

NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE		
PRIVATE PASSENGER AUTO REPORTS as of December 31, 2003		
Voluntary Market - In-Force Exposures / Primary Classification		
	12/31/2003	
	In-Force	% of
	Exposures	Total
Principal Operator		
65 and Over	690,555	14.09%
No Youthful Operator		
Principal Oper Under 65		
Pleasure Use Work < 3	2,024,345	41.32%
No Youthful Operator		
Principal Oper Under 65		
Work 3-10 Miles	874,579	17.85%
No Youthful Operator		
Principal Oper Under 65		
Work > 10 Miles	724,886	14.80%
No Youthful Operator		
Principal Oper Under 65		
Business Use	49,310	1.01%
No Youthful Operator		
Principal Oper Under 65		
Farm Use	5,671	0.12%
Youthful Operator		
Unmarried Female		
Pleasure/Farm Use	117,214	2.39%
Youthful Operator		
Unmarried Female		
DTW/Business Use	105,367	2.15%
Youthful Operator		

Married Male Pleasure/Farm Use	11,029	0.23%
Youthful Operator Married Male DTW/Business Use	9,865	0.20%
Youthful Operator Unmarried Male Principal Oper or Owner	247,647	5.05%
Youthful Operator Unmarried Male Not PO or Owner	38,884	0.79%
	4,899,352	100%