



MSO BULLETIN 06.05.26
June 5, 2026

NEW COMMERCIAL AUTOMOBILE DEDUCTIBLE FACTORS APPROVED IN NEW JERSEY

BACKGROUND

MSO, Inc. is introducing new physical damage deductibles for Commercial Automobile. This filing does not change any of the current deductibles available.

The following factors are added:

- \$5,000, \$10,000, \$25,000, and \$50,000 deductibles for Comprehensive and Collision Coverage for All Other Vehicles (Trucks)
- \$2,000, \$3,000, \$5,000, \$10,000, \$25,000, and \$50,000 for Comprehensive and Collision Coverage for Private Passenger Type vehicles

Commercial Auto Optional Class Plan

MSO, Inc. is also adding higher physical damage deductible factors for \$5,000, \$10,000, \$25,000, and \$50,000 deductibles.

MSO ACTION

MSO filed and received approval of the new deductible options.

COMPANY ACTION

These filings were made on behalf of member companies using the Commercial Automobile program. No company action is needed to utilize the deductible factors.

EFFECTIVE DATE

May 1, 2026

DISTRIBUTION

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

QUESTIONS

Contact Rich Pelkofsky at 800-935-6900.