

**NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE
PRIVATE PASSENGER AUTO REPORTS as of December 31, 2004
Voluntary Market - In-Force Exposures / Primary Classification**

	12/31/2004 In-Force Exposures	% of Total
Principal Operator 65 and Over	708,382	14.48%
No Youthful Operator Principal Oper Under 65 Pleasure Use Work<3	1,980,975	40.50%
No Youthful Operator Principal Oper Under 65 Work 3-10 Miles	865,533	17.70%
No Youthful Operator Principal Oper Under 65 Work > 10 Miles	753,078	15.40%
No Youthful Operator Principal Oper Under 65 Business Use	49,032	1.00%
No Youthful Operator Principal Oper Under 65 Farm Use	5,065	0.10%
Youthful Operator Unmarried Female Pleasure/Farm Use	112,640	2.30%
Youthful Operator Unmarried Female DTW/Business Use	106,608	2.18%
Youthful Operator Married Male Pleasure/Farm Use	10,758	0.22%
Youthful Operator Married Male DTW/Business Use	9,032	0.18%
Youthful Operator Unmarried Male Principal Oper or Owner	248,738	5.09%
Youthful Operator Unmarried Male Not PO or Owner	41,033	0.84%
	4,890,874	100.00%