

IV. EXHIBITS

	Exhibit Number
A. Reporting Forms (Call for Statistics)	
1. Form #3	1
2. Form #4	2
B. Reportable Claim Determination Forms	
1. Accident Year 1995 and subsequent for policies in-force prior to 7/1/99	3
2. Accident Year 1999 and subsequent for policies issued or renewed on or after 7/1/99	4
C. AIRE Monitoring Report	
1. Form #3	5
2. Form #4	6
D. Consolidated Financial Statements	7-9
E. Compiled Figures Report	
1. Form #3	10
2. Form #4	11
F. Exhibit F	
1. Form #3	12
2. Form #4	13
G. Annual Cash Settlement (ACS) Reports	
1. Form #3	14
2. Form #4	15
H. Annual Cash Settlement Investment Income Distribution	16
I. Territory Definitions	
1. Accident Year 2007 and prior	17
2. Accident Year 2008 and subsequent	17a
J. Statement of Compliance	18

COMPANY/GROUP NAME:
 COMPANY/GROUP NUMBER:
 CONTACT PERSON:
 ADDRESS:
 TELEPHONE NUMBER:

NJAIRE CALL FOR STATISTICS: FORM # 3

Please check one: () Voluntary (incl. A.R.) () CAIP
 NOTE: Separate forms must be completed for voluntary (including assigned risks) and
 CAIP business. Completed forms for voluntary business must be returned to the
 address at right. CAIP forms must be sent to the applicable association.

Return to:
 Insurance Services Office, Inc.
 Special Data Initiatives
 545 Washington Blvd
 17-8
 Jersey City, NJ 07310

DATE OF SUBMISSION:
 ____/____/____
 MO DAY YR

ACCOUNT QUARTER:
 1st Qtr: Due 5/15 ()
 2nd Qtr: Due 8/15 ()
 3rd Qtr: Due 11/15 ()
 4th Qtr: Due 2/15 ()

RECORDS MAINTAINED ON A:
 () CLAIMANT BASIS
 (NO CONVERSION NECESSARY)
 () PER CLAIM BASIS
 CONVERSION FACTOR: _____

FOR ISO USE ONLY:
 FORM
 3
 RECEIPT DATE:
 ____/____/____
 MO DAY YR
 () Resubmission

TERR. CODE	TOTAL NUM OF BI LIAB. EARNED EXPOSURES (CAR YEARS)		TOTAL NUM OF BI LIAB. PAID CLAIMANTS*		ACCIDENT YEAR			REPORTABLE CLAIM INFORMATION		
	BY TORT THRESHOLD:		AGAINST POLICIES IN WHICH INSURED CHOSE THRESHOLD:		TOTAL NUMBER OF BI LIAB. REPORTABLE CLAIMANTS	PAID LOSS ADJUSTMENT EXPENSES		UNALLOCATED (DOLLARS ONLY)	COMBINED** ALLOC. & UNALLOC. (DOLLARS ONLY)	
	ZERO DOLLAR	VERBAL	ZERO DOLLAR	VERBAL		ALLOCATED (DOLLARS ONLY)	UNALLOCATED (DOLLARS ONLY)			
001										
002										
003										
004										
005										
006										
007										
008										
010										
011										
012										
013										
014										
015										
016										
017										
019										
022										
023										
024										
025										
026										
027										
031										
038										
039										
040										
TOTAL										

* INCLUDE ALL BI PAID CLAIMS REGARDLESS OF THE CLAIMANT'S TORT THRESHOLD OR WHETHER THE CLAIM IS A "REPORTABLE" CLAIM.
 ** THIS COLUMN MUST COMPLETED ONLY BY COMPANIES UNABLE TO SEPARATE ALLOCATED FROM UNALLOCATED LOSS ADJUSTMENT EXPENSES

NAJIRE CALL FOR STATISTICS: FORM # 4

COMPANY/GROUP NAME: _____
 COMPANY/GROUP NUMBER: _____
 CONTACT PERSON: _____
 ADDRESS: _____
 TELEPHONE NUMBER: _____

Please check one: () Voluntary (incl. A.R.) () CAIP
 NOTE: Separate forms must be completed for voluntary (including assigned risks) and CAIP business. Completed forms for voluntary business must be returned to the address at right. CAIP forms must be sent to the applicable association.

Return to:
 Insurance Services Office, Inc.
 Special Data Initiatives
 545 Washington Blvd
 17-8
 Jersey City, NJ 07310

DATE OF SUBMISSION:
 ____/____/____
 MO DAY YR

ACCOUNT QUARTER:
 1st Qtr: Due 5/15 ()
 2nd Qtr: Due 8/15 ()
 3rd Qtr: Due 11/15 ()
 4th Qtr: Due 2/15 ()

RECORDS MAINTAINED ON A:
 () CLAIMANT BASIS
 () NO CONVERSION NECESSARY
 () PER CLAIM BASIS
 CONVERSION FACTOR: _____

FOR ISO USE ONLY:
 FORM 4
 RECEIPT DATE: ____/____/____
 MO DAY YR
 () Resubmission

TERR. CODE	TOTAL NUM OF BI LIAB. EARNED EXPOSURES (CAR YEARS)		TOTAL NUM OF BI LIAB. PAID CLAIMANTS*		REPORTABLE CLAIM INFORMATION				
	BY TORT THRESHOLD:		AGAINST POLICIES IN WHICH INSURED CHOSE THRESHOLD:		TOTAL NUMBER OF BI LIAB. REPORTABLE CLAIMANTS	PAID LOSS ADJUSTMENT EXPENSES			COMBINED** UNALLOCATED (DOLLARS ONLY)
	ZERO DOLLAR	VERBAL	ZERO DOLLAR	VERBAL		ALLOCATED (DOLLARS ONLY)	UNALLOCATED (DOLLARS ONLY)	ALLOC. & UNALLOC. (DOLLARS ONLY)	
001									
002									
003									
004									
005									
006									
007									
008									
010									
011									
012									
013									
014									
015									
016									
017									
019									
022									
023									
024									
025									
026									
027									
031									
038									
039									
040									
TOTAL									

NJ AIRE REPORTABLE CLAIM DETERMINATION FORM

Exhibit 3

(For Accident Years 1995-2000 and for policies in force prior to 7/1/99)

Claimant's Name _____

Claim Number _____

1. Date of Closure (If claim is not yet closed, do not fill out form.) _____ / ____ / ____

2. Date of Accident (if prior to 1/1/95, STOP - this form does not apply.) _____ / ____ / ____

2b. Policy effective date (if after 6/30/99, STOP - this form does not apply.) _____ / ____ / ____

3. Was the insured automobile a PRIVATE PASSENGER AUTOMOBILE as defined in the New Jersey No-Fault Bill?

YES NO

"Automobile" means a private passenger automobile of a private passenger or station wagon type that is owned or hired and is neither used as a public or livery conveyance for passengers nor rented to others with a driver; and a motor vehicle with a pickup body, a delivery sedan, a van, or a panel truck or a camper type vehicle used for recreational purposes owned by an individual or by a husband and wife who are residents of the same household, not customarily used in the occupation, profession or business of the insured other than farming or ranching.

(If "NO", check "NO" on Line 11 and STOP)

**PRIVATE PASSENGER AUTO ALSO INCLUDES A COMMERCIAL VEHICLE THAT MEETS THE DEFINITION OF A PRIVATE PASSENGER AUTO AS DEFINED IN THE NEW JERSEY NO-FAULT BILL.

4. Is this an Uninsured Motorists (UM) or an Underinsured Motorists (UIM) claim? (If "YES", check "NO" on line 11 and stop)

YES NO

5. Is the claimant a New Jersey resident? (If "NO", check "NO" on line 11 and stop)

YES NO

6. Is the claimant a person who is required to maintain PIP insurance (i.e., does he own a private passenger auto registered in New Jersey), or is he eligible to collect PIP benefits as a result of the accident? (If "NO", check "NO" on line 11 and stop)

YES NO

7. Is the accident state New Jersey? (If "NO", check "NO" on line 11 and stop)

YES NO

8. Did the insured choose the New Jersey verbal tort threshold? (If "NO", check "NO" on line 11 and stop)

YES NO

9. Did the claimant choose the New Jersey zero tort threshold or did the zero tort threshold apply due to the default provided by law (i.e., for people not owning an automobile)? (If "NO", check "NO" on line 11 and stop)

YES NO

10. Do any of the following characterize this injury?

YES NO

- a. death
- b. dismemberment
- c. significant disfigurement
- d. a fracture
- e. loss of a fetus
- f. permanent loss of use of a body organ, member, function or system
- g. permanent consequential limitation of use of a body organ or member
- h. significant limitation of use of a body function or system
- i. medically determined injury or impairment of a non-permanent nature which prevents the injured person from performing substantially all of the material acts which constitute that person's usual and customary daily activities for not less than 90 days during the 180 days immediately following the occurrence of the injury or impairment.

(If the answer to #10 is "YES", check "NO" on line 11 and stop)

11. Is this a REPORTABLE CLAIM? (If "NO" has not already been checked here, this is a REPORTABLE CLAIM.)

YES NO

12. If the answer on line 11 is "YES", this is a REPORTABLE CLAIM. Fill in the dollar amount of that portion of the BI Liability settlement which reimbursed noneconomic losses.

\$ _____

DATE: NJM40220
 NJAIRE FORM 3 COMPANY BY TERRITORY REPORT
 BEGINNING ACCOUNTING QUARTER: ENDING ACCOUNTING QUARTER:

CLOSEOUT DATE:

STATEWIDE TOTALS COMPANY

ACCT. QTRS	ZERO DOLLAR EXPOSURES	VERBAL EXPOSURES	ZERO DOLLAR CLAIMANTS	VERBAL BI CLAIMANTS	CALCULATED ASSESSMENT	REPORTABLE LOSSES	ALAE	ULAE	REPORTED COMBINED LAE	REPORTABLE LOSSES & LAE	CLAIM / CLAIMANT FACTOR	REPORTABLE CLAIMANTS	REPORTABLE SEVERITY
03/1996	0	0	0	0	0	0	0	0	0	0	1.000	0	***
06/1996	0	0	0	0	0	0	0	0	0	0	1.000	0	***
09/1996	0	0	0	0	0	0	0	0	0	0	1.000	0	***
12/1996	0	0	0	0	0	0	0	0	0	0	1.000	0	***
03/1997	0	0	0	0	0	0	0	0	0	0	1.000	0	***
06/1997	0	0	0	0	0	0	0	0	0	0	1.000	0	***
09/1997	0	0	0	0	0	0	0	0	0	0	1.000	0	***
12/1997	0	0	0	0	0	0	0	0	0	0	1.000	0	***
03/1998	0	0	0	0	0	95,000	0	9,585	0	104,585	1.100	8	13,073
06/1998	0	0	0	0	0	0	0	0	0	0	1.000	0	***
09/1998	0	0	0	0	0	0	0	0	0	0	1.000	0	***
12/1998	0	0	0	0	0	0	0	0	0	0	1.000	0	***
03/1999	0	0	0	0	0	0	0	0	0	0	1.000	0	***
06/1999	0	0	0	0	0	0	0	0	0	0	1.000	0	***
09/1999	0	0	0	0	0	0	0	0	0	0	1.000	0	***
12/1999	0	0	0	0	0	0	0	0	0	0	1.000	0	***
03/2000	0	0	0	0	0	0	0	0	0	0	1.000	0	***
06/2000	0	0	0	0	0	0	0	0	0	0	1.000	0	***
09/2000	0	0	0	0	0	0	0	0	0	0	1.000	0	***
12/2000	0	0	0	0	0	0	0	0	0	0	1.000	0	***
03/2001	0	0	0	0	0	0	0	0	0	0	1.000	0	***
06/2001	0	0	0	0	0	0	0	0	0	0	1.000	0	***
09/2001	0	0	0	0	0	0	0	0	0	0	1.000	0	***
12/2001	0	0	0	0	0	0	0	0	0	0	1.000	0	***
03/2002	0	0	0	0	0	0	0	0	0	0	1.000	0	***
06/2002	0	0	0	0	0	0	0	0	0	0	1.000	0	***
09/2002	0	0	0	0	0	0	0	0	0	0	1.000	0	***
12/2002	0	0	0	0	0	0	0	0	0	0	1.000	0	***
03/2003	0	0	0	0	0	0	0	0	0	0	1.000	0	***
06/2003	0	0	0	0	0	0	0	0	0	0	1.000	0	***
09/2003	0	0	0	0	0	0	0	0	0	0	1.000	0	***
12/2003	0	0	0	0	0	0	0	0	0	0	1.000	0	***
03/2004	0	0	0	0	0	0	0	0	0	0	1.000	0	***
06/2004	0	0	0	0	0	0	0	0	0	0	1.000	0	***
09/2004	0	0	0	0	0	0	0	0	0	0	1.000	0	***
12/2004	0	0	0	0	0	0	0	0	0	0	1.000	0	***
03/2005	0	0	0	0	0	0	0	0	0	0	1.000	0	***
06/2005	0	0	0	0	0	0	0	0	0	0	1.000	0	***
TOTAL	0	0	0	0	0	95,000	0	9,585	0	104,585	-	8	13,073

DATE: NJM40220 NJAIRE FORM 4 COMPANY BY TERRITORY REPORT PAGE:
 BEGINNING ACCOUNTING QUARTER: ENDING ACCOUNTING QUARTER: CLOSEOUT DATE:

STATEWIDE TOTALS

ASSESSMENT BASE: ZERO DOLLAR EXPOSURES

ACCT. QTRS	ZERO DOLLAR EXPOSURES	VERBAL EXPOSURES	ZERO DOLLAR BI CLAIMANTS	VERBAL BI CLAIMANTS	CALCULATED ASSESSMENT	REPORTABLE LOSSES	ALAE	ULAE	REPORTED COMBINED LAE	REPORTABLE LOSSES & LAE	CLAIMANT FACTOR	REPORTABLE CLAIMANTS	REPORTABLE SEVERITY
09/1999	100	400	0	0	12,799	0	0	0	0	0	1.000	0	***
12/1999	105	296	0	0	13,655	0	0	0	0	0	1.000	0	***
03/2000	0	0	0	2	0	0	0	0	0	0	1.000	0	***
06/2000	0	0	0	0	0	0	0	0	0	0	1.000	0	***
09/2000	0	0	0	0	0	0	0	0	0	0	1.000	0	***
12/2000	0	0	0	0	0	0	0	0	0	0	1.000	0	***
03/2001	0	0	0	0	0	0	0	0	0	0	1.000	0	***
06/2001	0	0	0	0	0	0	0	0	0	0	1.000	0	***
09/2001	0	0	0	0	0	0	0	0	0	0	1.000	0	***
12/2001	0	0	1	2	0	0	0	0	0	0	1.000	0	***
03/2002	0	0	0	0	0	0	0	0	0	0	1.000	0	***
06/2002	0	0	0	0	0	0	0	0	0	0	1.000	0	***
09/2002	0	0	0	0	0	0	0	0	0	0	1.000	0	***
12/2002	0	0	0	0	0	0	0	0	0	0	1.000	0	***
03/2003	0	0	0	0	0	0	0	0	0	0	1.000	0	***
06/2003	0	0	0	0	0	0	0	0	0	0	1.000	0	***
09/2003	0	0	0	0	0	0	0	0	0	0	1.000	0	***
12/2003	0	0	0	0	0	0	0	0	0	0	1.000	0	***
03/2004	0	0	0	0	0	0	0	0	0	0	1.000	0	***
06/2004	0	0	0	0	0	0	0	0	0	0	1.000	0	***
09/2004	0	0	0	0	0	0	0	0	0	0	1.000	0	***
12/2004	0	0	0	0	0	0	0	0	0	0	1.000	0	***
03/2005	0	0	0	0	0	0	0	0	0	0	1.000	0	***
06/2005	0	0	0	0	0	0	0	0	0	0	1.000	0	***
TOTAL	205	696	1	4	26,454	0	0	0	0	0	-	0	***

ASSESSMENT BASE: ZERO DOLLAR BI CLAIMANTS

ACCT. QTRS	ZERO DOLLAR EXPOSURES	VERBAL EXPOSURES	ZERO DOLLAR BI CLAIMANTS	VERBAL BI CLAIMANTS	CALCULATED ASSESSMENT	REPORTABLE LOSSES	ALAE	ULAE	REPORTED COMBINED LAE	REPORTABLE LOSSES & LAE	CLAIMANT FACTOR	REPORTABLE CLAIMANTS	REPORTABLE SEVERITY
03/2000	11	130	0	0	0	0	0	0	0	0	1.000	0	***
06/2000	99	279	0	0	0	0	0	0	0	0	1.000	0	***
09/2000	107	391	0	0	0	0	0	0	0	0	1.000	0	***
12/2000	103	276	0	0	0	0	0	0	0	0	1.000	0	***
03/2001	0	0	0	0	0	0	0	0	0	0	1.000	0	***
06/2001	0	0	0	0	0	0	0	0	0	0	1.000	0	***
09/2001	0	0	0	0	0	0	0	0	0	0	1.000	0	***
12/2001	0	0	6	12	95,236	37,500	0	0	0	37,500	1.000	4	9,375
03/2002	0	0	0	0	0	0	0	0	0	0	1.000	0	***
06/2002	0	0	0	0	0	0	0	0	0	0	1.000	0	***
09/2002	0	0	0	0	0	0	0	0	0	0	1.000	0	***
12/2002	0	0	0	0	0	0	0	0	0	0	1.000	0	***
03/2003	0	0	0	0	0	0	0	0	0	0	1.000	0	***
06/2003	0	0	0	0	0	0	0	0	0	0	1.000	0	***

**New Jersey Automobile Insurance Risk Exchange
Statement of Assets, Liabilities and Members Equity
(Unaudited)**

ASSETS:

Cash	\$
Investments	
Accounts receivable -member premiums	
Prepaid insurance	

Total assets	<u>\$</u>
--------------	-----------

LIABILITIES AND MEMBERS EQUITY:

Losses payable-members	\$
Accrued expenses payable	
Unearned premiums-members	

Total liabilities	
-------------------	--

Members equity	
----------------	--

Total liabilities and members equity	<u>\$</u>
--------------------------------------	-----------

New Jersey Automobile Insurance Risk Exchange
Statement of Revenue, Expenses and Members Equity
(Unaudited)

	<u>(Date)</u>	<u>Fiscal Year to Date</u>
<u>REVENUE:*</u>		
Premiums earned	\$	\$
Administrative assessment		
Total revenue		
 <u>EXPENSES:</u>		
Losses		
Administration		
Total expenses		
 Excess of revenue over expense	 <u>\$</u>	 <u>\$</u>
 <u>MEMBERS EQUITY:</u>		
Balance, beginning of period	\$	\$
Excess of revenue over expense		
 Balance, end of period	 <u>\$</u>	 <u>\$</u>

*Interest earnings are not shown as revenue as they are credited directly to "Losses payable-members" on the Statement of Assets, Liabilities and Members Equity.

New Jersey Automobile Insurance Risk Exchange
 Administrative Expenses
 (Unaudited)

<u>Date</u>	<u>(Date)</u>	<u>Fiscal Year to</u>
<u>EXPENSES:</u>		
Central Processor	\$	\$
Salaries		
Clerical		
Rent and rent items		
Meetings and travel		
Postage		
Printing and stationery		
Telephone and fax		
Insurance		
Audit		
Legal fees		
Board fees		
Books, subscriptions, misc	\$	\$

NEW JERSEY AUTOMOBILE INSURANCE RISK EXCHANGE
FORM 3
NOTIFICATION OF COMPILED FIGURES REPORT

COMPANY:

ACCOUNT DATE:

FOR ISO USE ONLY:
TYPE OF RECORD: N RESUBMISSION NO.: 00

TERRITORY	ZERO DOLLAR EXPOSURES	VERBAL EXPOSURES	ZERO DOLLAR BI CLAIMANTS	VERBAL BI CLAIMANTS	BASIS: CLAIMANT	REPORTABLE LOSS AMOUNT	REPORTABLE CLAIMANTS	CONVERSION FACTOR:	ALLOCATED LAE	UNALLOCATED LAE	COMBINED LAE	CALCULATED ASSESSMENT CHARGE
001	0	0	0	1	1	0	0		0	0	0	0
002	0	0	0	1	1	0	0		0	0	0	0
003	0	0	1	1	1	0	0		1,951	0	0	0
006	0	0	0	1	1	3,500	1		506	0	0	0
010	0	0	0	1	1	0	0		0	0	0	0
014	0	0	0	2	2	0	0		0	0	0	0
016	0	0	0	1	1	0	0		0	0	0	0
017	0	0	0	1	1	0	0		0	0	0	0
027	0	0	0	1	1	600	1		4,289	0	0	0
031	0	0	0	1	1	0	0		0	506	0	0
038	0	0	1	0	0	0	0		0	0	0	0
040	0	0	0	4	4	8,500	4		8,917	2,024	0	0
	0	0	0	4	4	0	0		320	0	0	0
TOTAL	0	0	2	18	18	12,600	6		15,477	3,036	0	0

NJAIRE FORM 3 COMPANY BY TERRITORY REPORT
 ENDING ACCOUNTING QUARTER:

DATE: NJM40220
 BEGINNING ACCOUNTING QUARTER:

STATEWIDE TOTALS ALL COMPANIES COMBINED

CALENDAR / ACCIDENT YEAR: 1996 ASSESSMENT BASE: ZERO DOLLAR BI CLAIMANTS

ACCT. QTRS	ZERO DOLLAR EXPOSURES	VERBAL EXPOSURES	ZERO DOLLAR CLAIMANTS	VERBAL BI CLAIMANTS	CALCULATED ASSESSMENT	REPORTABLE LOSSES	ALAE	ULAE	REPORTED COMBINED LAE	REPORTABLE LOSSES & LAE	CLAIMANT FACTOR	REPORTABLE CLAIMANTS	REPORTABLE SEVERITY
03/1996	129,905	958,019	39	450	346,132	39,213	878	52,874	0	92,965	-	42	2,213
06/1996	130,175	993,993	159	1,033	1,466,126	269,294	6,491	97,520	8,104	501,409	-	124	3,076
09/1996	123,256	986,033	198	1,574	1,694,833	951,762	28,534	163,521	5,214	1,149,031	-	260	4,439
12/1996	122,936	1,007,587	437	2,503	3,909,945	2,038,402	47,106	398,095	16,111	2,499,714	-	418	5,960
03/1997	0	0	572	3,017	4,948,749	3,774,120	65,616	493,658	42,429	4,375,823	-	689	6,351
06/1997	0	0	685	3,622	5,887,975	5,657,799	107,273	376,539	30,835	6,172,446	-	901	6,851
09/1997	0	0	625	3,900	5,202,759	6,575,435	109,594	513,967	39,228	7,238,174	-	1,034	7,000
12/1997	0	0	761	4,320	6,648,523	7,312,437	135,923	607,500	46,644	8,102,504	-	1,116	7,260
03/1998	0	0	652	4,008	5,713,668	5,268,679	134,178	464,956	43,220	5,891,033	-	759	7,762
06/1998	0	0	595	3,705	5,207,814	6,136,292	342,766	554,980	37,960	7,071,998	-	907	7,797
09/1998	0	0	598	3,517	5,171,701	6,149,846	374,071	442,109	30,821	6,996,647	-	824	8,491
12/1998	0	0	500	3,194	4,355,029	4,385,946	442,642	327,334	27,980	5,183,902	-	629	8,261
03/1999	0	0	446	2,654	3,926,186	3,367,187	422,662	239,045	23,997	4,052,891	-	483	8,391
06/1999	0	0	378	2,786	3,394,389	3,916,812	495,721	256,279	10,817	4,679,629	-	526	8,897
09/1999	0	0	345	2,320	3,081,970	2,943,118	477,073	218,641	20,931	3,659,763	-	394	9,289
12/1999	0	0	284	2,236	2,568,985	2,835,428	594,099	236,656	12,341	3,838,524	-	376	9,677
03/2000	0	0	403	2,454	3,687,627	3,554,426	679,523	234,502	3,329	4,471,780	-	365	12,281
06/2000	0	0	301	1,754	2,641,753	2,573,472	646,408	205,412	3,040	3,628,332	-	355	9,657
09/2000	0	0	196	1,229	1,631,804	1,533,650	447,304	115,815	2,791	2,099,560	-	248	8,466
12/2000	0	0	165	976	1,458,816	1,638,360	497,720	132,342	8,152	2,276,574	-	239	9,525
03/2001	0	0	123	781	984,207	967,258	468,419	70,942	1,485	1,508,104	-	132	11,625
06/2001	0	0	101	572	887,735	770,276	445,266	88,689	0	1,304,231	-	110	11,637
09/2001	0	0	56	403	495,090	513,858	356,107	50,772	0	920,737	-	71	12,968
12/2001	0	0	30	304	287,831	249,474	286,187	16,922	558	553,141	-	42	13,170
03/2002	0	0	35	215	293,804	447,358	113,460	19,892	0	580,710	-	39	14,890
06/2002	0	0	40	169	343,984	141,906	182,005	27,513	0	353,719	-	39	9,070
09/2002	0	0	30	103	223,197	121,324	43,623	16,462	2,895	179,409	-	21	8,543
12/2002	0	0	15	50	111,733	125,700	68,563	13,988	0	188,251	-	8	23,531
03/2003	0	0	11	77	77,458	149,814	7,350	8,219	0	165,383	-	1	165,383
06/2003	0	0	34	102	252,317	213,275	43,669	10,321	0	267,265	-	28	9,545
09/2003	0	0	8	38	58,372	8,500	16,551	2,044	0	10,095	-	5	2,019
12/2003	0	0	9	29	81,507	28,500	64,884	3,656	0	97,040	-	10	9,704
03/2004	0	0	0	15	0	0	3,207	0	0	3,207	-	0	**
06/2004	0	0	1	33	6,524	60,800	59,409	11,470	0	131,679	-	4	16,440
09/2004	0	0	1	18	8,795	11,000	16,494	2,499	0	7,993	-	1	7,993
12/2004	0	0	2	18	16,904	45,000	13,087	221	0	58,308	-	1	58,308
03/2005	0	0	0	12	0	47,500	35,106	4,161	0	84,767	-	3	28,256
TOTAL	506,272	3,945,632	8,835	54,191	77,032,240	74,523,593	8,136,129	6,431,992	418,082	89,509,796	-	11,208	7,986

CLOSEOUT DATE:

NJAIRE FORM 4 COMPANY BY TERRITORY REPORT
 ENDING ACCOUNTING QUARTER:
 ALL COMPANIES COMBINED

DATE: NJM40220
 BEGINNING ACCOUNTING QUARTER:
 STATEWIDE TOTALS

ASSESSMENT BASE: ZERO DOLLAR EXPOSURES

ACCT. QTRS	ZERO DOLLAR EXPOSURES	VERBAL EXPOSURES	ZERO DOLLAR BI CLAIMANTS	VERBAL BI CLAIMANTS	CALCULATED ASSESSMENT	REPORTABLE LOSSES	ALAE	ULAE	REPORTED COMBINED LAE	REPORTABLE LOSSES & LAE	CLAIMANT FACTOR	REPORTABLE CLAIMANTS	REPORTABLE SEVERITY
09/1999	18,517	255,733	5	213	2,307,497	1,138	5	2,672	2,618	6,433	-	4	1,608
12/1999	50,659	622,628	32	554	6,294,350	46,000	37	26,367	2,618	75,042	-	32	2,345
03/2000	0	0	36	812	0	211,035	401	37,282	69	248,787	-	52	4,784
06/2000	0	0	43	567	0	485,116	5,939	63,232	19,071	573,358	-	92	6,232
09/2000	0	0	52	734	0	944,481	7,137	80,086	15,569	1,047,193	-	128	8,181
12/2000	0	0	64	898	0	1,207,090	11,642	118,270	33,488	1,370,490	-	147	9,323
03/2001	0	0	68	831	0	1,276,868	19,010	84,855	22,246	1,404,979	-	157	8,949
06/2001	0	0	71	821	0	1,152,681	38,944	112,842	22,246	1,404,979	-	157	8,949
09/2001	0	0	76	767	0	701,783	37,168	80,239	3,837	815,373	-	112	11,724
12/2001	0	0	65	854	0	1,000,081	30,682	78,173	40,590	1,149,526	-	117	6,969
03/2002	0	0	39	658	0	911,625	74,258	51,345	36,488	1,073,716	-	121	9,500
06/2002	0	0	36	553	0	744,947	86,142	67,836	23,169	942,094	-	110	9,673
09/2002	0	0	34	455	0	429,213	63,855	37,156	55,753	585,977	-	90	10,468
12/2002	0	0	33	494	0	525,336	111,979	62,758	8,747	726,820	-	61	9,606
03/2003	0	0	35	431	0	345,457	110,934	68,924	19,300	564,623	-	47	15,507
06/2003	0	0	25-	79-	0	685,441	169,411	50,175	9,449	914,476	-	61	9,256
09/2003	0	0	24	345	0	318,395	149,937	42,376	10,836	521,544	-	54	16,935
12/2003	0	0	33	256	0	421,189	103,528	32,634	5,796	563,147	-	52	10,030
03/2004	0	0	11	165	0	355,377	74,059	35,462	9,158	474,056	-	29	9,709
06/2004	0	0	6	118	0	13,460-	54,456	11,036	4,458	56,490	-	12	16,347
09/2004	0	0	4	67	0	242-	8,772	9,623	3,057	21,210	-	6	4,708
12/2004	0	0	4	51	0	31,500	11,843	8,892	0	52,235	-	9	2,357
03/2005	0	0	1	36	0	37,820	32,166	9,865	0	79,051	-	6	8,706
TOTAL	69,176	878,361	747	10,581	8,601,847	11,860,871	1,202,325	1,191,260	327,327	14,581,763	-	1,558	9,359

ASSESSMENT BASE: ZERO DOLLAR BI CLAIMANTS

ACCT. QTRS	ZERO DOLLAR EXPOSURES	VERBAL EXPOSURES	ZERO DOLLAR BI CLAIMANTS	VERBAL BI CLAIMANTS	CALCULATED ASSESSMENT	REPORTABLE LOSSES	ALAE	ULAE	REPORTED COMBINED LAE	REPORTABLE LOSSES & LAE	CLAIMANT FACTOR	REPORTABLE CLAIMANTS	REPORTABLE SEVERITY
03/2000	73,136	884,602	36	486	645,007	49,250	15,840	30,885	117	96,092	-	34	2,626
06/2000	95,526	1,065,156	83	1,157	1,396,914	128,363	376	101,053	482	230,264	-	77	2,990
09/2000	100,714	1,101,459	152	1,649	2,555,143	375,199	2,694	114,380	399	492,872	-	108	4,564
12/2000	100,663	1,116,789	132	2,231	2,230,617	1,245,364	31,464	196,957	6,556	1,480,341	-	200	7,402
03/2001	0	0	202	2,535	3,687,138	1,772,861	13,685	185,245	7,743	1,979,534	-	288	6,873
06/2001	0	0	240	2,853	4,286,816	3,646,589	34,554	359,551	15,149	4,055,843	-	426	9,521
09/2001	0	0	227	3,080	3,931,670	3,777,089	31,264	373,903	48,401	4,230,657	-	462	9,157
12/2001	0	0	279	3,673	4,967,244	3,825,302	75,382	582,743	100,753	4,354,180	-	474	9,186
03/2002	0	0	215	3,598	3,897,578	5,377,800	168,961	438,025	50,587	6,035,373	-	662	9,117
06/2002	0	0	255	3,058	4,560,734	4,493,675	196,172	456,559	139,992	5,286,198	-	535	9,681
09/2002	0	0	206	2,756	3,610,325	3,890,314	206,734	257,644	54,167	4,408,859	-	388	11,363
12/2002	0	0	191	2,509	3,467,010	2,870,580	224,659	487,090	61,029	3,643,358	-	321	11,350
03/2003	0	0	167	1,821	3,010,701	1,652,551	289,554	295,609	22,445	2,260,159	-	240	9,417
06/2003	0	0	84	1,149	1,813,419	1,671,705	454,928	133,779	9,255	2,269,667	-	201	11,292
09/2003	0	0	116	1,761	2,379,440	2,342,484	546,900	285,373	75,470	3,250,227	-	252	12,898

CLOSEOUT DATE:

DATE:
NJM40230

NJAIRE FORM 3 ANNUAL CASH SETTLEMENT REPORT

CAL/ ACDT YEAR	EVALUATION DATE:				CLOSEOUT DATE:					
	(1) ZERO DOLLAR BI CLAIMANTS	(2) VERBAL BI CLAIMANTS	(3) ZERO DOLLAR EXPOSURES	(4) VERBAL EXPOSURES	(5) ASSESSMENT AT PRESENT RATE	(6) ASSESSMENT ALLOCATION (REIMBURSEMENT)	(7) PREVIOUS FINANCIAL ACTION	(8) AMOUNT DUE FROM COMPANY	(9) AMOUNT OWED TO COMPANY	(10) INTEREST DUE FROM COMPANY
1996	79	569	8,856	32,722	737,394	84,800.21-	837.07	0.00	374.76	0.00
1997	119	830	8,406	38,847	1,334,348	1,071,354.36	248,765.51	0.00	5,305.83	0.00
1998	86	931	8,069	78,088	1,152,762	1,240,198.63	97,234.72-	0.00	2,897.63	0.00
1999	165	934	17,102	96,789	1,992,009	1,104,169.23	924,569.77	36,730.00	0.00	0,660.65
TOTAL	449	3,264	42,433	246,446	5,216,513	4,237,079.36	991,328.35	36,730.00	0,578.22	0,660.65

TOTAL CALCULATED ANNUAL CASH SETTLEMENT: \$ 11,969.14-
(SUM OF COLUMNS 8 THROUGH 11)

* A NEGATIVE VALUE INDICATES THAT THIS PRELIMINARY AMOUNT IS OWED TO THE COMPANY. THIS AMOUNT IS SUBJECT TO FURTHER ADJUSTMENTS.

NJAIRE FORM 4 ANNUAL CASH SETTLEMENT REPORT

DATE:
NJM40230

EVALUATION DATE:

COMPANY:

CLOSEOUT DATE:

CAL/ YEAR	(1) ZERO DOLLAR BI CLAIMANTS	(2) VERBAL BI CLAIMANTS	(3) ZERO DOLLAR EXPOSURES	(4) VERBAL EXPOSURES	(5) ASSESSMENT AT PRESENT RATE	(6) ASSESSMENT ALLOCATION (REIMBURSEMENT)	(7) PREVIOUS FINANCIAL ACTION	(8) AMOUNT DUE FROM COMPANY	(9) AMOUNT OWED TO COMPANY	(10) INTEREST DUE FROM COMPANY	(11) INTEREST OWED TO COMPANY
2000	6	59	0	0	94,211	64,602.69	158,462.22	148,833.91	0.00	0.00	25,767.90
2001	24	102	160	1,548	525,129	167,063.36	370,259.36	0.00	0.00	0.00	1,196.55
2002	1	75	214	3,108	19,532	164,346.59	5,352.26-	0.00	0.00	0.00	8,055.00
2003	10	68	309	4,189	40,794	43,021.80	2,260.45-	32.65	0.00	1.16	0.00
2004	1	16	433	5,461	57,672	53,763.75	0.00	3,908.25	0.00	94.64	0.00
TOTAL	42	320	1,116	14,306	737,338	512,798.19	521,068.87	3,940.90	300,489.96	95.80	35,019.25

SUBTOTAL (SUM OF COLUMNS 8 THROUGH 11): \$ 331,472.51-

2006 ADMINISTRATIVE EXPENSE: \$ 1,369.32

TOTAL CALCULATED ANNUAL CASH SETTLEMENT: \$ 330,103.19-

* A NEGATIVE VALUE INDICATES THAT THIS PRELIMINARY AMOUNT IS OWED TO THE COMPANY. THIS AMOUNT IS SUBJECT TO FURTHER ADJUSTMENTS.

ANNUAL CASH SETTLEMENT TRUE-UP REPORT

EVALUATION DATE: 3/05

Company NumberA. ANNUAL CASH SETTLEMENT TRUE-UP

CALCULATED ANNUAL CASH SETTLEMENT	CALENDAR YEAR 2004 MONTHLY PAYMENTS AND QUARTERLY REIMBURSEMENTS		INTEREST INCOME ON NET AMOUNT	NET AMOUNT DUE FROM CO. (OWED TO CO.)
\$7,516,731.10	MO. PAYMENTS	\$17,140,482.00		
	QTRLY. REIM.	\$6,584,417.73		
		=====		
	NET AMOUNT	(\$10,556,064.27)	(\$211,121.29)	(\$3,250,454.46)

B. NJAIRE INVESTMENT INCOME REDISTRIBUTION

NJAIRE 1995 INVESTMENT INCOME =	\$1,372,523.73
NJAIRE 1996 INVESTMENT INCOME =	\$970,287.74
NJAIRE 1997 INVESTMENT INCOME =	\$850,837.62
NJAIRE 1998 INVESTMENT INCOME =	\$703,004.20
NJAIRE 1999 INVESTMENT INCOME =	\$524,706.66
NJAIRE 2000 INVESTMENT INCOME =	\$767,637.43
NJAIRE 2001 INVESTMENT INCOME =	\$360,135.55
NJAIRE 2002 INVESTMENT INCOME =	\$314,912.23
NJAIRE 2003 INVESTMENT INCOME =	\$242,612.32
NJAIRE 2004 INVESTMENT INCOME =	\$193,410.00

NEW JERSEY AUTOMOBILE INSURANCE RISK EXCHANGE

ANNUAL CASH SETTLEMENT TRUE-UP REPORT

EVALUATION DATE: 3/05

Company NumberB. NJAIRE INVESTMENT INCOME REDISTRIBUTION (continued)

(1) YEAR	(2) REDISTRIBUTION OF COMPANY'S SHARE OF INVESTMENT INCOME	(3) INTEREST INCOME ON DIFFERENCE	(4) NET AMOUNT DUE FROM CO. (OWED TO CO.)
2004	CO. SHARE	\$23,645.33	
	REC'D QUARTERLY	\$23,861.43	
		=====	
	DIFFERENCE	\$216.10	\$4.13
			\$220.23
2003	15 MONTH SHARE	\$27,436.88	
	27 MONTH SHARE	\$27,361.13	
		=====	
	DIFFERENCE	\$75.75	\$2.44
			\$78.19
2002	27 MONTH SHARE	\$34,488.23	
	39 MONTH SHARE	\$11,774.47	
		=====	
	DIFFERENCE	\$22,713.76	\$1,192.27
			\$23,906.03
2001	39 MONTH SHARE	\$10,918.72	
	51 MONTH SHARE	\$13,120.66	
		=====	
	DIFFERENCE	(\$2,201.94)	(\$195.16)
			(\$2,397.10)
2000	51 MONTH SHARE	\$25,504.71	
	63 MONTH SHARE	\$27,565.58	
		=====	
	DIFFERENCE	(\$2,060.87)	(\$320.14)
			(\$2,381.01)

NEW JERSEY AUTOMOBILE INSURANCE RISK EXCHANGE

ANNUAL CASH SETTLEMENT TRUE-UP REPORT

EVALUATION DATE: 3/05

Company Number

B. NJAIRE INVESTMENT INCOME REDISTRIBUTION (continued)

(1) YEAR	(2) REDISTRIBUTION OF COMPANY'S SHARE OF INVESTMENT INCOME	(3) INTEREST INCOME ON DIFFERENCE	(4) NET AMOUNT DUE FROM CO. (OWED TO CO.)
1999	63 MONTH SHARE	\$25,875.17	
	75 MONTH SHARE	\$25,899.69	
		=====	
	DIFFERENCE	(\$24.52)	(\$6.38)
			(\$29.90)
1998	75 MONTH SHARE	\$28,917.32	
	87 MONTH SHARE	\$28,799.67	
		=====	
	DIFFERENCE	\$17.65	\$4.95
			\$22.60
1997	87 MONTH SHARE	\$35,798.61	
	99 MONTH SHARE	\$35,830.35	
		=====	
	DIFFERENCE	(\$31.74)	(\$11.23)
			(\$42.97)
1996	99 MONTH SHARE	\$41,948.71	
	111 MONTH SHARE	\$41,921.07	
		=====	
	DIFFERENCE	\$27.84	\$11.84
			\$39.48
1995	99 MONTH SHARE	\$68,840.33	
	111 MONTH SHARE	\$68,892.66	
		=====	
	DIFFERENCE	(\$52.33)	(\$26.52)
			(\$78.85)
	BALANCE (SUM OF AMOUNTS IN COLUMN 4) = (OWED TO CO.) \ DUE FROM CO.		=====
			(\$3,231,117.76)

TERRITORY DEFINITIONS

NEW JERSEY
(State Code 29)

	Territorial Schedule and Code		Territorial Schedule and Code
ATLANTIC CITY territory comprises the entire city of Atlantic City	19	CAMDEN SUBURBAN territory comprises all territory and places lying within the area enclosed by the outside boundaries of the following boroughs and townships in Camden County	12
ATLANTIC COUNTY (BALANCE) - That portion of Atlantic City not included in Atlantic City territory	27		
BAYONNE territory comprises the entire city of Bayonne in Hudson County	05	Audubon Audubon Park Barrington Bellmawr Cherry Hill Collingswood Haddon (that portion lying east of Black Horse Pike)	Haddonfield Haddon Heights Merchantville Mount Ephraim Oaklyn Pennsauken Tavistock Wood-Lynne
BERGEN COUNTY - see Northern Bergen County, Paterson and Southern Bergen County territories			
BURLINGTON COUNTY (BALANCE) - That portion of Burlington County not included in Trenton Suburban territory	14	CAPE MAY COUNTY - (entire County)	27
CAMDEN COUNTY (BALANCE) - That portion of Camden County not included in Camden or Camden Suburban	13	CUMBERLAND COUNTY - (entire County)	27
CAMDEN territory comprises the entire city of Camden and all territory and places lying within the area enclosed by the outside boundaries of the following cities or boroughs in Camden County: Gloucester and Brooklawn; also all territory and places lying within the area enclosed by the outside boundaries of that section of Haddon Township which is west of Black Horse Pike (which includes the villages of West Collingswood Heights and Northmont	07	DOVER territory comprises all that part of Morris County not included in Morristown territory and all territory and places lying within the area enclosed by the outside boundaries of the following boroughs and township in Passaic County	25
		Bloomington Ringwood	Wanaque West Milford
		(Note - This includes all of Passaic County north and west of Pompton Lakes)	

NOTE: Refer to an atlas or map for places not listed.

(1)

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TERRITORY DEFINITIONS

NEW JERSEY - Cont'd.
(State Code 29)

	Territorial Schedule and Code		Territorial Schedule and Code				
EAST ORANGE - ORANGE territory comprises the entire cities of East Orange and Orange in Essex County	38	LONG BRANCH territory comprises the entire cities of Asbury Park and Long Branch and all territory and places lying within the area enclosed by the outside boundaries of the following boroughs and townships in Monmouth County	16				
ELIZABETH territory comprises the entire city of Elizabeth and all territory and places lying within the area enclosed by the outside boundaries of the following boroughs, cities and townships in Union County	04	<table border="0" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"> Hillside Kenilworth Linden Rahway </td> <td style="width: 50%;"> Roselle Roselle Park Union Winfield </td> </tr> </table>	Hillside Kenilworth Linden Rahway	Roselle Roselle Park Union Winfield	<table border="0" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"> Allenhurst Atlantic Highlands Avon-by-the Sea Belford Belmar Bradley Beach Cliffwood Deal East Keensburg Eatontown Fair Haven Fairview River Plaza Green Grove Hazlet Highlands Interlaken Keansburg Keyport Leonardo Little Silver Matawan (Borough and Township Middletown </td> <td style="width: 50%;"> Monmouth Beach Navesink Neptune Neptune City New Shrewsbury Oakhurst Ocean Oceanport Port Monmouth Raritan Red Bank Rumson Sea Bright Shrewsbury (Borough and Township) Union Beach Wanamassa Wayside West Long Branch </td> </tr> </table>	Allenhurst Atlantic Highlands Avon-by-the Sea Belford Belmar Bradley Beach Cliffwood Deal East Keensburg Eatontown Fair Haven Fairview River Plaza Green Grove Hazlet Highlands Interlaken Keansburg Keyport Leonardo Little Silver Matawan (Borough and Township Middletown	Monmouth Beach Navesink Neptune Neptune City New Shrewsbury Oakhurst Ocean Oceanport Port Monmouth Raritan Red Bank Rumson Sea Bright Shrewsbury (Borough and Township) Union Beach Wanamassa Wayside West Long Branch
Hillside Kenilworth Linden Rahway	Roselle Roselle Park Union Winfield						
Allenhurst Atlantic Highlands Avon-by-the Sea Belford Belmar Bradley Beach Cliffwood Deal East Keensburg Eatontown Fair Haven Fairview River Plaza Green Grove Hazlet Highlands Interlaken Keansburg Keyport Leonardo Little Silver Matawan (Borough and Township Middletown	Monmouth Beach Navesink Neptune Neptune City New Shrewsbury Oakhurst Ocean Oceanport Port Monmouth Raritan Red Bank Rumson Sea Bright Shrewsbury (Borough and Township) Union Beach Wanamassa Wayside West Long Branch						
ESSEX COUNTY (BALANCE) - That portion of Essex County not included in East Orange - Orange, Newark, Newark Semi-Suburban and Newark Suburban territories	24						
GLOUCESTER COUNTY - (entire County)	14						
HUDSON COUNTY (BALANCE) - That portion of Hudson County not included in Bayonne and Jersey City territories	23						
HUNTERDON COUNTY - (entire County)	26	MERCER COUNTY - see Trenton and Trenton Suburban.					
JERSEY CITY territory comprises all that part of Hudson County east of the Hackensack River except the city of Bayonne	01	MIDDLESEX COUNTY - see New Brunswick, Perth Amboy and Trenton Suburban.					

NOTE: Refer to an atlas or map for places not listed.

(2)

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TERRITORY DEFINITIONS

NEW JERSEY - Cont'd.
(State Code 29)

	Territorial Schedule and Code		Territorial Schedule and Code
MONMOUTH COUNTY (BALANCE) - That portion of Monmouth County not included in Long Branch or Trenton Suburban territories	17	NEWARK SEMI-SUBURBAN territory comprises all territory and places lying within the area enclosed by the outside boundaries of the towns of Belleville and Irvington in Essex County	22
MORRIS COUNTY - see Dover and Morristown.		NEWARK SUBURBAN territory comprises all territory and places lying within the area enclosed by the outside boundaries of the following boroughs, cities, towns, townships and village in Essex County	31
MORRISTOWN territory comprises all territory and places lying within the area enclosed by the outside boundaries of the following boroughs, towns and townships in Morris County	25	Bloomfield Cedar Grove Glen Ridge Maplewood Millburn Montclair Nutley South Orange Verona West Orange	
Boonton (Town and Township) Butler Chatham (Borough and township) East Hanover Florham Park Hanover Harding Kinneon Lincoln Park Madison		NEW BRUNSWICK territory comprises all territory and places lying within the area enclosed by the outside boundaries of the following boroughs, cities and townships in Middlesex County	40
		Dunellen East Brunswick Edison (formerly Raritan) Helmetta Highland Park Piscataway Sayreville South Amboy South Brunswick	
and all territory and places lying within the area enclosed by the outside boundaries of the following borough, city and township in Union County		Madison Metuchen Middlesex Milltown New Brunswick North Brunswick South Plainfield South River Spotswood	
Berkeley Heights New Providence (Borough)	Summit		
NEWARK territory comprises the entire city of Newark in Essex County	02	and the township of Franklin in Somerset County	

NOTE: Refer to an atlas or map for places not listed.

(3)

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TERRITORY DEFINITIONS

NEW JERSEY - Cont'd.
(State Code 29)

	Territorial Schedule and Code		Territorial Schedule and Code																																																
NORTHERN BERGEN COUNTY		OCEAN COUNTY - (entire County)..	27																																																
territory comprises all territory and places lying within the area enclosed by the outside boundaries of the following boroughs, townships and village in Bergen County	10	PASSAIC COUNTY - see Dover, Northern Bergen County and Paterson.																																																	
<table border="0" style="width: 100%;"> <tr> <td style="width: 50%;">Allendale</td> <td style="width: 50%;">Norwood</td> </tr> <tr> <td>Alpine</td> <td>Oakland</td> </tr> <tr> <td>Bergenfield</td> <td>Old Tappan</td> </tr> <tr> <td>Bogota</td> <td>Oradell</td> </tr> <tr> <td>Closter</td> <td>Paramus</td> </tr> <tr> <td>Cresskill</td> <td>Park Ridge</td> </tr> <tr> <td>Demarest</td> <td>Ramsey</td> </tr> <tr> <td>Dumont</td> <td>Ridgewood</td> </tr> <tr> <td>Emerson</td> <td>(Village and</td> </tr> <tr> <td>Englewood</td> <td>Township)</td> </tr> <tr> <td>Englewood Cliffs</td> <td>River Edge</td> </tr> <tr> <td>Fair Lawn</td> <td>River Vale</td> </tr> <tr> <td>Franklin Lakes</td> <td>Rockleigh</td> </tr> <tr> <td>Glen Rock</td> <td>Saddle River</td> </tr> <tr> <td>Harrington Park</td> <td>Teaneck</td> </tr> <tr> <td>Haworth</td> <td>Tenafly</td> </tr> <tr> <td>Hillsdale</td> <td>Upper Saddle River</td> </tr> <tr> <td>Hohokus</td> <td>Waldwick</td> </tr> <tr> <td>Leonia</td> <td>Washington</td> </tr> <tr> <td>Mahwah</td> <td>Westwood</td> </tr> <tr> <td>Midland Park</td> <td>Woodcliff</td> </tr> <tr> <td>Montvale</td> <td>Woodcliff Lake</td> </tr> <tr> <td>New Milford</td> <td>Wyckoff</td> </tr> <tr> <td>Northvale</td> <td></td> </tr> </table>	Allendale	Norwood	Alpine	Oakland	Bergenfield	Old Tappan	Bogota	Oradell	Closter	Paramus	Cresskill	Park Ridge	Demarest	Ramsey	Dumont	Ridgewood	Emerson	(Village and	Englewood	Township)	Englewood Cliffs	River Edge	Fair Lawn	River Vale	Franklin Lakes	Rockleigh	Glen Rock	Saddle River	Harrington Park	Teaneck	Haworth	Tenafly	Hillsdale	Upper Saddle River	Hohokus	Waldwick	Leonia	Washington	Mahwah	Westwood	Midland Park	Woodcliff	Montvale	Woodcliff Lake	New Milford	Wyckoff	Northvale			PATERSON territory comprises all that portion of Passaic County south or east of Wayne township including all territory and places lying within the area enclosed by the outside boundaries of the cities of Clifton, Passaic and Paterson; and all territory and places lying within the area enclosed by the outside boundaries of the boroughs of East Paterson, Lodi and Wallington and the city of Garfield in Bergen County	03
Allendale	Norwood																																																		
Alpine	Oakland																																																		
Bergenfield	Old Tappan																																																		
Bogota	Oradell																																																		
Closter	Paramus																																																		
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Midland Park	Woodcliff																																																		
Montvale	Woodcliff Lake																																																		
New Milford	Wyckoff																																																		
Northvale																																																			
and all territory and places lying within the area enclosed by the outside boundaries of the following borough and township in Passaic County		PERTH AMBOY territory comprises all territory and places lying within the area enclosed by the outside boundaries of the following boroughs, city township and places in Middlesex County	08																																																
Pompton Lakes	Wayne	<table border="0" style="width: 100%;"> <tr> <td style="width: 50%;">Avenel</td> <td style="width: 50%;">Keasbey</td> </tr> <tr> <td>Carteret</td> <td>Maurer</td> </tr> <tr> <td>Carteret Jct.</td> <td>Ostrander</td> </tr> <tr> <td>Chrome</td> <td>Perth Amboy</td> </tr> <tr> <td>Colonia</td> <td>Port Reading</td> </tr> <tr> <td>E. Rahway</td> <td>Roosevelt</td> </tr> <tr> <td>Edgar</td> <td>Sewaren</td> </tr> <tr> <td>Fords</td> <td>W. Carteret</td> </tr> <tr> <td>Genasco</td> <td>Woodbridge</td> </tr> <tr> <td>Iselin</td> <td></td> </tr> </table>	Avenel	Keasbey	Carteret	Maurer	Carteret Jct.	Ostrander	Chrome	Perth Amboy	Colonia	Port Reading	E. Rahway	Roosevelt	Edgar	Sewaren	Fords	W. Carteret	Genasco	Woodbridge	Iselin																														
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Colonia	Port Reading																																																		
E. Rahway	Roosevelt																																																		
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Fords	W. Carteret																																																		
Genasco	Woodbridge																																																		
Iselin																																																			

NOTE: Refer to an atlas or map for places not listed.

(4)

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TERRITORY DEFINITIONS

NEW JERSEY - Cont'd.
(State Code 29)

	Territorial Schedule and Code		Territorial Schedule and Code
<p>PLAINFIELD territory comprises the entire city of Plainfield and all territory and places lying within the area enclosed by the outside boundaries of the following boroughs, city, town and townships in Union County.....</p> <p>Clark Plainfield Cranford Scotch Plains Fanwood Springfield Garwood Westfield Mountainside</p> <p>and all territory and places lying within the area enclosed by the outside boundaries of the following boroughs and township in Somerset County</p> <p>Green Brook Watchung North Plainfield</p>	39	<p>Carlstadt Cliffside Park East Rutherford Edgewater Fairview Fort Lee Hackensack Hasbrouck Heights Little Ferry Lyndhurst Maywood Moonachie North Arlington</p> <p>Palisades Park Ridgefield Ridgefield Park (Township and Village) Rochelle Park Rutherford Saddle Brook South Hackensack Teterboro Wood-Ridge</p>	
<p>SALEM COUNTY - (entire County)..</p>	14	<p>SUSSEX COUNTY - (entire County).</p>	26
<p>SOMERSET COUNTY - see New Brunswick, Plainfield and Somerville</p>		<p>TRENTON territory comprises the entire city of Trenton and all territory and places lying within the area enclosed by the outside boundaries of the following townships in Mercer County</p> <p>Ewing Lawrence Hamilton</p>	06
<p>SOMERVILLE territory comprises all the territory in Somerset County except the township of Green Brook (formerly North Plainfield) and the boroughs of North Plainfield and Watchung and except all territory and places lying within the area enclosed by the outside boundaries of Franklin Township.....</p>	25	<p>TRENTON SUBURBAN Territory comprises all of Mercer County not included in Trenton territory and all territory and places lying within the area enclosed by the outside boundaries of the following city and townships in Burlington County.....</p>	15
<p>SOUTHERN BERGEN COUNTY territory comprises all territory and places lying within the area enclosed by the outside boundaries of the following boroughs, city, townships and village in Bergen County</p>	11	<p>Bordentown Chesterfield</p> <p>North Hanover</p>	

NOTE: Refer to an atlas or map for places not listed.

(5)

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TERRITORY DEFINITIONS

NEW JERSEY - Cont'd.
(State Code 29)

Territorial
Schedule
and Code

all territory and places lying within the area enclosed by the outside boundaries of the following borough and townships in Middlesex County

Cranbury	Monroe
Jamesburg	Plainsboro

and all territory and places lying within the area enclosed by the outside boundaries of the following townships in Monmouth County

Millstone	Upper Freehold
-----------	----------------

UNION COUNTY - see Elizabeth, Morristown and Plainfield.

WARREN COUNTY - (entire County) 26

NOTE: Refer to an atlas or map for places not listed.

(6)

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TERRITORY DEFINITIONS

NEW JERSEY - Cont'd.
(State Code 29)

LIST OF IMPORTANT CITIES AND TOWNS

The following list contains all the more important cities, towns, boroughs, and villages in the state, together with their counties and territory and code assignments.

City and County	Territorial Schedule and Code	Bogota, Bergen.....	10	Cranbury, Middlesex.....	15
		Boonton, Morris.....	25	Cranford, Union.....	39
		Bordentown, Burlington.....	15	Cresskill, Bergen.....	10
		Bound Brook, Somerset.....	25		
A				D	
Absecon, Atlantic.....	27			Deal, Monmouth.....	16
Allendale, Bergen.....	10	City and County	Territorial Schedule and Code	Delanco, Burlington.....	14
Allenhurst, Monmouth.....	16				
Allentown, Monmouth.....	15	Bradley Beach, Monmouth....	16	Territorial Schedule and Code	
Allwood, Passaic.....	03	Branchburg Park, Somerset...	25	City and County	
Alpha, Warren.....	26	Branchville, Sussex.....	26	Delawanna, Passaic.....	03
Andover, Sussex.....	26	Bretton Woods, Ocean.....	27	Demarest, Bergen.....	10
Arlington, Hudson.....	23	Bridgeton, Cumberland.....	27	Denvelle, Morris.....	25
Asbury Park, Monmouth.....	16	Brielle, Monmouth.....	17	Dover, Morris.....	25
Atlantic City, Atlantic.....	19	Brigantine, Atlantic.....	27	Dumont, Bergen.....	10
Atlantic Highlands, Monmouth	16	Brooklawn, Camden.....	07	Dunellen, Middlesex.....	40
Audubon, Camden.....	12	Budd Lake, Morris.....	25		
Audubon Park, Camden.....	12	Buena, Atlantic.....	27	E	
Avon-by-the-Sea, Monmouth.....	16	Burlington, Burlington.....	14	East Newark, Hudson.....	23
		Butler, Morris.....	25	East Orange, Essex.....	38
B				East Paterson, Bergen.....	03
Barnegat Light, Ocean.....	27	C		East Rutherford, Bergen.....	11
Barrington, Camden.....	12	Caldwell, Essex.....	24	Eatontown, Monmouth.....	16
Basking Ridge, Somerset.....	25	Califon, Hunterdon.....	26	Edgewater, Bergen.....	11
Bay Head, Ocean.....	27	Camden, Camden.....	07	Edison, Middlesex.....	40
Bayonne, Hudson.....	05	Cape May, Cape May.....	27	Egg Harbor City, Atlantic.....	27
Beach Haven, Ocean.....	27	Cape May Courthouse, Cape May.....	27	Elizabeth, Union.....	04
Beachwood, Ocean.....	27	Carlstadt, Bergen.....	11	Elmer, Salem.....	14
Belle Mead, Somerset.....	25	Carteret, Middlesex.....	08	Emerson, Bergen.....	10
Belleville, Essex.....	22	Cedar Grove, Essex.....	31	Englewood, Bergen.....	10
Bellinaw, Camden.....	12	Cedarville, Cumberland.....	27	Englewood Cliffs, Bergen.....	10
Belmar, Monmouth.....	16	Cedarwood Park, Ocean.....	27	Englishtown, Monmouth.....	17
Belvidere, Warren.....	26	Chatham, Morris.....	25	Espanong, Morris.....	25
Bergenfield, Bergen.....	10	Cherry Hill, Camden.....	12	Essex Falls, Essex.....	24
Berkeley, Ocean.....	27	Chester, Morris.....	25	Ewing, Mercer.....	06
Berkeley Heights, Union.....	25	Chronon, Middlesex.....	08		
Berlin, Camden.....	13	Cinnaminson, Burlington.....	14	F	
Bernardsville, Somerset.....	25	Clark, Union.....	39	Fair Haven, Monmouth.....	16
Bethlehem, Hunterdon.....	26	Clayton, Gloucester.....	14	Fair Lawn, Bergen.....	10
Beverly, Burlington.....	14	Clementon, Camden.....	13	Fairview, Bergen.....	11
Blairstown, Warren.....	26	Cliffside Park, Bergen.....	11	Fairview, Burlington.....	14
Blansburg, Monmouth.....	17	Clifton, Passaic.....	03	Fanwood, Union.....	39
Bloomfield, Essex.....	31	Clinton, Hunterdon.....	26	Far Hills, Somerset.....	25
Bloomingdale, Passaic.....	25	Closter, Bergen.....	10		
Bloomsbury, Hunterdon.....	26	Collingswood, Camden.....	12		

NOTE: Refer to an atlas or map for places not listed.

TERRITORY DEFINITIONS

NEW JERSEY – Cont'd. (State Code 29)

Farmingdale, Monmouth.....	17
Flemington, Hunterdon.....	26
Florence, Burlington.....	14
Florham Park, Morris.....	25
Fort Lee, Bergen.....	11
Franklin, Sussex.....	26
Franklin Lakes, Bergen.....	10
Freehold, Monmouth.....	17
Frenchtown, Hunterdon.....	26

NOTE: Refer to an atlas or map for places not listed.

(8)

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TERRITORY DEFINITIONS

NEW JERSEY - Cont'd.
(State Code 29)

City and County	Territorial Schedule and Code	City and County	Territorial Schedule and Code	City and County	Territorial Schedule and Code
G					
Garfield, Bergen.....	03	Irvington, Essex.....	22	Maplewood, Essex.....	31
Garwood, Union.....	39	Island Heights, Ocean.....	27	Margate, Atlantic.....	27
Gibbsboro, Camden.....	13	J		Matawan, Monmouth.....	16
Gibbstown, Gloucester.....	14	Jamesburg, Middlesex.....	15	Maurice River, Cumberland.....	27
Gilford Park, Ocean.....	27	Jersey City, Hudson.....	01	Mays Landing, Atlantic.....	27
Gilletta, Morris.....	25	K		Maywood, Bergen.....	11
Glassboro, Gloucester.....	14	Kearnsburg, Monmouth.....	16	Medford, Burlington.....	14
Glen Gardner, Hunterdon.....	26	Kearny, Hudson.....	23	Medford Lakes, Burlington.....	14
Glen Ridge, Essex.....	31	Kenilworth, Union.....	04	Mendham, Morris.....	25
Glen Rock, Bergen.....	10	Keypoint, Monmouth.....	16	Memo Park, Middlesex.....	40
Gloucester City, Camden.....	07	Kingwood, Hunterdon.....	26	Merchantville, Camden.....	12
Great Notch, Passaic.....	03	Kinnelon, Morris.....	25	Metuchen, Middlesex.....	40
Greenwich, Cumberland.....	27	L		Middlesex, Middlesex.....	40
Greenwood Lake, Passaic.....	23	Lake Hopetcong, Morris.....	25	Middletown, Monmouth.....	16
Guttenberg, Hudson.....	01	Lakewood, Ocean.....	27	Midland Park, Bergen.....	10
H					
Hackensack, Bergen.....	11	Lake Mohawk, Sussex.....	26	Milford, Hunterdon.....	26
Hackettstown, Warren.....	26	Lake View, Passaic.....	03	Millburn, Essex.....	31
Haddonfield, Camden.....	12	Lakewood, Ocean.....	27	Millington, Morris.....	25
Haddon Heights, Camden.....	12	Lambertville, Hunterdon.....	26	Milltown, Middlesex.....	40
Haledon, Passaic.....	03	Laurel Springs, Camden.....	13	Millville, Cumberland.....	27
Hamburg, Sussex.....	26	Lavallette, Ocean.....	27	Monmouth Beach, Monmouth.....	16
Hamilton, Mercer.....	06	Lawnside, Camden.....	13	Montclair, Essex.....	31
Hammonton, Atlantic.....	27	Leonia, Bergen.....	10	Montvale, Bergen.....	10
Hampton, Hunterdon.....	26	Levitown, Burlington.....	14	Montville, Morris.....	25
Hanover, Morris.....	25	Lincoln Park, Morris.....	25	Moanachie, Bergen.....	11
Harmony, Warren.....	26	Linden, Union.....	04	Moorestown, Burlington.....	14
Harrington Park, Bergen.....	10	Lindenwold, Camden.....	13	Morris Plains, Morris.....	25
Harrison, Hudson.....	23	Linwood, Atlantic.....	27	Morristown, Morris.....	25
Hasbrouck Hgts., Bergen.....	11	Little Falls, Passaic.....	03	Mountain Lakes, Morris.....	25
Haworth, Bergen.....	10	Little Ferry, Bergen.....	11	Mountainside, Union.....	39
Hawthorne, Passaic.....	03	Little Silver, Monmouth.....	16	Mountain View, Passaic.....	10
Helmetta, Middlesex.....	40	Livingston, Essex.....	24	Mount Arlington, Morris.....	25
High Bridge, Hunterdon.....	26	Loch Arbour, Monmouth.....	16	Mount Ephraim, Camden.....	12
Highland Park, Middlesex.....	40	Lodi, Bergen.....	03	Mount Freedom, Morris.....	25
Highlands, Monmouth.....	16	Long Branch, Monmouth.....	16	Mount Holly, Burlington.....	14
Highstown, Mercer.....	15	Long Valley, Morris.....	25	Mount Laurel, Burlington.....	14
Hillcrest, Warren.....	26	Lumberton, Burlington.....	14	Mount Olive, Morris.....	25
Hillsdale, Bergen.....	10	Lyndhurst, Bergen.....	11	N	
Hillside, Union.....	04	M		National Park, Gloucester.....	14
Hoboken, Hudson.....	01	Madison, Morris.....	25	Neptune City, Monmouth.....	16
Hohokus, Bergen.....	10	Magnolia, Camden.....	13	Netcong, Morris.....	25
Holland, Hunterdon.....	26	Mahwah, Bergen.....	10	Newark, Essex.....	02
Holmdel, Monmouth.....	17	Manasquan, Monmouth.....	17	New Brunswick, Middlesex.....	40
Hopatcong, Sussex.....	26	Mantoloking, Ocean.....	27	New Egypt, Ocean.....	27
Hopewell, Mercer.....	15	Manville, Somerset.....	25	Newfield, Gloucester.....	14
I					
Inclaken, Monmouth.....	16	Maple Shade, Burlington.....	14	New Hanover, Burlington.....	14
				New Milford, Bergen.....	10
				New Providence, Union.....	25
				New Shrewsbury, Monmouth.....	16
				Newton, Sussex.....	26
				North Arlington, Bergen.....	11
				North Bergen, Hudson.....	01

NOTE: Refer to an atlas or map for places not listed.

TERRITORY DEFINITIONS

NEW JERSEY - Cont'd.
(State Code 29)

City and County	Territorial Schedule and Code	City and County	Territorial Schedule and Code	City and County	Territorial Schedule and Code
North Caldwell, Essex.....	24	Port Norris, Cumberland.....	27	Shrewsbury, Monmouth.....	16
Northfield, Atlantic.....	27	Port Republic, Atlantic.....	27	Smoke Rise, Morris.....	25
North Haledon, Passaic.....	03	Princeton, Mercer.....	15	Somerdale, Camden.....	13
Northmont, Camden.....	07	Prospect Park, Passaic.....	03	Somers Point, Atlantic.....	27
North Paterson, Passaic.....	03	Q		Somerville, Somerset.....	25
North Plainfield, Somerset.....	39	Quinton, Salem.....	14	South Amboy, Middlesex.....	40
North Princeton, Mercer.....	15	R		South Bound Brook, Somerset	25
Northvale, Bergen.....	10	Rahway, Union.....	04	South Orange, Essex.....	31
North Wildwood, Cape May..	27	Ramsey, Bergen.....	10	South Plainfield, Middlesex..	40
Norwood, Bergen.....	10	Raritan, Somerset.....	25	South River, Middlesex.....	40
Nutley, Essex.....	31	Red Bank, Monmouth.....	16	South Toms River, Ocean.....	27
O		Ridgefield, Bergen.....	11	Spotswood, Middlesex.....	40
Oakhurst, Monmouth.....	16	Ridgefield Park, Bergen.....	11	Springfield, Union.....	39
Oakland, Bergen.....	10	Ridgewood, Bergen.....	10	Spring Lake, Monmouth.....	17
Oaklyn, Camden.....	12	Ringwood, Passaic.....	25	Spring Lake Heights, Monmouth.....	17
Ocean City, Cape May.....	27	Riverdale, Morris.....	25	Stanhope, Sussex.....	26
Ocean Grove, Monmouth.....	16	River Edge, Bergen.....	10	Sterling Forest, Passaic.....	25
Oceanport, Monmouth.....	16	Riverside, Burlington.....	14	Stirling, Morris.....	25
Ogdensburg, Sussex.....	26	Riverton, Burlington.....	14	Stockton, Hunterdon.....	26
Old Bridge, Middlesex.....	40	River Vale, Bergen.....	10	Stratford, Camden.....	13
Oldman, Salem.....	14	Rockelle Park, Bergen.....	11	Summit, Union.....	25
Old Tappan, Bergen.....	10	Rockaway, Morris.....	25	Sussex, Sussex.....	26
Oradell, Bergen.....	10	Roebing, Burlington.....	14	Swedesboro, Gloucester.....	14
Orange, Essex.....	38	Roosevelt, Middlesex.....	08	T	
Oxford, Warren.....	26	Roosevelt, Monmouth.....	15	Teaneck, Bergen.....	10
P		Roseland, Essex.....	24	Tenafly, Bergen.....	10
Palisades Park, Bergen.....	11	Roselle, Union.....	04	Toms River, Ocean.....	27
Palmyra, Burlington.....	14	Roselle Park, Union.....	04	Totowa, Passaic.....	03
Paramus, Bergen.....	10	Rumson, Monmouth.....	16	Trenton, Mercer.....	06
Park Ridge, Bergen.....	10	Runnemed, Camden.....	13	Tuckerton, Ocean.....	27
Parsippany-Troy Hills, Morris	25	Rutherford, Bergen.....	11	U	
Passaic, Passaic.....	03	S		Union, Union.....	04
Paterson, Passaic.....	03	Saddle Brook Township, Bergen.....	11	Union Beach, Monmouth.....	16
Paulsboro, Gloucester.....	14	Saddle River Borough, Bergen	10	Union City, Hudson.....	01
Peapack-Gladstone, Somerset	25	Salem, Salem.....	14	Upper Saddle River, Bergen..	10
Pemberton, Burlington.....	14	Sayreville, Middlesex.....	40	V	
Pensington, Mercer.....	15	Scotch Plains, Union.....	39	Vail Homes, Monmouth.....	16
Pennsauken, Camden.....	12	Sex Bright, Monmouth.....	16	Vauxhall, Union.....	04
Penns Grove, Salem.....	14	Seabrook Farms, Cumberland	27	Ventnor City, Atlantic.....	27
Perth Amboy, Middlesex.....	08	Sea Girt, Monmouth.....	17	Verona, Essex.....	31
Phillipsburg, Warren.....	26	Sea Isle City, Cape May.....	27	Victory Gardens, Morris.....	25
Pine Beach, Ocean.....	27	Seaside Heights, Ocean.....	27	Villas, Cape May.....	27
Pine Hill, Camden.....	13	Seaside Park, Ocean.....	27	Vineland, Cumberland.....	27
Pitman, Gloucester.....	14	Secaucus, Hudson.....	01		
Pittsgrove, Salem.....	14	Shore Hills, Morris.....	25		
Plainfield, Union.....	39	Short Hills, Essex.....	31		
Plainsboro, Middlesex.....	15				
Pleasantville, Atlantic.....	27				
Point Pleasant, Ocean.....	27				
Point Pleasant Beach, Ocean..	27				
Pompton Lakes, Passaic.....	10				

NOTE: Refer to an atlas or map for places not listed.

TERRITORY DEFINITIONS

NEW JERSEY - Cont'd. (State Code 29)

City and County	Territorial Schedule and Code
W	
Waldwick, Bergen.....	10
Wallington, Bergen.....	03
Wanamassa, Monmouth.....	16
Wanaque, Passaic.....	25
Washington, Warren.....	26
Watchung, Somerset.....	39
Wayne, Passaic.....	10
Weehawken, Hudson.....	01
Wenonah, Gloucester.....	14
West Belmar, Monmouth.....	17
West Caldwell, Essex.....	24
West Cape May, Cape May...	27
Westfield, Union.....	39
West Long Branch, Monmouth	16
West Milford, Passaic.....	25
West New York, Hudson.....	01
West Orange, Essex.....	31
West Paterson, Passaic.....	03
Westville, Gloucester.....	14
Westwood, Bergen.....	10
Wharton, Morris.....	25
Whippany, Morris.....	25
Wildwood, Cape May.....	27
Williamstown, Gloucester....	14
Willingboro, Burlington.....	14
Woodbine, Cape May.....	27
Woodbridge, Middlesex.....	08
Woodbury, Gloucester.....	14
Woodbury Heights, Gloucester	14
Woodcliff, Bergen.....	11
Woodcliff, Hudson.....	01
Woodcliff Lake, Bergen.....	10
Wood-Lynne, Camden.....	12
Wood-Ridge, Bergen.....	11
Woodstown, Salem.....	14
Wrightstown, Burlington.....	14
Wyckoff, Bergen.....	10

NOTE: Refer to an atlas or map for places not listed.

TERRITORY REPORTING OPTIONS
(ACCIDENT YEARS 2008 AND SUBSEQUENT)

For accident years 2008 and subsequent, only statewide totals are required. Companies can report their data in the following three ways:

- 1.) Report only statewide totals, either:
 - a) In the TOTAL row, or
 - b) In territory 001 and the TOTAL row.

- 2.) Report their data by the standard territory definitions (Exhibit 17) as well as the statewide totals.

- 3.) Report their data by the company defined territories as well as the statewide totals. This will vary among insurers, but only the statewide totals will be recorded by NJAIRE. Territory numbers are not limited to what is on Form #4. The territory numbers can be the company's territories in which the facsimile form can be used to reflect this.

Regardless of how the company opts to report their data, all reports generated (including Compiled Figures Reports) will contain the statewide totals in territory 001, which will be defined as "Entire State".

NEW JERSEY AUTOMOBILE INSURANCE RISK EXCHANGE
STATEMENT OF COMPLIANCE

(To be completed by the company's Chief Financial Officer, or the officer responsible for NJAIRE reporting, no later than 45 days after the close of the fourth calendar quarter.)

During the course of the (prior year) calendar/fiscal year, (Company's Name) has conducted various financial and operational reviews. These reviews included the operations of (Company's Name) as they relate to the New Jersey Automobile Insurance Risk Exchange. Corrective action has been taken on any findings of a significant or material nature.

Based on the results of our reviews, and any corrective action taken, it is our opinion that (Company's Name) operations are in substantial compliance with the requirements of the New Jersey Automobile Insurance Risk Exchange Procedure Manual.

Sincerely,

Date

Signature