



December 15, 2010

**PIP CO-PAY/DEDUCTIBLE WAIVER OPTION APPROVED  
FOR COMMERCIAL AUTO IN NEW JERSEY**

**BACKGROUND**

The New Jersey Department of Banking and Insurance recently issued Bulletin 10-22 to clarify the intent of N.J.A.C. 11:3-4.4(d) which permits automobile insurers to waive co-payments and deductibles when an insured receives medical treatment from a provider who is part of an Organized Delivery System (“ODS”) that has contracted with the insurer or its Personal Injury Protection vendor.

**MSO ACTION**

We have filed and received approval for a new optional endorsement MCA 827 • Personal Injury Protection Medical Expense Benefits Deductible and Co-Payment Waiver. The Personal Injury Protection rule in the New Jersey State Section of the Commercial Auto manual has been updated to reflect this option.

**AVAILABILITY**

Bulletin 10-22 may be accessed on the New Jersey Department of Banking and Insurance’s website: [http://www.state.nj.us/dobi/bulletins/blt10\\_22.pdf](http://www.state.nj.us/dobi/bulletins/blt10_22.pdf)

**EFFECTIVE DATE**

January 1, 2011

**DISTRIBUTION**

Endorsement MCA 827 and the accompanying manual rule will be added to the CD-ROM. Affiliated companies will be able to access this through our website: <http://www.msonet.com>.

**QUESTIONS**

Contact Pepper Treuvey at (800) 935-6900.