

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

NJ/AIRE CALL FOR STATISTICS: FORM # 3

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

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**
	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									

ACCIDENT YEAR

* 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

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

NJAIRE 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
 17-2
 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*		ACCIDENT YEAR	REPORTABLE CLAIM INFORMATION			COMBINED** ALLOC. & UNALLOC. (DOLLARS ONLY)
	ZERO DOLLAR	VERBAL	INSURED CHOSE THRESHOLD:	VERBAL		TOTAL NUMBER OF BI LIAB. REPORTABLE CLAIMANTS	PAID LOSS ADJUSTMENT EXPENSES	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

NJARE REPORTABLE CLAIM DETERMINATION FORM

(For Accident Years 1999 and subsequent for policies issued or renewed on or after 7/1/99)

Exhibit 3

Claimant's Name _____

Claim Number _____

1. Date of Closure (if claim is not yet closed, do not fill out form.) ____/____/____
- 2a. Date of Accident (if prior to 1/1/99, STOP - this form does not apply.) ____/____/____
- 2b. Policy effective date (if prior to (7/1/99), STOP - this form does not apply) ____/____/____

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

YES NO

____ ____

(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 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?
 a. death
 b. dismemberment
 c. significant disfigurement or significant scarring
 d. displaced fractures
 e. loss of a fetus
 f. permanent injury within a reasonable degree of medical probability - other than scarring or disfigurement

YES NO

____ ____

(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. \$ _____

NJAIRE REPORTABLE CLAIM DETERMINATION FORM

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

Exhibit 4

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? "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.	YES NO _____
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 <u>insured</u> choose the New Jersey verbal tort threshold? (If "NO", check "NO" on line 11 and stop)	YES NO _____
9. Did the <u>claimant</u> choose the New Jersey zero tort threshold or did the 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? 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)	YES NO _____
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.	\$ _____

STATEWIDE TOTALS

CALENDAR / ACCIDENT YEAR: 1998

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
03/1998	154	552	0	0	0	0	0	0	0	0	1.000	0	***
06/1998	147	342	0	0	0	0	0	0	0	0	1.000	0	***
09/1998	144	501	0	0	0	0	0	0	0	0	1.000	0	***
12/1998	151	372	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	5	12	68,395	114,500	0	0	0	114,500	1.000	11	10,409
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	6	0	30,000	0	0	0	30,000	1.000	1	30,000
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	***
09/2005	0	0	0	0	0	0	0	0	0	0	1.000	0	***
12/2005	0	0	0	0	0	0	0	0	0	0	1.000	0	***
03/2006	0	0	0	0	0	0	0	0	0	0	1.000	0	***
06/2006	0	0	0	0	0	0	0	0	0	0	1.000	0	***
09/2006	0	0	0	0	0	0	0	0	0	0	1.000	0	***
12/2006	0	0	0	0	0	0	0	0	0	0	1.000	0	***
03/2007	0	0	0	0	0	0	0	0	0	0	1.000	0	***
06/2007	0	0	0	0	0	0	0	0	0	0	1.000	0	***
09/2007	0	0	0	0	0	0	0	0	0	0	1.000	0	***
TOTAL	596	1,767	5	18	68,395	144,500	0	0	0	144,500	-	12	12,042

STATEWIDE TOTALS

CALENDAR / ACCIDENT YEAR: 1999		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	3	194	0	0	420	0	0	0	0	0	1.000	0	***
12/1999	19	562	0	0	2,653	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	1	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	2	0	18,750	0	0	0	18,750	1.000	2	9,375
06/2001	0	0	0	1	0	7,500	0	0	0	7,500	1.000	1	7,500
09/2001	0	0	0	1	0	12,500	0	0	0	12,500	1.000	1	12,500
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	3	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	2	0	0	0	0	0	0	1.000	0	***
06/2003	0	0	0	1	0	0	0	0	0	0	1.000	0	***
09/2003	0	0	0	1	0	0	0	0	0	0	1.000	0	***
12/2003	0	0	0	1	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	1	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	***
09/2005	0	0	0	0	0	0	0	0	0	0	1.000	0	***
12/2005	0	0	0	0	0	0	0	0	0	0	1.000	0	***
03/2006	0	0	0	0	0	0	0	0	0	0	1.000	0	***
06/2006	0	0	0	0	0	0	0	0	0	0	1.000	0	***
09/2006	0	0	0	0	0	0	0	0	0	0	1.000	0	***
12/2006	0	0	0	0	0	0	0	0	0	0	1.000	0	***
03/2007	0	0	0	0	0	0	0	0	0	0	1.000	0	***
06/2007	0	0	0	0	0	0	0	0	0	0	1.000	0	***
09/2007	0	0	0	0	0	0	0	0	0	0	1.000	0	***
TOTAL	22	756	0	14	3,073	38,750	0	0	0	38,750	-	4	9,688

CALENDAR / ACCIDENT YEAR: 2000		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	29	900	0	0	0	0	0	0	0	0	1.000	0	***
06/2000	40	1,430	0	1	0	0	0	0	0	0	1.000	0	***
09/2000	30	1,262	0	1	0	0	0	0	0	0	1.000	0	***
12/2000	20	892	0	1	0	3,000	0	0	0	3,000	1.000	1	3,000
03/2001	0	0	0	2	0	5,002	0	0	0	5,002	1.000	1	5,002

NEW JERSEY AUTOMOBILE INSURANCE RISK EXCHANGE
STATEMENT OF ASSETS, LIABILITIES & MEMBER EQUITY
(UNAUDITED)

ASSETS:

Cash	\$
Investments	\$
Accounts Receivable-Member Premiums	\$
Prepaid Insurance	\$
Total Assets	\$

LIABILITIES & MEMBERS EQUITY:

Losses Payable-Members	\$
Accrued Expenses Payable	\$
Unearned Premiums-Members	\$
Total Liabilities	\$
Members Equity	\$
Total Liabilities & Member Equity	\$

NEW JERSEY AUTOMOBILE INSURANCE RISK EXCHANGE
STATEMENT OF REVENUE, EXPENSES & 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	\$	\$
Adminstration	\$	\$
Total Expenses	\$	\$
Excess of revenue over expense	\$	\$
<u>MEMBERS EQUITY:</u>		
Balance, beginning of period	\$	\$
Excess of revenue over expense	\$	\$
Balance, end of period	\$	\$

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

NEW JERSEY AUTOMOBILE INSURANCE RISK EXCHANGE
 ADMINISTRATION EXPENSES
 (UNAUDITED)

<u>EXPENSES:</u>	<u>Date</u>	<u>Fiscal Year to Date</u>
Central Processor	\$	\$
Salaries	\$	\$
Clerical	\$	\$
Rent and Rent Items	\$	\$
Meetings and Travel	\$	\$
Postage	\$	\$
Printing and Stationery	\$	\$
Telephone and Fax	\$	\$
Insurance	\$	\$
Audit Fees	\$	\$
Legal Fees	\$	\$
Board Fees	\$	\$
Bank 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

ACCIDENT YEAR: 1999 BASIS: CLAIMANT CONVERSION FACTOR:

TERRITORY	ZERO DOLLAR EXPOSURES	VERBAL EXPOSURES	ZERO DOLLAR BI CLAIMANTS	VERBAL BI CLAIMANTS	REPORTABLE LOSS AMOUNT	REPORTABLE CLAIMANTS	ALLOCATED LAE	UNALLOCATED LAE	COMBINED LAE	CALCULATED ASSESSMENT CHARGE
012	0	0	0	1	0	0	0	0	0	0
TOTAL	0	0	0	1	0	0	0	0	0	0

NEW JERSEY AUTOMOBILE INSURANCE RISK EXCHANGE
FORM 4
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	ACCIDENT YEAR: 2008	ZERO DOLLAR BI CLAIMANTS	VERBAL BI CLAIMANTS	REPORTABLE LOSS AMOUNT	REPORTABLE CLAIMANTS	CONVERSION FACTOR:	ALLOCATED LAE	UNALLOCATED LAE	COMBINED LAE	CALCULATED ASSESSMENT CHARGE
001	271	512	0	0	0	0	0		0	0	0	29,810
TOTAL	271	512	0	0	0	0	0		0	0	0	29,810

PAGE:

NJAIRE FORM 3 COMPANY BY TERRITORY REPORT

CLOSEOUT DATE:

DATE: NJM4-0220
 BEGINNING ACCOUNTING QUARTER:
 ENDING ACCOUNTING QUARTER:

ALL COMPANIES COMBINED

STATEWIDE TOTALS

CALENDAR / ACCIDENT YEAR: 1999

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	REPORT-ABLE SEVERITY
03/1999	92,969	968,797	42	618	499,254	26,197	248	27,964	31,927	86,336	-	32	2,698
06/1999	100,480	994,288	81	1,364	914,883	113,058	1,655	85,535	3,166	203,414	-	90	2,260
09/1999	80,621	769,201	142	1,588	1,542,663	580,090	2,067	161,088	794	744,039	-	175	4,252
12/1999	52,864	465,354	171	1,978	1,949,237	1,407,992	19,134	201,876	8,051	1,637,053	-	244	6,709
03/2000	0	0	196	2,360	2,308,233	2,780,986	20,163	238,869	5,013	3,045,031	-	378	8,056
06/2000	0	0	231	2,798	2,860,187	3,202,267	35,604	284,649	19,645	3,542,165	-	448	7,907
09/2000	0	0	251	2,832	2,891,090	4,594,865	45,095	340,765	18,322	4,999,047	-	476	10,502
12/2000	0	0	240	2,884	3,001,570	4,606,306	82,735	343,542	22,122	5,054,705	-	523	9,665
03/2001	0	0	275	2,720	3,320,821	2,969,952	89,390	210,426	18,118	3,287,886	-	392	8,387
06/2001	0	0	276	2,637	3,437,754	2,900,538	194,320	229,508	18,526	3,342,892	-	365	9,159
09/2001	0	0	194	2,105	2,406,409	2,235,672	184,471	161,254	16,937	2,598,334	-	252	10,311
12/2001	0	0	203	2,155	2,468,532	2,067,751	302,433	165,929	8,276	2,544,389	-	276	9,219
03/2002	0	0	182	1,653	2,254,105	2,137,186	369,885	146,314	17,767	2,671,152	-	274	9,749
06/2002	0	0	141	1,610	1,716,176	1,784,273	360,335	137,077	35,331	2,317,016	-	213	10,878
09/2002	0	0	128	1,403	1,585,071	1,350,357	425,631	105,205	8,857	1,890,050	-	196	9,643
12/2002	0	0	171	1,621	2,068,572	1,847,924	404,624	213,568	22,075	2,488,191	-	214	11,627
03/2003	0	0	133	1,325	1,605,313	1,307,490	355,105	111,461	20,622	1,794,678	-	154	11,654
06/2003	0	0	147	1,449	1,748,182	1,579,977	422,890	107,983	516	2,111,366	-	175	12,065
09/2003	0	0	49	665	520,751	939,522	309,236	109,043	30,207	1,388,008	-	113	12,283
12/2003	0	0	43	493	537,895	391,424	192,835	51,012	16,189	651,460	-	54	12,064
03/2004	0	0	33	318	439,053	324,446	157,033	50,365	7,887	539,731	-	42	12,851
06/2004	0	0	23	229	268,346	354,844	211,029	54,998	12,100	632,971	-	44	14,386
09/2004	0	0	15	132	180,003	188,338	95,452	15,711	17,600	317,101	-	21	15,100
12/2004	0	0	9	109	111,569	177,695	171,171	12,798	0	361,664	-	17	21,274
03/2005	0	0	10	212	113,891	38,864	26,211	14,220	0	26,873	-	14	1,920
06/2005	0	0	8	84	91,060	68,679	48,522	7,534	0	124,735	-	9	13,859
09/2005	0	0	9	41	100,690	26,995	13,485	1,390	0	41,870	-	4	10,468
12/2005	0	0	8	27	90,819	120,320	68,918	28,232	0	217,470	-	7	31,067
03/2006	0	0	2	25	24,457	45,000	2,610	442	0	47,168	-	2	23,584
06/2006	0	0	24	24	0	29,100	77,011	6,296	0	112,407	-	4	28,102
09/2006	0	0	2	9	22,342	4,000	9,013	5,522	0	7,491	-	0	***
12/2006	0	0	0	18	0	13,500	164	8,091	0	21,427	-	1	21,427
03/2007	0	0	1	15	12,157	26,660	17,046	4,452	0	48,158	-	3	16,053
06/2007	0	0	0	8	0	12,500	7,468	3,971	0	23,939	-	0	***
09/2007	0	0	1	4	13,111	5,291	8,195	543	0	14,029	-	2	7,015
TOTAL	326,934	3,197,640	3,417	37,513	41,104,196	40,145,059	4,658,278	3,628,647	360,048	48,792,032	-	5,214	9,358

BEGINNING ACCOUNTING QUARTER:

ENDING ACCOUNTING QUARTER:

CLOSEOUT DATE:

STATEWIDE TOTALS

ALL COMPANIES COMBINED

CALENDAR / ACCIDENT YEAR: 2000

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	CLAIM / CLAIMANT FACTOR	REPORTABLE CLAIMANTS	REPORT-ABLE SEVERITY
03/2000	73,136	884,602	38	486	574,634	49,250	15,840	30,885	117	96,092	-	34	2,826
06/2000	95,526	1,065,156	83	1,157	1,255,480	128,353	376	101,053	482	230,264	-	77	2,990
09/2000	100,714	1,101,489	152	1,649	2,281,871	375,199	2,894	114,380	399	492,872	-	108	4,564
12/2000	100,663	1,116,789	132	2,231	1,995,682	1,245,364	31,464	196,957	6,556	1,480,341	-	200	7,402
03/2001	0	0	202	2,535	3,252,810	1,772,861	13,685	185,245	7,743	1,979,534	-	288	6,873
06/2001	0	0	240	2,853	3,810,171	3,646,589	34,554	359,551	15,149	4,055,843	-	426	9,521
09/2001	0	0	227	3,080	3,533,342	3,777,089	31,264	373,903	48,401	4,230,657	-	462	9,157
12/2001	0	0	279	3,673	4,410,124	3,825,302	75,382	352,743	100,753	4,354,180	-	474	9,186
03/2002	0	0	215	3,431	3,446,282	5,340,800	168,961	438,025	50,587	5,998,373	-	660	9,088
06/2002	0	0	255	3,058	4,024,233	4,493,675	196,172	456,359	139,992	5,286,198	-	535	9,881
09/2002	0	0	206	2,756	3,188,938	3,165,314	206,734	257,644	54,167	3,683,859	-	387	9,519
12/2002	0	0	192	2,509	3,097,403	2,870,580	224,659	487,090	61,029	3,643,358	-	321	11,350
03/2003	0	0	167	1,821	2,659,017	1,854,451	289,554	295,609	104,923	2,544,537	-	249	10,219
06/2003	0	0	90	1,222	1,716,555	1,703,205	454,928	133,779	24,327	2,316,239	-	205	11,299
09/2003	0	0	137	1,732	2,153,588	2,337,214	539,725	283,150	85,982	3,246,071	-	255	12,730
12/2003	0	0	137	1,785	2,153,262	2,377,982	515,042	191,547	59,310	3,143,881	-	237	13,265
03/2004	0	0	113	1,659	1,775,579	1,910,228	414,359	229,259	126,958	2,680,804	-	223	12,022
06/2004	0	0	117	1,366	1,859,300	1,687,941	435,670	171,081	41,204	2,335,896	-	174	13,425
09/2004	0	0	76	970	1,209,569	1,430,140	442,283	158,156	4,763	2,035,342	-	145	14,037
12/2004	0	0	55	699	864,490	768,493	371,346	145,729	100	1,285,668	-	100	12,857
03/2005	0	0	40	544	613,154	712,986	261,183	101,808	11,100	1,087,077	-	75	14,494
06/2005	0	0	24	313	335,486	274,122	148,826	35,728	12,557	471,233	-	45	10,472
09/2005	0	0	18	191	268,125	523,040	72,824	32,728	0	628,592	-	21	29,933
12/2005	0	0	11	130	164,551	167,495	58,631	8,429	3,480	221,177	-	15	14,745
03/2006	0	0	17	84	274,714	85,081	75,504	18,732	0	179,317	-	5	35,863
06/2006	0	0	8	90	137,297	32,497	4,593	12,405	0	15,499	-	8	1,937
09/2006	0	0	12	51	206,515	41,608	3,150	16,060	0	28,698	-	1	28,698
12/2006	0	0	5	48	73,957	60,920	54,210	14,974	0	130,104	-	6	21,684
03/2007	0	0	6	60	105,585	10,000	17,471	4,243	0	31,714	-	2	15,857
06/2007	0	0	3	32	44,539	0	3,581	3,465	0	116	-	0	***
09/2007	0	0	4	22	63,211	7,000	515	4,052	0	10,537	-	1	10,537
12/2007	0	0	3	15	43,230	0	885	0	0	885	-	0	***
03/2008	0	0	1	12	18,345	0	0	0	0	0	-	0	***
TOTAL	370,039	4,168,006	3,265	42,264	51,610,839	46,609,785	5,165,235	5,158,861	960,079	57,893,960	-	5,739	10,088

CALENDAR / ACCIDENT YEAR: 2001

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	CLAIM / CLAIMANT FACTOR	REPORTABLE CLAIMANTS	REPORT-ABLE SEVERITY
03/2001	93,456	1,081,231	34	418	475,019	57,502	1,029	46,265	0	104,796	-	23	4,556
06/2001	94,586	1,104,348	70	1,098	1,105,502	98,525	608	82,156	236	181,525	-	58	3,130
09/2001	95,707	1,113,987	107	1,572	1,631,490	265,258	721	90,776	266	357,021	-	79	4,519
12/2001	102,832	1,165,378	176	2,377	2,819,863	1,308,162	19,636	220,740	27,594	1,576,132	-	236	6,679
03/2002	0	0	206	2,835	3,372,852	2,331,042	25,675	245,619	24,012	2,686,348	-	392	6,853

EVALUATION DATE:

COMPANY:

CLOSEOUT DATE:

	(1) CAL/ ACDT YEAR	(2) ZERO DOLLAR 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
1997	14	306	518	15,186	354,554.63	181,016.13-	105.50	0.00	52.29	0.00	
1998	37	778	1,945	60,297	884,116.43	371,704.79-	746.36	0.00	307.65	0.00	
1999	12	445	3,862	125,845	428,685.83	284,010.03-	3,107.20	0.00	1,075.84	0.00	
TOTAL	63	1,529	6,325	201,328	1,647,356.89	836,730.95-	3,959.06	0.00	1,435.78	0.00	

TOTAL CALCULATED ANNUAL CASH SETTLEMENT: \$ 5,394.84
(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

PAGE:

DATE:
NJM40230

EVALUATION DATE:

COMPANY:

CLOSEOUT DATE:

CAL/ACDT 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	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00
2001	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00
2002	0	13	3	862	0	16,462.78	15,913.27-	0.00	549.51	0.00	83.69
2003	0	45	94	11,093	0	53,323.30	38,834.22-	0.00	14,489.08	0.00	1,853.99
2004	0	32	30	8,588	0	54,982.69	80,646.71-	25,664.02	0.00	2,970.70	0.00
2005	0	9	18	3,903	2,249	31,352.87	32,872.26-	3,768.39	0.00	368.39	0.00
2006	0	3	67	7,538	8,292	55,554.53	0.00	0.00	47,262.53	0.00	2,869.85
TOTAL	0	102	212	31,984	10,541	211,676.17	168,266.46-	29,432.41	62,301.12	3,339.09	4,807.53

SUBTOTAL (SUM OF COLUMNS 8 THROUGH 11): \$ 34,337.15-

2008 ADMINISTRATIVE EXPENSE: \$ 260.70

TOTAL CALCULATED ANNUAL CASH SETTLEMENT: \$ 34,076.45-

* 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: 3/07

Company Number

A. ANNUAL CASH SETTLEMENT TRUE-UP

CALCULATED ANNUAL CASH SETTLEMENT	CALENDAR YEAR 2006 MONTHLY PAYMENTS AND QUARTERLY REIMBURSEMENTS		INTEREST INCOME ON NET AMOUNT	NET AMOUNT DUE FROM CO. (OWED TO CO.)
\$315,155.10	MO. PAYMENTS	\$485,995.00		
	QTRLY. REIM.	\$329,064.96		
		=====		
	NET AMOUNT	(\$156,930.04)	(\$7,846.50)	\$150,378.56

B. NJAIRE INVESTMENT INCOME REDISTRIBUTION

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
NJAIRE 2005 INVESTMENT INCOME =	\$343,021.05
NJAIRE 2006 INVESTMENT INCOME =	\$604,600.40

NEW JERSEY AUTOMOBILE INSURANCE RISK EXCHANGE

ANNUAL CASH SETTLEMENT TRUE-UP REPORT

EVALUATION DATE: 3/07

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.)
2006	CO. SHARE	\$4,046.62	
	REC'D QUARTERLY	\$4,720.38	
		=====	
	DIFFERENCE	\$673.76	\$32.18
2005	15 MONTH SHARE	\$2,727.91	
	27 MONTH SHARE	\$2,754.27	
		=====	
	DIFFERENCE	(\$26.36)	(\$2.31)
2004	27 MONTH SHARE	\$1,697.55	
	39 MONTH SHARE	\$1,525.99	
		=====	
	DIFFERENCE	\$171.56	\$18.91
2003	39 MONTH SHARE	\$1,350.21	
	51 MONTH SHARE	\$1,447.46	
		=====	
	DIFFERENCE	(\$97.25)	(\$12.10)
2002	51 MONTH SHARE	\$1,503.75	
	63 MONTH SHARE	\$1,545.42	
		=====	
	DIFFERENCE	(\$41.67)	(\$6.11)
2001	63 MONTH SHARE	\$2,044.61	
	75 MONTH SHARE	\$2,055.10	
		=====	
	DIFFERENCE	(\$10.49)	(\$1.95)
2000	75 MONTH SHARE	\$5,246.36	
	87 MONTH SHARE	\$5,285.09	
		=====	
	DIFFERENCE	(\$38.73)	(\$10.02)

NEW JERSEY AUTOMOBILE INSURANCE RISK EXCHANGE

ANNUAL CASH SETTLEMENT TRUE-UP REPORT

EVALUATION DATE: 3/07

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	87 MONTH SHARE	\$1,584.91	
	99 MONTH SHARE	\$1,579.81	
		=====	
	DIFFERENCE	\$5.10	\$1.67
			\$6.77
1998	99 MONTH SHARE	\$2,371.45	
	111 MONTH SHARE	\$2,369.41	
		=====	
	DIFFERENCE	\$2.04	\$0.81
			\$2.85
1997	111 MONTH SHARE	\$2,293.77	
	123 MONTH SHARE	\$2,291.33	
		=====	
	DIFFERENCE	\$2.44	\$1.16
			\$3.60
BALANCE (SUM OF AMOUNTS IN COLUMN 4) = (OWED TO CO.) \ DUE FROM CO.			<u><u>\$151,041.20</u></u>

PERSONAL VEHICLE MANUAL
TERRITORY DEFINITIONS

	Territorial Schedule and Code		Territorial Schedule and Code
ATLANTIC CITY territory comprises the entire city of Atlantic City.....	19	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
ATLANTIC COUNTY (BALANCE) – That portion of Atlantic City not included in Atlantic City territory.....	27	Hillside	Roselle
BAYONNE territory comprises the entire city of Bayonne in Hudson County.....	05	Kenilworth	Roselle Park
BERGEN COUNTY – see Northern Bergen County, Paterson and Southern Bergen County territories.		Linden	Union
BURLINGTON COUNTY (BALANCE) – That portion of Burlington County not included in Trenton Suburban territory.....	14	Rahway	Winfield
CAMDEN COUNTY (BALANCE) – That portion of Camden County not included in Camden or Camden Suburban	13	ESSEX COUNTY (BALANCE) – That portion of Essex County not included in East Orange-Orange, Newark, Newark Semi-Suburban and Newark Suburban territories.....	24
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	GLOUCESTER COUNTY – (entire County)	14
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	HUDSON COUNTY (BALANCE) – That portion of Hudson County not included in Bayonne and Jersey City territories	23
Audubon	Haddonfield	HUNTERDON COUNTY – (entire County)	26
Audubon Park	Haddon Heights	JERSEY CITY territory comprises all that part of Hudson County east of the Hackensack River except the city of Bayonne.....	01
Barrington	Merchantville	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
Bellmawr	Mount	Allenhurst	Monmouth Beach
Cherry Hill	Ephraim	Atlantic Highlands	Navesink
Collingswood	Oaklyn	Avon-by-the-Sea	Neptune
Haddon (that portion lying east of Black Horse Pike)	Pennsauken	Belford	Neptune City
	Tavistock	Belmar	New Shrewsbury
	Wood-Lynne	Bradley Beach	Oakhurst
CAPE MAY COUNTY – (entire County)	27	Cliffwood	Ocean
CUMBERLAND COUNTY – (entire County)	27	Deal	Oceanport
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	East Keansburg	Port Monmouth
Bloomingtondale	Wanaque	Eatontown	Raritan
Ringwood	West Milford	Fair Haven	Red Bank
(Note – This includes all of Passaic County north and west of Pompton Lakes)		Fairview River Plaza	Rumson
EAST ORANGE – ORANGE territory comprises the entire cities of East Orange and Orange in Essex County	38	Green Grove	Sea Bright
		Hazlet	Shrewsbury
		Highlands	(Borough and Township)
		Interlaken	Union Beach
		Keansburg	Wanamassa
		Keyport	Wayside
		Leonardo	West Long Branch
		Little Silver	
		Matawan (Borough and Township)	
		Middletown	
		MERCER COUNTY – see Trenton and Trenton Suburban.	
		MIDDLESEX COUNTY – see New Brunswick, Perth Amboy and Trenton Suburban.	

Refer to an atlas or map for places not listed.

	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	Piscataway Sayreville South Amboy South Brunswick	South Plainfield South River Spotswood
MORRIS COUNTY – see Dover and Morristown.			
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	and the township of Franklin in Somerset County	
Boonton (Town and Township)	Mine Hill	NORTHERN BERGEN COUNTY 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
Butler	Montville	Allendale	Norwood
Chatham (Borough and Township)	Morris	Alpine	Oakland
East Hanover	Morris Plains	Bergenfield	Old Tappan
Florham Park	Morristown	Bogota	Oradell
Hanover	Mountain Lakes	Closter	Paramus
Florham Park	Parsippany-	Cresskill	Park Ridge
Hanover	Troy Hills	Demarest	Ramsey
Harding	Passaic	Dumont	Ridgewood
Kinnelon	Pequannock	Emerson	(Village and Township)
Lincoln Park	Riverdale	Englewood	River Edge
Madison		Englewood Cliffs	River Vale
and all territory and places lying within the area enclosed by the outside boundaries of the following borough, city and township in Union County		Fair Lawn	Rockleigh
Berkeley Heights	Summit	Franklin Lakes	Saddle River
New Providence (Borough)		Glen Rock	Teaneck
NEWARK territory comprises the entire city of Newark in Essex County.....	02	Harrington Park	Tenafly
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	Haworth	Upper Saddle River
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	Hillsdale	Waldwick
Bloomfield	Montclair	Hohokus	Washington
Cedar Grove	Nutley	Leonia	Westwood
Glen Ridge	South Orange	Mahwah	Woodcliff
Maplewood	Verona	Midland Park	Lake
Millburn	West Orange	Montvale	Wyckoff
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	New Milford	
Dunellen	Madison	Northvale	and all territory and places lying within the area enclosed by the outside boundaries of the following borough and township in Passaic County
East Brunswick	Metuchen		Pompton Lakes
Edison (formerly Raritan)	Middlesex		Wayne
Helmetta	Milltown		OCEAN COUNTY – (entire County).....
Highland Park	New Brunswick		27
	North Brunswick		PASSAIC COUNTY – see Dover, Northern Bergen County and Paterson.
			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
			PERTH AMBOY territory comprises all territory and places lying within the area enclosed by the out-

Refer to an atlas or map for places not listed.

**PERSONAL VEHICLE MANUAL
TERRITORY DEFINITIONS**

NEW JERSEY (29)

	Territorial Schedule and Code		Territorial Schedule and Code
side boundaries of the following boroughs, city township and places in Middlesex County	08	Carlstadt	Palisades Park
Avenel	Keasbey	Cliffside Park	Ridgefield
Carteret	Maurer	East Rutherford	Ridgefield
Carteret Jct.	Ostrander	Edgewater	Park (Town- ship and Village)
Chrome	Perth Amboy	Fairview	Rochelle Park
Colonia	Port Reading	Fort Lee	Rutherford
E. Rahway	Port Reading	Hackensack	Saddle Brook
Edgar	Roosevelt	Hasbrouck	South
Fords	Roosevelt	Heights	Hackensack
Genasco	Sewaren	Little Ferry	Teterboro
Iselin	W. Carteret	Lyndhurst	Wood-Ridge
	Woodbridge	Maywood	
		Moonachie	
		North Arlington	
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	39	SUSSEX COUNTY -- (entire County)	26
Clark	Plainfield	TRENTON territory comprises the entire city of Tren- ton and all territory and places lying within the area enclosed by the outside boundaries of the following townships in Mercer County	06
Cranford	Scotch	Ewing	Lawrence
Fanwood	Plains	Hamilton	
Garwood	Springfield	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 follow- ing city and townships in Burlington County	15
Mountainside	Westfield	Bordentown	North Hanover
and all territory and places lying within the area enclosed by the outside boundaries of the follow- ing boroughs and township in Somerset County		Chesterfield	
Green Brook	Watchung	all territory and places lying within the area en- closed by the outside boundaries of the following borough and townships in Middlesex County	
North Plainfield		Cranbury	Monroe
SALEM COUNTY -- (entire County)	14	Jamesburg	Plainsboro
SOMERSET COUNTY -- see New Brunswick, Plain- field and Somerville.		and all territory and places lying within the area enclosed by the outside boundaries of the follow- ing townships in Monmouth County	
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	25	Millstone	Upper Freehold
SOUTHERN BERGEN COUNTY territory comprises all territory and places lying within the area en- closed by the outside boundaries of the following boroughs, city, townships and village in Bergen County	11	UNION COUNTY -- see Elizabeth, Morristown and Plainfield.	
		WARREN COUNTY -- (entire County)	26

Refer to an atlas or map for places not listed.

PERSONAL VEHICLE MANUAL
TERRITORY DEFINITIONS

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	City and County	Territorial Schedule and Code	City and County	Territorial Schedule and Code
A					
Absecon, Atlantic.....	27	Brielle, Monmouth	17	East Paterson, Bergen.....	03
Allendale, Bergen	10	Brigantine, Atlantic	27	East Rutherford, Bergen	11
Allenhurst, Monmouth.....	16	Brooklawn, Camden.....	07	Eatontown, Monmouth.....	16
Allentown, Monmouth	15	Budd Lake, Morris	25	Edgewater, Bergen.....	11
Allwood, Passaic.....	03	Buena, Atlantic.....	27	Edison, Middlesex.....	40
Alpha, Warren.....	26	Burlington, Burlington.....	14	Egg Harbor City, Atlantic.....	27
Andover, Sussex	26	Butler, Morris.....	25	Elizabeth, Union.....	04
Arlington, Hudson	23	C			
Asbury Park, Monmouth	16	Caldwell, Essex.....	24	Elmer, Salem	14
Atlantic City, Atlantic.....	19	Califon, Hunterdon	26	Emerson, Bergen.....	10
Atlantic Highlands, Monmouth	16	Camden, Camden	07	Englewood, Bergen	10
Audubon, Camden.....	12	Cape May, Cape May	27	Englewood Cliffs, Bergen	10
Audubon Park, Camden	12	Cape May Courthouse, Cape May	27	Englishtown, Monmouth	17
Avon-by-the-Sea, Monmouth.....	16	Carlstadt, Bergen	11	Espanong, Morris.....	25
B					
Barnegat Light, Ocean.....	27	Carteret, Middlesex	08	Eswex Falls, Essex.....	24
Barrington, Camden.....	12	Cedar Grove, Essex.....	31	Ewing, Mercer.....	06
Basking Ridge, Somerset	25	Cedarville, Cumberland.....	27	F	
Bay Head, Ocean	27	Cedarwood Park, Ocean.....	27	Fair Haven, Monmouth	16
Bayonne, Hudson	05	Chatham, Morris.....	25	Fair Lawn, Bergen	10
Beach Haven, Ocean.....	27	Cherry Hill, Camden.....	12	Fairview, Bergen	11
Beachwood, Ocean	27	Chester, Morris.....	25	Fairview, Burlington	14
Belle Mead, Somerset	25	Chrome, Middlesex	08	Fanwood, Union.....	39
Belleville, Essex.....	22	Cinnaminson, Burlington	14	Far Hills, Somerset	25
Bellmawr, Camden	12	Clark, Union	39	Farmingdale, Monmouth.....	17
Belmar, Monmouth	16	Clayton, Gloucester.....	14	Flemington, Hunterdon	26
Belvidere, Warren.....	26	Clementon, Camden	13	Florence, Burlington.....	14
Bergenfield, Bergen.....	10	Cliffside Park, Bergen	11	Florham Park, Morris	25
Berkeley, Ocean	27	Clifton, Passaic	03	Fort Lee, Bergen.....	11
Berkeley Heights, Union	25	Clinton, Hunterdon	26	Franklin, Sussex	26
Berlin, Camden.....	13	Closter, Bergen	10	Franklin Lakes, Bergen.....	10
Bernardsville, Somerset.....	25	Collingswood, Camden	12	Freehold, Monmouth.....	17
Bethlehem, Hunterdon.....	26	Cranbury, Middlesex	15	Frenchtown, Hunterdon	26
Beverly, Burlington	14	Cranford, Union	39	G	
Blairstown, Warren	26	Cresskill, Bergen	10	Garfield, Bergen.....	03
Blansingburg, Monmouth.....	17	D			
Bloomfield, Essex.....	31	Deal, Monmouth.....	16	Garwood, Union.....	39
Bloomingdale, Passaic	25	Delanco, Burlington	14	Gibbsboro, Camden.....	13
Bloomsbury, Hunterdon	26	Delawanna, Passaic.....	03	Gibbstown, Gloucester	14
Bogota, Bergen.....	10	Demarest, Bergen	10	Gilford Park, Ocean	27
Boonton, Morris	25	Denville, Morris	25	Gillette, Morris.....	25
Bordentown, Burlington	15	Dover, Morris.....	25	Glassboro, Gloucester	14
Bound Brook, Somerset.....	25	Dumont, Bergen	10	Glen Gardner, Hunterdon	26
Bradley Beach, Monmouth	16	Dunellen, Middlesex.....	40	Glen Ridge, Essex	31
Branchburg Park, Somerset	25	E			
Branchville, Sussex	26	East Newark, Hudson	23	Glen Rock, Bergen	10
Breton Woods, Ocean	27	East Orange, Essex	38	Gloucester City, Camden.....	07
Bridgeton, Cumberland.....	27	E			
Refer to an atlas or map for places not listed.					

**PERSONAL VEHICLE MANUAL
TERRITORY DEFINITIONS**

NEW JERSEY (29)

City and County	Territorial Schedule and Code
H	
Hackensack, Bergen.....	11
Hackettstown, Warren.....	26
Haddonfield, Camden.....	12
Haddon Heights, Camden.....	12
Haledon, Passaic.....	03
Hamburg, Sussex.....	26
Hamilton, Mercer.....	06
Hammononton, Atlantic.....	27
Hampton, Hunterdon.....	26
Hanover, Morris.....	25
Harmony, Warren.....	26
Harrington Park, Bergen.....	10
Harrison, Hudson.....	23
Hasbrouck Hgts., Bergen.....	11
Haworth, Bergen.....	10
Hawthorne, Passaic.....	03
Helmetta, Middlesex.....	40
High Bridge, Hunterdon.....	26
Highland Park, Middlesex.....	40
Highlands, Monmouth.....	16
Highstown, Mercer.....	15
Hillcrest, Warren.....	26
Hillsdale, Bergen.....	10
Hillside, Union.....	04
Hoboken, Hudson.....	01
Ho-Ho-Kus, Bergen.....	10
Holland, Hunterdon.....	26
Holmdel, Monmouth.....	17
Hopatcong, Sussex.....	26
Hopewell, Mercer.....	15
I	
Interlaken, Monmouth.....	16
Irvington, Essex.....	22
Island Heights, Ocean.....	27
J	
Jamesburg, Middlesex.....	15
Jersey City, Hudson.....	01
K	
Keansburg, Monmouth.....	16
Kearny, Hudson.....	23
Kenilworth, Union.....	04
Keyport, Monmouth.....	16
Kingwood, Hunterdon.....	26
Kinnelon, Morris.....	25
L	
Lake Hopatcong, Morris.....	25
Lakehurst, Ocean.....	27
Lake Mohawk, Sussex.....	26
Lake View, Passaic.....	03
Lakewood, Ocean.....	27

City and County	Territorial Schedule and Code
L	
Lambertville, Hunterdon.....	26
Laurel Springs, Camden.....	13
Lavallette, Ocean.....	27
Lawnside, Camden.....	13
Leonia, Bergen.....	10
Levittown, Burlington.....	14
Lincoln Park, Morris.....	25
Linden, Union.....	04
Lindenwold, Camden.....	13
Linwood, Atlantic.....	27
Little Falls, Passaic.....	03
Little Ferry, Bergen.....	11
Little Silver, Monmouth.....	16
Livingston, Essex.....	24
Loch Arbour, Monmouth.....	16
Lodi, Bergen.....	03
Long Branch, Monmouth.....	16
Long Valley, Morris.....	25
Lumberton, Burlington.....	14
Lyndhurst, Bergen.....	11
M	
Madison, Morris.....	25
Magnolia, Camden.....	13
Mahwah, Bergen.....	10
Manasquan, Monmouth.....	17
Mantoloking, Ocean.....	27
Manville, Somerset.....	25
Maple Shade, Burlington.....	14
Maplewood, Essex.....	31
Margate, Atlantic.....	27
Matawan, Monmouth.....	16
Maurice River, Cumberland.....	27
Mays Landing, Atlantic.....	27
Maywood, Bergen.....	11
Medford, Burlington.....	14
Medford Lakes, Burlington.....	14
Mendham, Morris.....	25
Menlo Park, Middlesex.....	40
Merchantville, Camden.....	12
Metuchen, Middlesex.....	40
Middlesex, Middlesex.....	40
Middletown, Monmouth.....	16
Midland Park, Bergen.....	10
Milford, Hunterdon.....	26
Millburn, Essex.....	31
Millington, Morris.....	25
Milltown, Middlesex.....	40
Millville, Cumberland.....	27
Monmouth Beach, Monmouth.....	16
Montclair, Essex.....	31
Montvale, Bergen.....	10
Montville, Morris.....	25
Moonachie, Bergen.....	11
Moorestown, Burlington.....	14
Morris Plains, Morris.....	25
Morristown, Morris.....	25

City and County	Territorial Schedule and Code
M	
Mountain Lakes, Morris.....	25
Mountainside, Union.....	39
Mountain View, Passaic.....	10
Mount Arlington, Morris.....	25
Mount Ephraim, Camden.....	12
Mount Freedom, Morris.....	25
Mount Holly, Burlington.....	14
Mount Laurel, Burlington.....	14
Mount Olive, Morris.....	25
N	
National Park, Gloucester.....	14
Neptune City, Monmouth.....	16
Netcong, Morris.....	25
Newark, Essex.....	02
New Brunswick, Middlesex.....	40
New Egypt, Ocean.....	27
Newfield Gloucester.....	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
North Caldwell, Essex.....	24
Northfield, Atlantic.....	27
North Haledon, Passaic.....	03
Northmont, Camden.....	07
North Patterson, Passaic.....	03
North Plainfield, Somerset.....	39
North Princeton, Mercer.....	15
Northvale, Bergen.....	10
North Wildwood, Cape May.....	27
Norwood, Bergen.....	10
Nutley, Essex.....	31
O	
Oakhurst, Monmouth.....	16
Oakland, Bergen.....	10
Oaklyn, Camden.....	12
Ocean City, Cape May.....	27
Ocean Grove, Monmouth.....	16
Oceanport, Monmouth.....	16
Ogdensburg, Sussex.....	26
Old Bridge, Middlesex.....	40
Oldman, Salem.....	14
Old Tappan, Bergen.....	10
Oradell, Bergen.....	10
Orange, Essex.....	38
Oxford, Warren.....	26
P	
Palisades Park, Bergen.....	11
Palmyra, Burlington.....	14
Paramus, Bergen.....	10

Refer to an atlas or map for places not listed.

NEW JERSEY (29)

PERSONAL VEHICLE MANUAL
TERRITORY DEFINITIONS

City and County	Territorial Schedule and Code
P	
Park Ridge, Bergen	10
Parsippany-Troy Hills, Morris.....	25
Passaic, Passaic	03
Paterson, Passaic.....	03
Paulsboro, Gloucester	14
Peapack-Gladstone, Somerset.....	25
Pemberton, Burlington.....	14
Pennington, Mercer	15
Pennsauken, Camden	12
Penns Grove, Salem.....	14
Perth Amboy, Middlesex.....	08
Phillipsburg, Warren	26
Pine Beach, Ocean.....	27
Pine Hill, Camden	13
Pitman, Gloucester	14
Pittsgrove, Salem	14
Plainfield, Union.....	39
Plainsboro, Middlesex.....	15
Pleasantville, Atlantic.....	27
Point Pleasant, Ocean.....	27
Point Pleasant Beach, Ocean.....	27
Pompton Lakes, Passaic	10
Port Norris, Cumberland	27
Port Republic, Atlantic	27
Princeton, Mercer	15
Prospect Park, Passaic.....	03
Q	
Quinton, Salem.....	14
R	
Rahway, Union	04
Ramsey, Bergen.....	10
Raritan, Somerset.....	25
Red Bank, Monmouth	16
Ridgefield, Bergen	11
Ridgefield Park, Bergen.....	11
Ridgewood, Bergen	10
Ringwood, Passaic.....	25
Riverdale, Morris	25
River Edge, Bergen	10
Riverside, Burlington.....	14
Riverton, Burlington	14
River Vale, Bergen	10
Rochelle Park, Bergen.....	11
Rockaway, Morris	25
Roebling, Burlington	14
Roosevelt, Middlesex.....	08
Roosevelt, Monmouth.....	15
Roseland, Essex.....	24
Roselle, Union	04
Roselle Park, Union.....	04
Rumson, Monmouth	16
Runnemede, Camden.....	13
Rutherford, Bergen	11

City and County	Territorial Schedule and Code
S	
Saddle Brook Township, Bergen	11
Saddle River Borough, Bergen	10
Salem, Salem	14
Sayreville, Middlesex	40
Scotch Plains, Union	39
Sea Bright, Monmouth.....	16
Seabrook Farms, Cumberland	27
Sea Girt, Monmouth	17
Sea Isle City, Cape May.....	27
Seaside Heights, Ocean.....	27
Seaside Park, Ocean	27
Secaucus, Hudson	01
Shore Hills, Morris	25
Short Hills, Essex	31
Shrewsbury, Monmouth	16
Smoke Rise, Morris.....	25
Somerdale, Camden	13
Somers Point, Atlantic.....	27
Somerville, Somerset	25
South Amboy, Middlesex.....	40
South Bound Brook, Somerset	25
South Orange, Essex	31
South Plainfield, Middlesex	40
South River, Middlesex	40
South Toms River, Ocean.....	27
Spotswood, Middlesex	40
Springfield, Union	39
Spring Lake, Monmouth	17
Spring Lake Heights, Monmouth	17
Stanhope, Sussex	26
Sterling Forrest, Passaic	25
Stirling, Morris	25
Stockton, Hunterdon	26
Stratford, Camden	13
Summit, Union	25
Sussex, Sussex.....	26
Swedesboro, Gloucester	14
T	
Teaneck, Bergen.....	10
Tenafly, Bergen.....	10
Toms River, Ocean	27
Totowa, Passaic.....	03
Trenton, Mercer.....	06
Tuckerton, Ocean.....	27
U	
Union, Union	04
Union Beach, Monmouth.....	16

City and County	Territorial Schedule and Code
U	
Union City, Hudson.....	01
Upper Saddle River, Bergen.....	10
V	
Vail Holmes, Monmouth.....	16
Vauxhall, Union.....	04
Ventnor City, Atlantic	27
Verona, Essex	31
Victory Gardens, Morris	25
Villas, Cape May.....	27
Vineland, Cumberland	27
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, Hudson.....	01
Woodcliff Lake, Bergen.....	10
Wood-Lynne, Camden	12
Wood-Ridge, Bergen	11
Woodstown, Salem.....	14
Wrightstown, Burlington	14
Wyckoff, Bergen	10

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

Print Name

Title