainfield	114
07064	Port Reading (section of Woodbridge)	101
07065	Rahway	105
07066	Clark	109
07067	Colonia (section of Woodbridge)	101
07068	Roseland	106
07069	Watchung, Plainfield	109
07070	Rutherford	111
07071	Lyndhurst	111
07072	Caristadt	111
07073	East Rutherford	111
07074	Moonachie	115
07075	Wood-Ridge	111
07076	Scotch Plains	109
07077	Sewaren (section of Woodbridge)	101
07078	Short Hills	106
07079	South Orange	112
07080	South Plainfield	116
07081	Springfield	106
07082	Towaco (section of Montville)	104
07083	Union (Union Co.)	112
07086	Weehawken	110
07087	Union City	146
07088	Vauxhall (section of Union (Union Co.))	112
07090	Westfield	109
07091	*	109
07092	Mountainside	113
07093	West New York, Guttenberg	146
07094	Secaucus	111
07095	Woodbridge	101
07096	*	111
07097	*	110
07099	*	103
07101	*	145
07102	Newark (Broad Street annex)	145
07103	Newark (West station)	145
07104	Newark (North station)	145
07105	Newark (Ironbound station)	145
07106	Newark (Vailsburg station)	145
07107	Newark (Roseville station)	145
07108	Newark (Clinton station)	145

Note: The asterisks represent post office zip codes.

Zip Code	Town/City	Territory
07109	Belleville	103
07110	Nutley	111
07111	Irvington	145
07112	Newark (Weequahic station)	145
07114	Newark (Port Newark station – includes Airport)	145
07175	*	145
07182	*	145
07184	*	145
07188	*	145
07189	*	145
07191	*	145
07192	*	145
07193	*	145
07194	*	145
07195	*	145
09197	*	145
07198	*	145
07199	*	145
07201	Elizabeth (Union Square station)	144
07202	Elizabeth (Bayway/Elmora stations)	144
07203	Roselle	105
07204	Roselle Park	112
07205	Hillside, Industrial Hillside	112
07206	Elizabeth (Elizabethport station)	144
07207	*	144
07208	Elizabeth (North Elizabeth station)	144
07302	Jersey City (downtown)	110
07303	*	110
07304	Jersey City (Bergen station)	110
07305	Jersey City (Greenville/Jackson Ave. stations)	110
07306	Jersey City (Journal Square station)	110
07307	Jersey City (Hudson City station)	110
07308	*	110
07309	*	110
07310	Jersey City	110
07311	*	110
07395	*	110
07399	*	110
07401	Allendale	117
07403	Bloomingtondale	118
07405	Butler, Kinnelon	104
07407	Elmwood Park	108
07410	Fair Lawn	119
07416	Franklin (Sussex Co.)	118
07417	Franklin Lakes	117
07418	Glenwood (section of Vernon)	118
07419	Hamburg	118
07420	Haskell (section of Wanauque)	118
07421	Hewitt (section of West Milford)	118
07422	Highland Lakes (section of Vernon)	118

Note: The asterisks represent post office zip codes.

NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN
(Struck-out matter—deleted; Underlined matter—new)

Zip Code	Town/City	Territory
07423	Ho Ho Kus	117
07424	Little Falls, West Paterson	106
07428	*	118
07430	Mahwah	117
07432	Midland Park	117
07435	Newfoundland (section of West Milford)	118
07436	Oakland	118
07438	Oak Ridge (section of West Milford) – includes Milton (section of Jefferson)	120
07439	Ogdensburg	118
07440	Pequannock	104
07442	Pompton Lakes	118
07444	Pompton Plains (section of Pequannock)	104
07446	Ramsey	117
07450	Ridgewood	117
07451	*	117
07452	Glen Rock	117
07456	Ringwood	118
07457	Riverdale	104
07458	Saddle River, Upper Saddle River	117
07460	Stockholm (section of Hardyston)	120
07461	Sussex	118
07462	Vernon	118
07463	Waldwick	117
07465	Wanaque	118
07470	Wayne	106
07474	*	106
07477	*	106
07480	West Milford	118
07481	Wyckoff	117
07495	*	117
07501	Paterson (Downtown)	143
07502	Paterson (West Side)	143
07503	Paterson (South Side)	143
07504	Paterson (East Side)	143
07505	Paterson (City & County government)	143
07506	Hawthorne	119
07507	*	119
07508	Haledon – includes North Haledon & Prospect Park	119
07509	*	143
07510	*	143
07511	*	106
07512	Totowa	106
07513	Paterson	143
07514	Paterson (Northeast Side)	143
07522	Paterson (Northwest Side)	143
07524	Paterson (North Side)	143
07533	*	143
07538	*	119
07543	*	143

Note: The asterisks represent post office zip codes.

NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN
(Struck-out matter—deleted; Underlined matter—new)

Zip Code	Town/City	Territory
07544	*	143
07601	Hackensack	108
07602	*	108
07603	Bogota	115
07604	Hasbrouck Heights	111
07605	Leonia	115
07606	South Hackensack	115
07607	Maywood	119
07608	Teterboro	111
07620	Alpine (P.O. Box)	121
07621	Bergenfield	115
07624	Closter	121
07626	Cresskill	121
07627	Demarest	121
07628	Dumont	121
07630	Emerson	121
07631	Englewood	107
07632	Englewood Cliffs, Englewood	121
07640	Harrington Park	121
07641	Haworth	121
07642	Hillsdale	117
07643	Little Ferry	115
07644	Lodi	108
07645	Montvale	117
07646	New Milford	121
07647	Northvale, Rockleigh	121
07648	Norwood	121
07649	Oradell	121
07650	Palisades Park	107
07652	Paramus	121
07653	*	121
07656	Park Ridge	117
07657	Ridgefield	107
07660	Ridgefield Park	115
07661	River Edge	121
07662	Rochelle Park	119
07663	Saddle Brook	119
07666	Teaneck	115
07670	Tenafly	121
07675	Westwood, Old Tappan, River Vale	117
07676	Township of Washington (includes Hillsdale)	117
07677	Woodcliff Lake, Westwood	117
07699	*	108
07701	Red Bank, Tinton Falls (includes Fairview section of Middletown)	122
07702	Shrewsbury, Red Bank	122
07703	Fort Monmouth, Red Bank (military base in Shrewsbury)	122
07704	Fair Haven, Red Bank	122
07709	*	123

Note: The asterisks represent post office zip codes.

NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN
(Struck-out matter—deleted; Underlined matter—new)

Zip Code	Town/City	Territory
07710	*	123
07711	Allenhurst	123
07712	Asbury Park, Interlaken, Ocean, Tinton Falls	123
07715	*	124
07716	Atlantic Highlands	122
07717	Avon by the Sea	124
07718	Belford (section of Middletown)	122
07719	Belmar, Lake Como, Wall, Wall Township	124
07720	Bradley Beach	123
07721	Cliffwood (section of Aberdeen)	101
07722	Colts Neck (includes part of Howell)	122
07723	Deal (section of Long Branch)	123
07724	Eatontown, Tinton Falls	122
07726	Englishtown, Manalapan, Millstone Township (includes part of Monroe Twp.)	123
07727	Farmingdale, Tinton Falls, Wall Township (includes section of Howell)	123
07728	Freehold (both Freehold Borough and Freehold Township - includes part of Howell)	123
07730	Hazlet	122
07731	Howell, Wall Township	123
07732	Highlands, Fort Hancock	122
07733	Holmdel	122
07734	Keansburg (includes parts of Hazlet and Middletown)	123
07735	Keport, New Jersey, Union Beach	123
07737	Leonardo (section of Middletown)	122
07738	Lincroft (section of Middletown)	122
07739	Little Silver	122
07740	Long Branch	123
07746	Marlboro	123
07747	Matawan	123
07748	Middletown, New Monmouth, North Middletown	122
07750	Monmouth Beach	122
07751	Morganville (section of Marlboro)	123
07752	*	122
07753	Neptune, Neptune City, Tinton Falls, Wall Township	123
07754	*	123
07755	Oakhurst (section of Ocean Township)	122
07756	Ocean Grove (section of Neptune Township)	123
07757	Oceanport	122
07758	Port Monmouth (section of Middletown)	122
07760	Rumson, Sea Bright	122
07762	Spring Lake (includes Spring Lake Heights)	124
07763	*	123
07764	West Long Branch	122
07765	*	123
07777	*	122
07799	*	122
07801	Dover	118
07802	*	118

Note: The asterisks represent post office zip codes.

NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN
 (Struck-out matter—deleted; Underlined matter—new)

Zip Code	Town/City	Territory
07803	Mine Hill, Dover	104
07806	*	120
07820	*	120
07821	Andover	120
07822	Augusta	120
07823	Belvidere	120
07825	Blairstown, Hardwick	120
07826	Branchville, Sandyston	120
07827	Montague, Branchville, Sandyston	118
07828	Budd Lake	104
07829	*	120
07830	Califon (includes parts of Lebanon and Tewksbury)	125
07831	*	125
07832	Columbia	120
07833	*	120
07834	Denville	104
07836	Flanders, Roxbury Township	120
07837	*	104
07838	Great Meadows	120
07839	*	120
07840	Hackettstown	120
07842	*	118
07843	Hopatcong	104
07844	*	120
07845	*	125
07846	*	120
07847	Kenvil	120
07848	Fafayette	120
07849	Lake Hopatcong	104
07850	Landing	104
07851	Layton, Sandyston	120
07852	Ledgewood	120
07853	Long Valley	125
07855	*	120
07856	Mount Arlington	104
07857	Netcong	104
07860	Newton, Fredon, Fredon Township	120
07863	Oxford	120
07865	Port Murray (section of Lebanon)	120
07866	Rockaway	118
07869	Randolph, Dover	104
07870	*	125
07871	Sparta	120
07874	Stanhope	104
07875	*	120
07876	Succasunna	120
07877	*	120
07878	*	104
07879	*	120
07880	*	120

Note: The asterisks represent post office zip codes.

NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN
(Struck-out matter—deleted; Underlined matter—new)

Zip Code	Town/City	Territory
07881	*	120
07882	Washington	120
07885	Wharton	104
07890	*	120
07901	Summit (Also includes parts of New Providence)	113
07902	*	113
07920	Basking Ridge (District of Bernards Township)	125
07921	Bedminster	113
07922	Berkeley Heights	113
07924	Bernardsville	125
07926	*	104
07927	Cedar Knolls	104
07928	Chatham	125
07930	Chester	125
07931	Far Hills (includes part of Tewksbury)	125
07932	Florham Park	125
07933	Gillette	125
07934	Gladstone (includes part of Bedminster Twp.)	125
07935	Green Village	125
07936	East Hanover	104
07938	*	125
07939	*	125
07940	Madison	125
07945	Mendham	125
07946	Millington	125
07950	Morris Plains, Greystone Park	104
07960	Morristown	104
07961	*	104
07962	*	104
07963	*	104
07970	*	104
07974	New Providence	113
07976	New Vernon	125
07977	*	125
07978	*	113
07979	*	125
07980	Stirling (section of Tewksbury)	125
07981	Whippany	104
07983	*	104
07999	*	104
08001	*	130
08002	Cherry Hill	126
08003	Cherry Hill	126
08004	Atco	127
08005	Barnegat	128
08006	*	128
08007	Barrington	129
08008	Beach Haven, Harvey Cedars, Long Beach, Long Beach Township, Ship Bottom, Surf City	128
08009	Berlin	127

Note: The asterisks represent post office zip codes.

NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN
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Zip Code	Town/City	Territory
08010	Beverly, Edgewater Park	126
08011	*	131
08012	Blackwood, Turnersville (includes Washington Township)	129
08014	Bridgeport	130
08015	Brown Mills	128
08016	Burlington, Burlington City, Burlington Township	126
08018	*	127
08019	Chatsworth	131
08020	Clarksboro (East Greenwich Township)	130
08021	Clementon, Laurel Springs, Lindenwold, Pine Hill, Pine Valley	127
08022	Columbus	131
08023	*	130
08025	*	130
08026	Gibbsboro	126
08027	Gibbstown (Greenwich Township)	130
08028	Glassboro	129
08029	Glendora	129
08030	Gloucester City, Brooklawn	129
08031	Bellmawr	129
08032	Grenloch	129
08033	Haddonfield	126
08034	Cherry Hill	126
08035	Haddon Heights	126
08036	Hainesport, Hainesport Township	131
08037	Hammonton, Batsto	127
08038	*	130
08039	*	130
08041	Jobstown	131
08042	*	131
08043	Voorhees, Kirkwood, Kirkwood Voorhees	126
08045	Lawnside	129
08046	Willingboro	132
08048	Lumberton, Lumberton Township	131
08049	Magnolia	129
08050	Manahawkin, Stafford Township	128
08051	Mantua	129
08052	Maple Shade	126
08053	Mariton, Evesham	126
08054	Mount Laurel	131
08055	Medford, Medford Lakes	131
08056	Mickleton (East Greenwich Township)	130
08057	Moorestown	131
08059	Mount Ephraim, West Collingswood Heights	129
08060	Mount Holly, Eastampton, Eastampton Township, Westampton	131
08061	Mount Royal	130
08062	Mullica Hill, South Harrison Township)	130
08063	National Park	129

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Zip Code	Town/City	Territory
08064	*	131
08065	Palmyra	126
08066	Paulsboro	129
08067	Pedricktown	130
08068	Pemberton	131
08069	Penns Grove, Carneys Point	130
08070	Pennsville	130
08071	Pitman	130
08072	*	130
08073	*	131
08074	*	130
08075	Riverside, Delanco, Delran	126
08076	*	126
08077	Riverton, Cinnaminson	126
08078	Runnemede	129
08079	Salem, Mannington	130
08080	Sewell (Mantua Township)	129
08081	Sicklerville	127
08083	Somerdale, Hi-Nella	126
08084	Stratford	126
08085	Swedesboro, Logan Township, Woolwich Township	130
08086	Thorofare (West Deptford Township)	129
08087	Tuckerton, Little Egg Harbor, Little Egg Harbor Township, Mystic Islands	128
08088	Vincentown, Shamong, Southampton, Tabernacle	131
08089	Waterford Works, Chesilhurst	127
08090	Wenonah (Deptford Township)	129
08091	West Berlin, Berlin Township	127
08092	West Creek	128
08093	Westville	129
08094	Williamstown (includes part of Monroe Township)	127
08095	*	127
08096	Woodbury, Blackwood Terrace	129
08097	Woodbury Heights	129
08098	Woodstown, Pilesgrove, Pilesgrove Township	130
08099	*	129
08101	*	142
08102	Camden	142
08103	Camden	142
08104	Camden, Haddon Township	142
08105	Camden	142
08106	Audubon	126
08107	Oaklyn, Collingswood, Haddon Township, West Collingswood	129
08108	Collingswood, Haddon Township, Westmont	126
08109	Merchantville, Pennsauken	133
08110	Pennsauken, Delair	133
08201	Absecon	134
08202	Avalon	135
08203	Brigantine	134

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NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN
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Zip Code	Town/City	Territory
08204	Cape May, North Cape May, West Cape May	135
08205	Absecon, Galloway, Smithville	134
08210	Cape May Courthouse	135
08212	*	135
08213	*	134
08214	*	135
08215	Egg Harbor City	134
08217	*	134
08218	*	135
08219	*	135
08220	*	134
08221	Linwood	134
08223	Marmora	135
08224	*	128
08225	Northfield	134
08226	Ocean City	135
08230	Ocean View	135
08231	*	134
08232	Pleasantville, McKee City	134
08234	Egg Harbor Township	134
08240	*	134
08241	Port Republic	128
08242	Rio Grande	135
08243	Sea Isle City, Townsends Inlet	135
08244	Somers Point	134
08245	*	135
08246	*	135
08247	Stone Harbor	135
08248	Strathmere (P.O. Box)	135
08250	*	135
08251	Villas, Del Haven	135
08252	*	135
08260	Wildwood, North Wildwood, West Wildwood, Wildwood Crest	135
08270	Woodbine, Corbin City	135
08302	Bridgeton, Seabrook	139
08310	Buena	127
08311	Cedarville	139
08312	Clayton	127
08313	*	139
08314	Delmont	139
08315	*	139
08316	*	139
08317	Dorothy	139
08318	Elmer, Pittsgrove	130
08319	Estell Manor	139
08320	*	139
08321	*	139
08322	Franklinville	127
08323	Greenwich	130

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Zip Code	Town/City	Territory
08324	Heislerville	139
08326	Landisville	127
08327	Lessburg	139
08328	Malaga	127
08329	*	139
08330	Mays Landing	134
08332	Millville	139
08340	Milmay	139
08341	Minotola	127
08342	*	134
08343	Monroeville	130
08344	Newfield	127
08345	Newport	139
08346	Newtonville	127
08347	*	130
08348	*	139
08349	Port Norns	139
08350	Richland	134
08352	*	139
08353	Shiloh (P.O. Box)	139
08360	Vineland	134
08361	Vineland	139
08362	*	134
08401	Atlantic City	141
08402	Margate City	134
08403	Longport	134
08404	*	141
08406	Ventnor City	134
08501	Allentown	131
08502	Belle Mead (section of ip. New Jersey /Montgomery Township)	125
08504	*	125
08505	Bordertown, Fieldsboro (includes parts of Hamilton Township)	131
08510	Millstone Township, Clarksburg	123
08511	Cookstown	131
08512	Cranbury, East Windsor (includes parts of Monroe and West Windsor Townships)	123
08514	Cream Ridge (section of Upper Freehold Township)	131
08515	Crosswicks, Chesterfield	131
08518	Florence	126
08520	Hightstown, East Windsor	131
08525	Hopewell (includes part of East Amwell)	125
08526	*	131
08527	Jackson (includes Great Adventure theme park)	123
08528	Kingston (straddles South Brunswick and Franklin Townships)	131
08530	Lambertville (includes parts of Hopewell and West Amwell)	125
08533	New Egypt	131

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NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN
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Zip Code	Town/City	Territory
08534	Pennington	125
08535	Pernneville	123
08536	Plainsboro	131
08540	Princeton (includes some of Franklin Twp.)	131
08541	*	131
08542	Princeton (P.O. Box)	131
08543	*	131
08544	Princeton (Princeton University)	131
08550	Princeton Junction, West Windsor	131
08551	Ringoes (section of East Amwell)	125
08553	Rocky Hill	131
08554	Roebling	126
08555	Roosevelt (P.O. Box)	131
08556	Rosemont (section of Delaware Twp.)	125
08557	*	125
08558	Skillman (Montgomery Township)	125
08559	Stockton (section of Delaware Twp.)	125
08560	Titusville	125
08561	*	131
08562	Wrightstown	131
08601	*	136
08602	*	131
08603	*	131
08604	*	131
08605	*	131
08606	*	131
08607	*	131
08608	Trenton (downtown)	136
08609	Trenton, Hamilton (downtown)	136
08610	Trenton, Hamilton (Hamilton Township)	137
08611	Trenton, Hamilton (Chambersburg section on South Side)	136
08618	Trenton, Ewing	136
08619	Trenton, Hamilton, Mercerville (Hamilton Township)	137
08620	Trenton, Hamilton, Yardville (Hamilton Township)	131
08625	*	136
08628	Trenton, Ewing, West Trenton	125
08629	Trenton, Hamilton (East Side)	136
08638	Trenton, Ewing (includes the College of New Jersey and part of Hopewell)	136
08640	Fort Dix, Trenton (in Wrightstown)	131
08641	Trenton, McGuire AFB	131
08645	*	136
08646	*	136
08647	*	136
08648	Trenton, Lawrenceville (mostly Lawrence Township – includes parts of West Windsor)	131
08650	*	131
08666	*	136
08677	*	136

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NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN
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Zip Code	Town/City	Territory
08690	Trenton, Hamilton, Hamilton Square (Hamilton Square & Mercerville sections)	131
08691	Trenton, Hamilton, Robbinsville (Washington Township)	131
08695	*	136
08701	Lakewood	138
08720	*	124
08721	Bayville	128
08722	Beachwood	128
08723	Brick, Osbornsville (a.k.a. "Bricktown" southern half)	128
08724	Brick, Wall Township	128
08730	Brielle	124
08731	Forked River (Lacey Township)	128
08732	*	128
08733	Lakehurst, Lakehurst NAEC (includes Manchester Twp. and part of Dover Twp.)	128
08734	Lanoka Harbor (Lacey Township)	128
08735	Lavallette (includes Ocean Beach)	124
08736	Manasquan (includes part of Wall Twp.)	124
08738	Mantoloking (Brick Township)	124
08739	*	124
08740	Ocean Gate (P.O. Box)	128
08741	Pine Beach	128
08742	Point Pleasant Beach, Bay Head, Point Pleasant Boro	124
08750	Sea Girt	124
08751	Seaside Heights (includes Ortley Beach section of Dover Twp.)	128
08752	Seaside Heights (includes South Seaside Park section of Berkeley Twp.)	128
08753	Toms River (Dover Township)	128
08754	*	128
08755	Toms River	128
08756	*	128
08757	Toms River (includes South Toms River and part of Berkeley Twp. as well as a small part of Manchester Twp.)	128
08758	Waretown (Ocean Township, not to be confused with Monmouth County town of same name)	128
08759	Manchester Township, Lakehurst, Manchester, Whiting	128
08801	Annandale (part of Clinton Twp.)	125
08802	Asbury (section of Bethlehem Twp.)	125
08803	*	125
08804	Bloomsbury	120
08805	Bound Brook	109
08807	Bridgewater	113
08808	*	120
08809	Clinton (includes part of Clinton Twp.)	125
08810	Dayton (section of South Brunswick Township)	131

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Zip Code	Town/City	Territory
08812	Dunellen, Green Brook	109
08816	East Brunswick	123
08817	Edison (southwest side)	116
08818	*	116
08820	Edison (north side)	116
08821	*	125
08822	Flemington (includes Raritan Township and part of Readington)	125
08823	Franklin Park (straddles North Brunswick and Franklin)	116
08824	Kendall Park (straddles South Brunswick and Franklin)	131
08825	Frenchtown (includes part of Kingwood Twp.)	125
08826	Glen Gardner (includes part of Lebanon)	125
08827	Hampton (includes parts of Bethlehem and Union Townships)	125
08828	Helmetta	123
08829	High Bridge	125
08830	Iselin (section of Woodbridge, includes Metropark Station)	101
08831	Monroe Township, Jamesburg, Monroe	123
08832	Keasbey (section of Woodbridge)	101
08833	Lebanon (includes part of Tewksbury)	125
08834	*	125
08835	Manville	113
08836	Martinsville (section of Bridgewater)	113
08837	Edison (southeast side)	116
08840	Metuchen	116
08844	Hillsborough	125
08846	Middlesex	109
08848	Milford (includes Holland Twp. and parts of Alexandria Twp.)	125
08850	Milltown	116
08852	Monmouth Junction (section of South Brunswick)	131
08853	Neshanic Station, Branchburg	125
08854	Piscataway (includes Rutgers University's Busch Campus Post Office)	116
08855	*	116
08857	Old Bridge	101
08858	*	125
08859	Parlin (section of Sayreville, includes part of Old Bridge)	101
08861	Perth Amboy (includes Hopelawn section of Woodbridge)	140
08862	*	140
08863	Fords, Perth Amboy (section of Woodbridge)	101
08865	Phillipsburg, Alpha	120
08867	Pittstown (section of Hunterdon County's Franklin Twp., includes part of Alexandria Twp.)	125
08868	*	125

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Zip Code	Town/City	Territory
08869	Raritan	113
08870	*	125
08871	*	101
08872	Sayreville	101
08873	Somerset (section of Franklin Twp.)	116
08875	*	116
08876	Somerville, Branchburg, North Branch	113
08879	South Amboy, Laurence Harbor (includes parts of Sayreville and Old Bridge)	101
08880	South Bound Brook	109
08882	South River	123
08884	Spotswood (includes parts of Monroe Twp.)	123
08885	*	125
08886	Stewartsville	120
08887	Three Bridges (section of Readington)	125
08888	*	125
08889	Whitehouse Station (part of Readington)	125
08890	*	116
08896	*	113
08899	*	116
08901	New Brunswick	116
08902	North Brunswick, New Brunswick	116
08903	*	116
08904	Highland Park, New Brunswick	116
08905	*	116
08906	*	116
08922	*	116
08933	*	116
08988	*	116
08989	*	116

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