



**State of New Jersey**  
DEPARTMENT OF BANKING AND INSURANCE  
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JAMES E. MCGREEVEY  
*Governor*

HOLLY C. BAKKE  
*Commissioner*

BULLETIN NO.: 04-04

TO: ALL NEW JERSEY PRIVATE PASSENGER AUTOMOBILE INSURERS  
FROM: HOLLY C. BAKKE, COMMISSIONER OF BANKING AND INSURANCE  
RE: VOLUNTARY WRITTEN EXPOSURE AND PRIMARY  
CLASSIFICATION DATA

Pursuant to N.J.A.C. 11:3-16.15(c), each year the Department of Banking and Insurance is required to issue a Bulletin disclosing the Statewide distribution of voluntary market written exposures by primary classification. This data is collected in accordance with N.J.A.C. 11:3-16.15(a), which requires that all private passenger automobile insurers report the primary classification data on voluntary exposures as of December 31 of the prior year.

The attached Exhibit reflects the data submitted by all voluntary private passenger insurers writing business as of December 31, 2003.

4/8/04  
Date

/s/ Holly C. Bakke  
Holly C. Bakke  
Commissioner

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