



MSO BULLETIN 11.26.25
November 26, 2025

NEW JERSEY AUTOMOBILE MINIMUM LIMITS INCREASE FACTORS APPROVED

BACKGROUND

Effective January 1, 2026, the minimum liability financial responsibility limits will increase to:

Bodily injury	\$35,000 one person, \$70,000 for more than one person
Property damage	\$25,000
Combined single limit	\$95,000

These new limits also apply to Uninsured and Underinsured Motorists Coverage.

MSO ACTION

MSO, Inc. filed and received approval in New Jersey for revised Increased Limits Factor rules for both Commercial Automobile programs approved in the state.

COMPANY ACTION

Manuals for these programs are filed on behalf of MSO subscribing companies. A company is required to use the revised factors or file an exception.

EFFECTIVE DATE

January 1, 2026

DISTRIBUTION

Related materials will be added to our website:
<https://www.msonet.com> for affiliated company access.

QUESTIONS

Contact Rich Pelkofsky at (800) 935-6900