



September 9, 2004

**NJ BULLETIN 04-15 PROVIDES COMMERCIAL PPA EDITION  
BUYER'S GUIDE FOR INDIVIDUALLY OWNED PRIVATE  
PASSENGER AUTOS WRITTEN ON COMMERCIAL POLICIES**

**BACKGROUND**

Regulation N.J.A.C. 11:3-15 requires that a Buyer's Guide, Coverage Selection Form and the New Jersey Automobile Insurance Consumer Bill of Rights be issued to individually owned private passenger autos written on a commercial auto policy.

The New Jersey Department of Banking and Insurance recently issued Bulletin 04-15 which provided guidance to insurers who write such vehicles on commercial policies. The Department has also created a "Commercial PPA Edition" of the Buyer's Guide that insurers may use.

**APPLICATION TO  
COMMERCIAL RISKS**

The Bulletin provides that the requirement to furnish the Buyer's Guide, Coverage Selection Form and Consumer Bill of Rights does not apply to "private passenger types" which are owned by a corporation, partnership or any other entity, other than an individual or husband or wife, and are rated in the commercial auto manual.

**DOCUMENT  
AVAILABILITY**

The Consumer Bill of Rights is available on the Department's website at <http://www.state.nj.us/dobi/acrobat/autorights.pdf>.

The Commercial PPA Edition of the Buyer's Guide is available at <http://www.state.nj.us/dobi/acrobat/compabyguide.pdf>.

**QUESTIONS**

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