



State of New Jersey
DEPARTMENT OF BANKING AND INSURANCE
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JON S. CORZINE
Governor

STEVEN M. GOLDMAN
Commissioner

BULLETIN NO.: 06-10

**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. 11:3-16.15(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. 11:3-16.15(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, 2005.

3/23/06

Date

/s/ Steven M. Goldman

Steven M. Goldman
Commissioner

bf06-01/inoord

**NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE
PRIVATE PASSENGER AUTO REPORTS as of December 31, 2005
Voluntary Market - In-Force Exposures / Primary Classification**

| | 12/31/2005 In-Force Exposures | % of Total |
|--|-------------------------------------|----------------|
| Principal Operator 65 and Over | 706,057 | 13.96% |
| No Youthful Operator Principal Oper Under 65 Pleasure Use Work < 3 | 2,054,118 | 40.61% |
| No Youthful Operator Principal Oper Under 65 Work 3-10 Miles | 909,333 | 17.98% |
| No Youthful Operator Principal Oper Under 65 Work > 10 Miles | 772,395 | 15.27% |
| No Youthful Operator Principal Oper Under 65 Business Use | 54,199 | 1.07% |
| No Youthful Operator Principal Oper Under 65 Farm Use | 3,050 | 0.06% |
| Youthful Operator Unmarried Female Pleasure/Farm Use | 118,612 | 2.35% |
| Youthful Operator Unmarried Female DTW/Business Use | 119,141 | 2.36% |
| Youthful Operator Married Male Pleasure/Farm Use | 10,959 | 0.22% |
| Youthful Operator Married Male DTW/Business Use | 9,005 | 0.18% |
| Youthful Operator Unmarried Male Principal Oper or Owner | 258,570 | 5.11% |
| Youthful Operator Unmarried Male Not PO or Owner | 42,303 | 0.84% |
| | 5,057,742 | 100.00% |