



November 8, 2004

COMMERCIAL AUTO ENDORSEMENTS REVISED IN NEW JERSEY

BACKGROUND

We have revised the New Jersey Mandatory Endorsement MCA 820 and the PIP Supplemental Declarations MCA 825 to delete Pedestrian PIP Coverage and other provisions relating to pedestrians. In accordance with the 2003 auto reform law, coverage for pedestrians (other than the named insured or family members) will be provided under the Unsatisfied Claim and Judgment Fund.

At the request of the Insurance Department, we also revised the Decision Point Review Plan section in MCA 820 to conform to the amendments to New Jersey Regulation N.J.A.C. 11:3.

We revised the Commercial Auto Manual to delete the Pedestrian PIP rule and rate charge.

EFFECTIVE DATE

November 1, 2004

CHANGES

As there are various changes throughout the endorsements, a version of the endorsements showing deleted material in brackets and new material as underlined is available. We can e-mail this to you upon request.

POLICYHOLDER NOTICE

As these changes are a reduction in coverage, we have developed a sample policyholder notice (NP - MCA 820 10 04).

DISTRIBUTION

The revised endorsements, policyholder notices and manual pages have been added to the CD-ROM. Affiliated companies will be able to access these through our website: <http://www.msonet.com>.

QUESTIONS

Contact Jan Kozlowski at (800) 935 6900 or e-mail: jkozlowski@msonet.com.