

SECTION IV. NJAIRE PROCEDURE MANUAL EXHIBITS

	Exhibit Number
A. Reporting Form (Call for Statistics)	
1. Form #4	1
B. Reportable Claimant Determination Form	
1. Accident Year 1999 and subsequent for policies issued or renewed on or after 7/1/99	2
C. Exhibit F	
1. Form #4	3
D. Consolidated Financial Statements	4-6
E. Compiled Figures Report	
1. Form #4	7
F. AIRE Monitoring Report	
1. Form #4	8
G. Annual Cash Settlement (ACS) Reports	
1. Form #4	9
H. Annual Cash Settlement Investment Income Distribution	10
I. Territory Definitions	
1. Accident Year 2007 and prior	11
2. Accident Year 2008 and subsequent	11a
J. Statement of Compliance	12
K. Specialty Vehicle Exception Request Certification Letter	13

NJAI RE 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 NECESS)
 () PER CLAIM BASIS
 CONVERSION FACTOR: _____

FOR ISO USE ONLY:
 FORM _____
 RECEIPT DATE: ___/___/___
 MO DAY YR
 () Resubmission

TERR. CODE	TOTAL NUM OF BI LIAB. EARNED EXPOSURES (CAR YEARS)		TOTAL NUM OF BI LIAB. PAID CLAIMANTS* AGAINST POLICIES IN WHICH INSURED CHOSE THRESHOLD:		REPORTABLE CLAIM INFORMATION			COMBINED** ALLOC. & UNALLOC. (DOLLARS ONLY)
	BY TORT THRESHOLD:		ZERO DOLLAR		TOTAL NUM OF BI LIAB. REPORTABLE CLAIMANTS	PAID LOSS ADJUSTMENT EXPENSES		
	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

NJAIRE REPORTABLE CLAIMANT DETERMINATION FORM

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

Exhibit 2

Claimant's Name _____ Claim Number _____

1. Date of Closure (if claim is not yet closed for this claimant, 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? 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) claimant? (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? YES NO

- 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

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

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

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

CLOSEOUT DATE:

NJAIRE FORM 4 COMPANY BY TERRITORY REPORT

ENDING ACCOUNTING QUARTER:

DATE: NJM40220 BEGINNING ACCOUNTING QUARTER: 09/1999

COMPANY

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	CLAIM / CLAIMANT FACTOR	REPORTABLE CLAIMANTS	REPORTABLE REPORTABLE LOSS 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	CLAIM / CLAIMANT FACTOR	REPORTABLE CLAIMANTS	REPORTABLE REPORTABLE LOSS 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	1	3,000
12/2000	20	892	0	1	0	3,000	0	0	0	3,000	1.000	1	5,002
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	\$	\$
Compensation	\$	\$
Rent and Rent Items	\$	\$
Meetings and Travel	\$	\$
Postal Expenses	\$	\$
Printing /Software/Supplies	\$	\$
Communication	\$	\$
Insurance	\$	\$
Member Company Audits	\$	\$
Exchange Audit Fees	\$	\$
Legal Fees	\$	\$
Public Member per Diem Fees	\$	\$
Bank Fees	\$	\$
Miscellaneous Fees - Other	\$	\$
Office Furniture/Equipment	\$	\$
	\$	\$

NEW JERSEY AUTOMOBILE INSURANCE RISK EXCHANGE
FORM 4
NOTIFICATION OF COMPILED FIGURES REPORT

DATE:
NJM40150

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

COMPANY:
ACCOUNT DATE:

TERRITORY	ZERO DOLLAR EXPOSURES	VERBAL EXPOSURES	ACCIDENT YEAR: 2008	BASIS: CLAIMANT	CONVERSION FACTOR:	ZERO DOLLAR BI CLAIMANTS	VERBAL BI CLAIMANTS	REPORTABLE LOSS AMOUNT	REPORTABLE CLAIMANTS	ALLOCATED LAE	UNALLOCATED LAE	COMBINED LAE	CALCULATED ASSESSMENT CHARGE
001	271	512				0	0	0	0	0	0	0	29,810
TOTAL	271	512				0	0	0	0	0	0	0	29,810

PAGE:

CLOSEOUT DATE:

NJAIRE FORM 4 COMPANY BY TERRITORY REPORT

ENDING ACCOUNTING QUARTER:

ALL COMPANIES COMBINED

DATE: NJM40220

BEGINNING ACCOUNTING QUARTER:

STATEWIDE TOTALS

CALENDAR / ACCIDENT YEAR: 2000

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 LOSS 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	1,101,459	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	3,262,810	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	9,081
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	105,385	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	4,052	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

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 LOSS 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	2,391,042	25,675	245,619	24,012	2,686,348	-	392	6,853

NJIARE FORM 4 ANNUAL CASH SETTLEMENT REPORT

DATE:
NJM40230

EVALUATION DATE:

COMPANY:

CLOSEOUT DATE:

	(1) CAL/ ZERO ACDT DOLLAR BI YEAR 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-	549.51	0.00	0.00	83.69
2003	0	45	94	11,093	0	53,323.30	38,834.22-	14,489.08	0.00	0.00	1,853.99
2004	0	32	30	8,588	0	54,982.69	80,646.71-	0.00	2,970.70	368.39	0.00
2005	0	9	18	3,903	2,249	31,352.87	32,872.26-	0.00	0.00	0.00	2,869.85
2006	0	3	67	7,538	8,292	55,554.53	0.00	47,262.53	0.00	0.00	4,807.53
TOTAL	0	102	212	31,984	10,541	211,676.17	168,266.46-	62,301.12	3,339.09	34,337.15-	

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 Number2. 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

3. 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 Number3. 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 99 MONTH SHARE	\$1,584.91 \$1,579.81	
	DIFFERENCE	=====	
		\$5.10	\$1.67
			\$6.77
1998	99 MONTH SHARE 111 MONTH SHARE	\$2,371.45 \$2,369.41	
	DIFFERENCE	=====	
		\$2.04	\$0.81
			\$2.85
1997	111 MONTH SHARE 123 MONTH SHARE	\$2,293.77 \$2,291.33	
	DIFFERENCE	=====	
		\$2.44	\$1.16
			\$3.60
BALANCE (SUM OF AMOUNTS IN COLUMN 4) = (OWED TO CO.) \ DUE FROM CO.			=====
			\$151,041.20

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 (Borough and Township)
		Highlands	Union Beach
		Interlaken	Wanamassa
		Keansburg	Wayside
		Keyport	West Long Branch
		Leonardo	
		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.

PERSONAL VEHICLE MANUAL
TERRITORY DEFINITIONS

	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
MORRIS COUNTY – see Dover and Morristown.		South Plainfield South River Spotswood
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
Butler	Montville	10
Chatham (Borough and Township)	Morris	Allendale
East Hanover	Morris Plains	Alpine
Florham Park	Morristown	Bergenfield
Hanover	Mountain Lakes	Bogota
Harding	Parsippany-Troy Hills	Closter
Kinnelon	Passaic	Cresskill
Lincoln Park	Peqannock	Demarest
Madison	Riverdale	Dumont
and all territory and places lying within the area enclosed by the outside boundaries of the following borough, city and township in Union County		Emerson
Berkeley Heights	Summit	Englewood
New Providence (Borough)		Englewood Cliffs
NEWARK territory comprises the entire city of Newark in Essex County.....	02	Fair Lawn
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	Franklin Lakes
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	Glen Rock
Bloomfield	Montclair	Harrington Park
Cedar Grove	Nutley	Haworth
Glen Ridge	South Orange	Hillsdale
Maplewood	Verona	Hohokus
Millburn	West Orange	Leonia
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	Mahwah
Dunellen	Madison	Midland Park
East Brunswick	Metuchen	Montvale
Edison (formerly Raritan)	Middlesex	New Milford
Helmetta	Milltown	Northvale
Highland Park	New Brunswick	
	North Brunswick	and all territory and places lying within the area enclosed by the outside boundaries of the following borough and township in Passaic County
		Pompton Lakes
		Wayne
		OCEAN COUNTY – (entire County).....
		27
		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	Roosevelt	Hackensack	Saddle Brook
Edgar	Sewaren	Hasbrouck	South
Fords	W. Carteret	Heights	Hackensack
Genasco	Woodbridge	Little Ferry	Teterboro
Iselin		Lyndhurst	Wood-Ridge
		Maywood	
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	Moonachie	
Clark	Plainfield	North Arlington	
Cranford	Scotch	SUSSEX COUNTY – (entire County).....	26
Fanwood	Plains	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
Garwood	Springfield	Ewing	Lawrence
Mountainside	Westfield	Hamilton	
and all territory and places lying within the area enclosed by the outside boundaries of the follow- ing boroughs and township in Somerset County		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
Green Brook	Watchung	Bordentown	North Hanover
North Plainfield		Chesterfield	
SALEM COUNTY – (entire County).....	14	all territory and places lying within the area en- closed by the outside boundaries of the following borough and townships in Middlesex County	
SOMERSET COUNTY – see New Brunswick, Plain- field and Somerville.		Cranbury	Monroe
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	Jamesburg	Plainsboro
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	and all territory and places lying within the area enclosed by the outside boundaries of the follow- ing townships in Monmouth County	
		Millstone	Upper Freehold
		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
Alienhurst, 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	Essex 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	Collingswood, Camden.....	12	Frenchtown, Hunterdon.....	26
Beverly, Burlington.....	14	Cranbury, Middlesex.....	15	G	
Blairstown, Warren.....	26	Cranford, Union.....	39	Garfield, Bergen.....	03
Blansingburg, Monmouth.....	17	Cresskill, Bergen.....	10	Garwood, Union.....	39
Bloomfield, Essex.....	31	D			
Bloomington, Passaic.....	25	Deal, Monmouth.....	16	Gibbsboro, Camden.....	13
Bloomsbury, Hunterdon.....	26	Delanco, Burlington.....	14	Gibbstown, Gloucester.....	14
Bogota, Bergen.....	10	Delawanna, Passaic.....	03	Gilford Park, Ocean.....	27
Boonton, Morris.....	25	Demarest, Bergen.....	10	Gillette, Morris.....	25
Bordentown, Burlington.....	15	Denville, Morris.....	25	Glassboro, Gloucester.....	14
Bound Brook, Somerset.....	25	Dover, Morris.....	25	Glen Gardner, Hunterdon.....	26
Bradley Beach, Monmouth.....	16	Dumont, Bergen.....	10	Glen Ridge, Essex.....	31
Branchburg Park, Somerset.....	25	Dunellen, Middlesex.....	40	Glen Rock, Bergen.....	10
Branchville, Sussex.....	26	E			
Breton Woods, Ocean.....	27	East Newark, Hudson.....	23	Gloucester City, Camden.....	07
Bridgeton, Cumberland.....	27	East Orange, Essex.....	38	Great Notch, Passaic.....	03
				Greenwich, Cumberland.....	27
				Greenwood Lake, Passaic.....	25
				Guttenberg, Hudson.....	01

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	City and County	Territorial Schedule and Code	City and County	Territorial Schedule and Code
H					
Hackensack, Bergen.....	11	Lambertville, Hunterdon	26	Mountain Lakes, Morris.....	25
Hackettstown, Warren.....	26	Laurel Springs, Camden.....	13	Mountainside, Union	39
Haddonfield, Camden.....	12	Lavallette, Ocean	27	Mountain View, Passaic.....	10
Haddon Heights, Camden.....	12	Lawnside, Camden.....	13	Mount Arlington, Morris.....	25
Haledon, Passaic.....	03	Leonia, Bergen	10	Mount Ephraim, Camden.....	12
Hamburg, Sussex	26	Levitown, Burlington	14	Mount Freedom, Morris.....	25
Hamilton, Mercer.....	06	Lincoln Park, Morris.....	25	Mount Holly, Burlington.....	14
Hammonton, Atlantic.....	27	Linden, Union	04	Mount Laurel, Burlington.....	14
Hampton, Hunterdon.....	26	Lindenwold, Camden.....	13	Mount Olive, Morris.....	25
Hanover, Morris	25	Linwood, Atlantic	27	N	
Harmony, Warren.....	26	Little Falls, Passaic.....	03	National Park, Gloucester	14
Harrington Park, Bergen	10	Little Ferry, Bergen.....	11	Neptune City, Monmouth	16
Harrison, Hudson.....	23	Little Silver, Monmouth.....	16	Netcong, Morris.....	25
Hasbrouck Hgts., Bergen.....	11	Livingston, Essex	24	Newark, Essex.....	02
Haworth, Bergen.....	10	Loch Arbour, Monmouth.....	16	New Brunswick, Middlesex.....	40
Hawthorne, Passaic.....	03	Lodi, Bergen	03	New Egypt, Ocean	27
Helmetta, Middlesex.....	40	Long Branch, Monmouth.....	16	Newfield Gloucester.....	14
High Bridge, Hunterdon	26	Long Valley, Morris.....	25	New Hanover, Burlington.....	14
Highland Park, Middlesex.....	40	Lumberton, Burlington.....	14	New Milford, Bergen	10
Highlands, Monmouth.....	16	Lyndhurst, Bergen	11	New Providence, Union.....	25
Highstown, Mercer.....	15	M		New Shrewsbury, Monmouth.....	16
Hillcrest, Warren	26	Madison, Morris.....	25	Newton, Sussex.....	26
Hillsdale, Bergen.....	10	Magnolia, Camden	13	North Arlington, Bergen.....	11
Hillside, Union.....	04	Mahwah, Bergen	10	North Bergen, Hudson.....	01
Hoboken, Hudson.....	01	Manasquan, Monmouth.....	17	North Caldwell, Essex.....	24
Ho-Ho-Kus, Bergen.....	10	Mantoloking, Ocean.....	27	Northfield, Atlantic.....	27
Holland, Hunterdon.....	26	Manville, Somerset.....	25	North Haledon, Passaic.....	03
Holmdel, Monmouth.....	17	Maple Shade, Burlington.....	14	Northmont, Camden.....	07
Hopatcong, Sussex.....	26	Maplewood, Essex.....	31	North Patterson, Passaic.....	03
Hopewell, Mercer.....	15	Margate, Atlantic	27	North Plainfield, Somerset.....	39
I					
Interlaken, Monmouth.....	16	Matawan, Monmouth.....	16	North Princeton, Mercer.....	15
Irvington, Essex	22	Maurice River, Cumberland.....	27	Northvale, Bergen.....	10
Island Heights, Ocean.....	27	Mays Landing, Atlantic	27	North Wildwood, Cape May.....	27
J					
Jamesburg, Middlesex.....	15	Maywood, Bergen	11	Norwood, Bergen	10
Jersey City, Hudson.....	01	Medford, Burlington.....	14	Nutley, Essex.....	31
K					
Keansburg, Monmouth.....	16	Medford Lakes, Burlington.....	14	O	
Kearny, Hudson	23	Mendham, Morris	25	Oakhurst, Monmouth.....	16
Kenilworth, Union.....	04	Menlo Park, Middlesex.....	40	Oakland, Bergen.....	10
Keyport, Monmouth.....	16	Merchantville, Camden.....	12	Oaklyn, Camden	12
Kingwood, Hunterdon	26	Metuchen, Middlesex.....	40	Ocean City, Cape May.....	27
Kinnelon, Morris.....	25	Middlesex, Middlesex.....	40	Ocean Grove, Monmouth.....	16
L					
Lake Hopatcong, Morris.....	25	Middletown, Monmouth.....	16	Oceanport, Monmouth.....	16
Lakehurst, Ocean.....	27	Midland Park, Bergen.....	10	Ogdensburg, Sussex.....	26
Lake Mohawk, Sussex.....	26	Millford, Hunterdon.....	26	Old Bridge, Middlesex.....	40
Lake View, Passaic.....	03	Millburn, Essex.....	31	Oldman, Salem.....	14
Lakewood, Ocean.....	27	Millington, Morris.....	25	Old Tappan, Bergen.....	10
		Milltown, Middlesex.....	40	Oradell, Bergen.....	10
		Millville, Cumberland.....	27	Orange, Essex.....	38
		Monmouth Beach, Monmouth.....	16	Oxford, Warren.....	26
		Montclair, Essex.....	31	P	
		Montvale, Bergen	10	Palisades Park, Bergen.....	11
		Montville, Morris.....	25	Palmyra, Burlington.....	14
		Moonachie, Bergen	11	Paramus, Bergen.....	10
		Moorestown, Burlington.....	14		
		Morris Plains, Morris.....	25		
		Morristown, Morris.....	25		

Refer to an atlas or map for places not listed.

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
Roebing, 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
Tenefly, 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

NEW JERSEY AUTOMOBILE INSURANCE RISK EXCHANGE

SPECIALTY VEHICLE REQUEST FOR EXCEPTION

MEMBER COMPANY CERTIFICATION

Pursuant to Chapter 1 and 3 of the New Jersey Automobile Insurance Risk Exchange's Procedures Manual and in support of (Company's Name)'s request to NJAIRE for a specialty vehicle exception to NJAIRE's reporting, I hereby certify that I have reviewed the information in support of the specialty vehicle exception request and that the information submitted with the exception request is true and correct.

Dated: _____ BY: _____

Member Company