



**State of New Jersey**  
DEPARTMENT OF BANKING AND INSURANCE  
PO Box 325  
TRENTON, NJ 08625-0325  
TEL (609) 292-5360

JON S. CORZINE  
*Governor*

STEVEN M. GOLDMAN  
*Commissioner*

**BULLETIN NO.: 08-07**

**TO: ALL NEW JERSEY PRIVATE PASSENGER AUTOMOBILE INSURERS**

**FROM: STEVEN M. GOLDMAN, COMMISSIONER**

**RE: VOLUNTARY WRITTEN EXPOSURE AND PRIMARY CLASSIFICATION DATA**

Pursuant to N.J.A.C. 11:3-16.12(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. 11:3-16.12(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, 2007.

3/24/08  
Date

/s/ Steven M. Goldman  
Steven M. Goldman  
Commissioner

Inord-jdy-08/exp/clas/data/bltn

**NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE  
PRIVATE PASSENGER AUTO REPORTS as of December 31, 2007  
Voluntary Market - In-Force Exposures / Primary Classification**

	12/31/2007 In-Force Exposures	% of Total
Principal Operator 65 and Over	735,877	14.06%
No Youthful Operator Principal Oper Under 65 Pleasure Use Work < 3	2,084,715	39.84%
No Youthful Operator Principal Oper Under 65 Work 3-10 Miles	937,784	17.92%
No Youthful Operator Principal Oper Under 65 Work > 10 Miles	830,674	15.88%
No Youthful Operator Principal Oper Under 65 Business Use	55,949	1.07%
No Youthful Operator Principal Oper Under 65 Farm Use	3,834	0.07%
Youthful Operator Unmarried Female Pleasure/Farm Use	128,642	2.46%
Youthful Operator Unmarried Female DTW/Business Use	123,618	2.36%
Youthful Operator Married Male Pleasure/Farm Use	18,853	0.36%
Youthful Operator Married Male DTW/Business Use	24,294	0.46%
Youthful Operator Unmarried Male Principal Oper or Owner	233,789	4.47%
Youthful Operator Unmarried Male Not PO or Owner	54,068	1.03%
	<b>5,232,097</b>	<b>100.00%</b>