

## IV. EXHIBITS

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**NJ AIRE 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

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:		ACCIDENT YEAR			REPORTABLE CLAIM INFORMATION		
	BY TORT THRESHOLD:	VERBAL	ZERO DOLLAR	VERBAL	PAID BI LIAB. REPORTABLE LOSS AMOUNT (DOLLARS ONLY)	TOTAL NUMBER OF BI LIAB. REPORTABLE CLAIMANTS	PAID LOSS ADJUSTMENT EXPENSES		COMBINED** ALLOC. & UNALLOC. (DOLLARS ONLY)	
							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										

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 4  
 RECEIPT DATE: \_\_\_\_\_  
 MO DAY YR  
 ( ) Resubmission

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

# NJAI RE REPORTABLE CLAIM 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, 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.  (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 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)	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.	\$	_____	

DATE: NJM4-0220  
 NJAIRE FORM 4 COMPANY BY TERRITORY REPORT  
 BEGINNING ACCOUNTING QUARTER: 09/1999  
 ENDING ACCOUNTING QUARTER:  
 COMPANY

PAGE:

CLOSEOUT DATE:

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	REPORT-ABLE 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	REPORT-ABLE 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	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	2	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	\$	\$
	\$	\$

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	BASIS: CLAIMANT	CONVERSION FACTOR:	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

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

STATEWIDE TOTALS

CALENDAR / ACCIDENT YEAR: 2000

ASSESSMENT BASE: ZERO DOLLAR BI CLAIMANTS

Table with columns: 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. Includes a TOTAL row at the bottom.

CALENDAR / ACCIDENT YEAR: 2001

ASSESSMENT BASE: ZERO DOLLAR BI CLAIMANTS

Table with columns: 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. Includes a TOTAL row at the bottom.

DATE: NJM40230

NJAIRE FORM 4 ANNUAL CASH SETTLEMENT REPORT

PAGE:

CLOSEOUT DATE:

COMPANY:

EVALUATION DATE:

(1) CAL/ 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
2000	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00
2001	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00
2002	0	13	862	0	16,462.78	15,913.27-	0.00	549.51	0.00	83.69
2003	0	45	11,093	0	53,323.30	38,834.22-	0.00	14,489.08	0.00	1,853.99
2004	0	32	8,588	0	54,982.69	80,646.71-	25,664.02	0.00	2,970.70	0.00
2005	0	9	3,903	2,249	31,352.87	32,872.26-	3,768.39	0.00	368.39	0.00
2006	0	3	7,538	8,292	55,554.53	0.00	0.00	47,262.53	0.00	2,869.85
TOTAL	0	102	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 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

NEW JERSEY (29)

	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.

PERSONAL VEHICLE MANUAL  
TERRITORY DEFINITIONS

	Territorial Schedule and Code	Territorial Schedule and Code
<b>MONMOUTH COUNTY (BALANCE)</b> – That portion of Monmouth County not included in Long Branch or Trenton Suburban territories.....	17	Piscataway Sayreville South Amboy South Brunswick
<b>MORRIS COUNTY</b> – see Dover and Morristown.		South Plainfield South River Spotswood
<b>MORRISTOWN</b> 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 Montville	<b>NORTHERN BERGEN COUNTY</b> 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	Morris	10
Chatham (Borough and Township)	Morris Plains Morristown	Allendale
East Hanover	Mountain Lakes	Alpine
Florham Park	Parsippany-	Bergenfield
Hanover	Troy Hills	Bogota
Harding	Passaic	Closter
Kinnelon	Peqannock	Cresskill
Lincoln Park	Riverdale	Demarest
Madison		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
<b>NEWARK</b> territory comprises the entire city of Newark in Essex County.....	02	Fair Lawn
<b>NEWARK SEMI-SUBURBAN</b> 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
<b>NEWARK SUBURBAN</b> 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
<b>NEW BRUNSWICK</b> 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
		<b>OCEAN COUNTY</b> – (entire County).....
		27
		<b>PASSAIC COUNTY</b> – see Dover, Northern Bergen County and Paterson.
		<b>PATERSON</b> 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
		<b>PERTH AMBOY</b> territory comprises all territory and places lying within the area enclosed by the out-

Refer to an atlas or map for places not listed.

TERRITORY DEFINITIONS

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

Refer to an atlas or map for places not listed.

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
<b>A</b>					
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	<b>C</b>			
Asbury Park, Monmouth	16	Caldwell, Essex	24	Elmer, Salem	14
Atlantic City, Atlantic	19	Callfon, 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>B</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	<b>F</b>	
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
Belmawr, 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	<b>G</b>	
Blairstown, Warren	26	Cresskill, Bergen	10	Garfield, Bergen	03
Blansingburg, Monmouth	17	<b>D</b>			
Bloomfield, Essex	31	Deal, Monmouth	16	Garwood, Union	39
Bloomington, 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	<b>E</b>			
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				

Refer to an atlas or map for places not listed.



PERSONAL VEHICLE MANUAL  
TERRITORY DEFINITIONS

City and County	Territorial Schedule and Code
<b>P</b>	
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
<b>Q</b>	
Quinton, Salem.....	14
<b>R</b>	
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
Runnemedede, Camden.....	13
Rutherford, Bergen .....	11

City and County	Territorial Schedule and Code
<b>S</b>	
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
<b>T</b>	
Teaneck, Bergen.....	10
Teneffly, Bergen.....	10
Toms River, Ocean .....	27
Totowa, Passaic.....	03
Trenton, Mercer.....	06
Tuckerton, Ocean.....	27
<b>U</b>	
Union, Union .....	04
Union Beach, Monmouth.....	16

City and County	Territorial Schedule and Code
<b>U</b>	
Union City, Hudson.....	01
Upper Saddle River, Bergen.....	10
<b>V</b>	
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
<b>W</b>	
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 11) 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