



**State of New Jersey**

DEPARTMENT OF BANKING AND INSURANCE

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CHRIS CHRISTIE  
*Governor*

KIM GUADAGNO  
*Lt. Governor*

THOMAS B. CONSIDINE  
*Commissioner*

**BULLETIN NO.: 10-12**

**TO: ALL NEW JERSEY PRIVATE PASSENGER AUTOMOBILE INSURERS**

**FROM: THOMAS B. CONSIDINE, 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, 2009.

June 1, 2010  
Date

A handwritten signature in black ink that reads "Tom Considine".

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Thomas B. Considine  
Commissioner

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

<i>Classification</i>	<i>12/31/2009</i>	
	<i>In-Force Exposures</i>	<i>Share</i>
Principal Operator Age 65 and Over	775,525	14.76%
No Youthful Operator Principal Operator Under 65 Pleasure Use - Work < 3 miles	2,217,560	42.20%
No Youthful Operator Principal Operator Under 65 Work 3-10 miles	873,986	16.63%
No Youthful Operator Principal Operator Under 65 Work > 10 miles	776,245	14.77%
No Youthful Operator Principal Operator Under 65 Business Use	46,208	0.88%
No Youthful Operator Principal Operator Under 65 Farm Use	1,701	0.03%
Youthful Operator Unmarried Female Pleasure/Farm Use	131,778	2.51%
Youthful Operator Unmarried Female DTW/Business Use	115,199	2.19%
Youthful Operator Married Male Pleasure/Farm Use	20,204	0.38%
Youthful Operator Married Male DTW/Business Use	23,253	0.44%
Youthful Operator Unmarried Male Principal Operator or Owner	217,909	4.15%
Youthful Operator Unmarried Male Not Principal Operator or Owner	55,909	1.06%
<b>TOTAL VOLUNTARY MARKET</b>	<b>5,255,477</b>	<b>100.00%</b>