B U L L E T I N

November 6, 2025

Bulletin No. 10-2025

To: NISS Member Companies

Re: New Jersey Automobile – Policy Limits Added

The New Jersey Department of Banking and Insurance signed into law P.L.2022, c.87 ("Act") to increase the base financial responsibility limits for automobile coverage from $25,000/50,000/25,000 to $35,000/70,000/25,000 for New Jersey Private Passenger and Commercial risks.

NISS is revising the Private Passenger Assigned Risk and Voluntary Policy Limits codes applicable to these risks in New Jersey accordingly.

These changes apply to policies effective January 1, 2026, and subsequent. The updated coding on the attached pages will be reflected in the 1st Quarter 2026 revisions to the NISS Automobile Volume II Statistical Plan.

Sincerely,

Jeffrey R. Patterson
President & CEO

Attachments

NISS
CODING SECTION

_X_Premiums — _X_Liability — _X_Private Passenger
_X_Losses — ___No-Fault — ___Other Than Private Passenger
___Physical Damage
_X_Voluntary Risks — ___Assigned Risks

POLICY LIMITS CODE

NEW JERSEY

BODILY INJURY SPLIT LIMIT		
Limit of Liability		
Per Claim	Per Accident	Code
$ 10,000	$ 10,000	28*
15,000	30,000	10
20,000	30,000	11
20,000	40,000	12
25,000	50,000	13
35,000	35,000	14
35,000	70,000	01
50,000	100,000	15
100,000	200,000	16
100,000	300,000	17
300,000	300,000	18
250,000	500,000	19
300,000	500,000	29
500,000	500,000	20
500,000	1,000,000	21
1,000,000	1,000,000	22
1,000,000	2,000,000	23
1,500,000	3,000,000	24
2,500,000	5,000,000	25
5,000,000	10,000,000	26
10,000,000	10,000,000	27

COMBINED SINGLE LIMIT	
Limit of Liability	
Per Accident	Code
$ 15,000	60*
35,000	61
50,000	62
75,000	63
100,000	64
200,000	65
300,000	66
500,000	67
1,000,000	68
2,000,000	69
3,000,000	70
4,000,000	71
5,000,000	72
10,000,000	73

PROPERTY DAMAGE SPLIT LIMIT	
Limit of Liability	
Per Accident	Code
$ 5,000	30
10,000	31
15,000	32
20,000	33
25,000	34
35,000	35
50,000	36
100,000	37
150,000	38
200,000	39
250,000	96
300,000	97
500,000	98
1,000,000	99

* Basic Automobile Policy Only.

CODING SECTION

_X_Premiums _X_Losses

_X_Liability ___No-Fault ___Physical Damage

_X_Private Passenger ___Other Than Private Passenger

_X_Voluntary Risks ___Assigned Risks

POLICY LIMITS CODE

NEW JERSEY

BODILY INJURY UNINSURED MOTORISTS UNDERINSURED MOTORISTS UNINSURED/UNDERINSURED MOTORISTS SPLIT LIMIT		
Limit of Liability		Code
Per Claim	Per Accident	
$ 15,000	$ 30,000	40
20,000	30,000	41
20,000	40,000	42
25,000	50,000	43
35,000	35,000	44
35,000	70,000	02
50,000	100,000	45
100,000	200,000	46
100,000	300,000	47
300,000	300,000	48
250,000	500,000	49
300,000	500,000	29
500,000	500,000	50
500,000	1,000,000	51
1,000,000	1,000,000	52
1,000,000	2,000,000	53
1,500,000	3,000,000	54
2,500,000	5,000,000	55
5,000,000	10,000,000	56
10,000,000	10,000,000	57

PROPERTY DAMAGE UNINSURED MOTORISTS UNDERINSURED MOTORISTS UNINSURED/UNDERINSURED MOTORISTS SPLIT LIMIT	
Limit of Liability	Code
Per Accident	
$ 5,000	75
10,000	76
15,000	74
20,000	33
25,000	77
35,000	35
50,000	78
100,000	79
150,000	38
200,000	39
250,000	96
300,000	97
500,000	98
1,000,000	99

CODING SECTION

_X_Premiums _X_Liability _X_Private Passenger
_X_Losses ___No-Fault ___Other Than Private Passenger
___Physical Damage
_X_Voluntary Risks ___Assigned Risks

POLICY LIMITS CODE

NEW JERSEY

UNINSURED MOTORISTS UNDERINSURED MOTORISTS UNINSURED/UNDERINSURED MOTORISTS COMBINED SINGLE LIMIT	
Limit of Liability	
Per Accident	Code
$ 35,000	81
50,000	82
75,000	83
95,000	03
100,000	84
200,000	85
300,000	86
500,000	87
1,000,000	88
2,000,000	89
3,000,000	90
4,000,000	91
5,000,000	92
10,000,000	93

CODING SECTION

_X_Premiums
_X_Losses

_X_Liability
___No-Fault
___Physical Damage

_X_Private Passenger
___Other Than Private Passenger

___Voluntary Risks

_X_Assigned Risks

POLICY LIMITS CODE

NEW JERSEY

BODILY INJURY			PROPERTY DAMAGE	
Per Claim	Per Accident	Code	Per Accident	Code
$ 10,000	$ 10,000	01*	$ 5,000	01
$ 15,000	$ 30,000	03	10,000	03
$ 25,000	$ 50,000	05	25,000	04
$ 35,000	$ 70,000	02	50,000	05
$ 50,000	$100,000	06	100,000	06
$100,000	$300,000	08		
$250,000	$500,000	09		

SINGLE LIMIT POLICIES	
Limit	Code
$ 35,000	01
50,000	02
95,000	03
100,000	04
300,000	06
500,000	07

UNINSURED/UNDERINSURED MOTORISTS

BODILY INJURY			PROPERTY DAMAGE	
Per Claim	Per Accident	Code	Per Accident	Code
$ 15,000	$ 30,000	03	$ 5,000	01
$ 25,000	$ 50,000	05	10,000	02
$ 35,000	$ 70,000	02	25,000	04
$ 50,000	$100,000	06	50,000	05
$100,000	$300,000	08	100,000	06
$250,000	$500,000	09		

SINGLE LIMIT/SINGLE PREMIUM UM/UIM	
Limit	Code
$35,000	01
$50,000	02
$95,000	03
$100,000	04
$300,000	06
$500,000	07

* Basic Automobile Policy Only