



State of New Jersey
DEPARTMENT OF BANKING AND INSURANCE
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TRENTON, NJ 08625-0325

JON S. CORZINE
Governor

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STEVEN M. GOLDMAN
Commissioner

BULLETIN NO.: 09-15

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, 2008.

5/1/09
Date

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

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***New Jersey DOBI - Private Passenger Auto Semi-Annual Reports
Class Report - Primary Classification - Voluntary Market***

<i>Classification</i>	<i>In-Force Exposures 12/31/2008</i>	<i>Share</i>
Principal Operator Age 65 and Over	758,512	14.44%
No Youthful Operator Principal Operator Under 65 Pleasure Use - Work < 3 miles	2,144,049	40.81%
No Youthful Operator Principal Operator Under 65 Work 3-10 miles	911,690	17.35%
No Youthful Operator Principal Operator Under 65 Work > 10 miles	795,572	5.14%
No Youthful Operator Principal Operator Under 65 Business Use	50,058	0.95%
No Youthful Operator Principal Operator Under 65 Farm Use	1,821	0.03%
Youthful Operator Unmarried Female Pleasure/Farm Use	131,607	2.50%
Youthful Operator Unmarried Female DTW/Business Use	117,921	2.24%
Youthful Operator Married Male Pleasure/Farm Use	18,744	0.36%
Youthful Operator Married Male DTW/Business Use	24,407	0.46%
Youthful Operator Unmarried Male Principal Operator or Owner	226,011	4.30%
Youthful Operator Unmarried Male Not Principal Operator or Owner	55,352	1.05%
TOTAL VOLUNTARY MARKET	5,235,744	100.00%