

**NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE
PRIVATE PASSENGER AUTO REPORTS as of December 31, 2006
Voluntary Market - In-Force Exposures / Primary Classification**

	12/31/2006 In-Force Exposures	% of Total
Principal Operator 65 and Over	720,664	13.97%
No Youthful Operator Principal Oper Under 65 Pleasure Use Work <3	2,092,034	40.55%
No Youthful Operator Principal Oper Under 65 Work 3-10 Miles	905,152	17.54%
No Youthful Operator Principal Oper Under 65 Work > 10 Miles	813,858	15.77%
No Youthful Operator Principal Oper Under 65 Business Use	52,174	1.01%
No Youthful Operator Principal Oper Under 65 Farm Use	3,528	0.07%
Youthful Operator Unmarried Female Pleasure/Farm Use	124,402	2.41%
Youthful Operator Unmarried Female DTW/Business Use	121,839	2.36%
Youthful Operator Married Male Pleasure/Farm Use	11,075	0.21%
Youthful Operator Married Male DTW/Business Use	10,151	0.20%
Youthful Operator Unmarried Male Principal Oper or Owner	261,006	5.06%
Youthful Operator Unmarried Male Not PO or Owner	43,753	0.85%
	5,159,636	100.00%