

Comparison of Present and Proposed All Coverage Relativities

New Jersey - 49 Territory TREE Scheme
Municipality and 20K Car Year Constraints Reflected
November 29 Territory Proposal

Zip Code	Town/ City	Current Territory	49 Scheme Territory	2005		BI Terr	ZIP PPI 2001-2005	Cap Curr	All Cov	All Cov	Change	Credibility				Collision	
				Industry Level Car Years	BI Terr			All Cov 2001-2005 Territory PPI	All Cov 2001-2005 Raw PPI	Between Current Terr PPI and Cred Wtd PPI	Weighted 2001-2005 ZIP Code Indices	BI	PD	PIP	OTC		
07001	Avenel (section of Woodbridge)	8	101	7,234	1.0	1.12	1.27	1.02	1.02	1.02	-19.7%	1.26	1.10	1.04	0.95	1.11	
07064	Port Reading (section of Woodbridge)	8	101	2,823	1.0	1.03	1.27	1.02	1.02	1.02	-19.7%	1.07	1.04	1.04	0.84	1.02	
07067	Colonia (section of Woodbridge)	8	101	14,304	1.0	0.93	1.27	1.02	1.02	1.02	-19.7%	0.94	1.02	0.80	0.84	1.00	
07077	Sewaren (section of Woodbridge)	8	101	1,930	1.0	1.02	1.27	1.02	1.02	1.02	-19.7%	1.03	1.03	1.04	0.94	0.97	
07095	Woodbridge	8	101	11,574	1.0	1.04	1.27	1.02	1.02	1.02	-19.7%	1.14	1.05	1.02	0.90	0.95	
07721	Cliffwood (section of Aberdeen)	17	101	1,556	1.0	0.95	0.86	1.02	1.02	1.02	18.6%	0.91	1.01	0.94	0.77	0.99	
08830	Iselin (section of Woodbridge, includes Metropark Station)	8	101	10,880	1.0	1.08	1.27	1.02	1.02	1.02	-19.7%		1.15	1.15	0.97	0.75	1.13
08832	Keasbey (section of Woodbridge)	8	101	1,126	1.0	1.45	1.27	1.02	1.02	1.02	-19.7%	1.71	1.03	1.78	0.99	1.26	
08857	Old Bridge	40	101	27,264	1.0	0.99	0.98	1.02	1.02	1.02	4.1%	0.98	1.02	0.98	0.84	1.02	
08859	Parlin (section of Sayreville, includes part of Old Bridge)	40	101	14,331	1.0	1.04	0.98	1.02	1.02	1.02	4.1%		1.11	1.05	1.06	0.74	1.01
08863	Fords, Perth Amboy (section of Woodbridge)	8	101	8,261	1.0	1.01	1.27	1.02	1.02	1.02	-19.7%	1.04	1.05	1.04	0.73	0.96	
08872	Sayreville	40	101	11,585	1.0	1.05	0.98	1.02	1.02	1.02	4.1%	1.16	1.08	0.97	0.76	1.05	
08879	South Amboy, Laurence Harbor (includes parts of Sayreville and Old Bridge)	40	101	14,150	1.0	0.96	0.98	1.02	1.02	1.02	4.1%		0.95	0.99	0.98	0.74	0.95
TOTALS			101	127,018	1.0	1.02		1.02	1.02	1.02		1.06	1.05	0.99	0.81	1.02	
07002	Bayonne	5	102	27,423	0.6	1.16	1.19	1.16	1.14	1.14	-2.5%	1.26	0.99	1.09	1.54	1.19	
07003	Bloomfield	31	103	26,362	0.9	1.20	1.10	1.29	1.29	1.29	17.3%	1.19	1.14	1.11	1.74	1.25	
07029	Harrison, East Newark	23	103	5,898	0.9	1.43	1.35	1.29	1.29	1.29	-4.4%	1.57	1.12	1.40	1.99	1.48	
07032	Kearny	23	103	20,131	0.9	1.30	1.35	1.29	1.29	1.29	-4.4%	1.41	1.09	1.31	1.81	1.23	
07109	Belleville	22	103	18,209	0.9	1.37	1.47	1.29	1.29	1.29	-12.2%	1.45	1.14	1.38	2.04	1.35	
TOTALS			103	70,600	0.9	1.29		1.29	1.29	1.29		1.35	1.13	1.26	1.86	1.29	
07004	Fairfield	24	104	5,912	1.0	0.83	0.90	0.75	0.74	0.74	-16.7%	0.68	0.94	0.70	0.91	1.03	
07005	Boonton	25	104	10,959	1.0	0.70	0.75	0.75	0.74	0.74	0.0%	0.54	0.94	0.49	0.83	0.89	
07006	Caldwell, North Caldwell, West Caldwell	24	104	18,034	1.0	0.83	0.90	0.75	0.74	0.74	-16.7%	0.74	0.99	0.66	0.86	0.95	
07034	Lake Hiawatha (section of Parsippany)	25	104	6,520	1.0	0.78	0.75	0.75	0.74	0.74	0.0%	0.70	0.96	0.59	0.71	0.95	
07035	Lincoln Park	25	104	7,856	1.0	0.79	0.75	0.75	0.74	0.74	0.0%	0.68	0.93	0.64	0.87	0.96	
07045	Montville	25	104	8,092	1.0	0.77	0.75	0.75	0.74	0.74	0.0%	0.62	0.93	0.58	0.85	1.00	
07046	Mountain Lakes	25	104	2,932	1.0	0.68	0.75	0.75	0.74	0.74	0.0%	0.56	0.93	0.43	0.80	0.84	
07054	Parsippany	25	104	19,806	1.0	0.78	0.75	0.75	0.74	0.74	0.0%	0.68	0.92	0.61	0.80	0.95	
07058	Pine Brook (section of Montville)	25	104	3,668	1.0	0.77	0.75	0.75	0.74	0.74	0.0%	0.68	0.94	0.54	0.88	0.98	
07082	Towaco (section of Montville)	25	104	4,159	1.0	0.76	0.75	0.75	0.74	0.74	0.0%	0.64	0.91	0.52	1.06	0.95	
07405	Butler, Kinnelon	25	104	13,236	1.0	0.70	0.75	0.75	0.74	0.74	0.0%	0.59	0.90	0.47	0.78	0.87	
07440	Pequannock	25	104	3,526	1.0	0.77	0.75	0.75	0.74	0.74	0.0%	0.72	0.98	0.58	0.68	0.87	
07444	Pompton Plains (section of Pequannock)	25	104	7,521	1.0	0.69	0.75	0.75	0.74	0.74	0.0%	0.62	0.91	0.47	0.73	0.82	
07457	Riverdale	25	104	2,310	1.0	0.73	0.75	0.75	0.74	0.74	0.0%	0.64	0.91	0.58	0.77	0.83	
07803	Mine Hill, Dover	25	104	2,699	1.0	0.77	0.75	0.75	0.74	0.74	0.0%	0.67	0.92	0.61	0.85	0.90	
07828	Budd Lake	25	104	8,730	1.0	0.83	0.75	0.75	0.74	0.74	0.0%	0.71	0.96	0.71	1.00	0.93	
07834	Denville	25	104	13,870	1.0	0.68	0.75	0.75	0.74	0.74	0.0%	0.57	0.93	0.43	0.74	0.85	
07843	Hopatcong	26	104	9,039	1.0	0.80	0.75	0.75	0.74	0.74	0.0%	0.63	1.04	0.66	0.75	0.94	
07849	Lake Hopatcong	25	104	6,368	1.0	0.78	0.75	0.75	0.74	0.74	0.0%	0.72	0.97	0.57	0.88	0.90	

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07850	Landing	25	104	4,816	1.0	0.76	0.75	0.75	0.74	0.0%	0.64	0.99	0.58	0.84	0.86
07856	Mount Arlington	25	104	2,796	1.0	0.78	0.75	0.75	0.74	0.0%	0.69	1.00	0.60	0.86	0.88
07857	Netcong	25	104	2,153	1.0	0.82	0.75	0.75	0.74	0.0%	0.68	0.97	0.76	0.89	0.89
07869	Randolph, Dover	25	104	17,783	1.0	0.74	0.75	0.75	0.74	0.0%	0.57	0.96	0.50	0.89	0.96
07874	Stanhope	26	104	6,919	1.0	0.77	0.75	0.75	0.74	0.0%	0.63	0.93	0.63	0.82	0.94
07885	Wharton	25	104	6,791	1.0	0.79	0.75	0.75	0.74	0.0%	0.67	0.97	0.66	0.79	0.90
07927	Cedar Knolls	25	104	2,612	1.0	0.73	0.75	0.75	0.74	0.0%	0.64	0.94	0.49	0.81	0.89
07936	East Hanover	25	104	9,065	1.0	0.78	0.75	0.75	0.74	0.0%	0.63	0.94	0.55	1.06	0.99
07950	Morris Plains, Greystone Park	25	104	13,646	1.0	0.70	0.75	0.75	0.74	0.0%	0.56	0.92	0.47	0.80	0.90
07960	Morristown	25	104	26,508	1.0	0.74	0.75	0.75	0.74	0.0%	0.59	0.93	0.52	0.96	0.93
07981	Whippany	25	104	6,795	1.0	0.70	0.75	0.75	0.74	0.0%	0.57	0.93	0.53	0.74	0.83
	TOTALS		104	255,121	1.0	0.75		0.75	0.74		0.63	0.94	0.56	0.85	0.92
07008	Carteret	8	105	10,822	0.9	1.23	1.27	1.35	1.37	6.3%	1.39	1.02	1.39	0.97	1.13
07036	Linden, Winfield Park	4	105	23,738	0.9	1.34	1.42	1.35	1.37	-4.9%	1.42	1.13	1.46	1.69	1.24
07065	Rahway	4	105	15,416	0.9	1.28	1.42	1.35	1.37	-4.9%	1.43	1.14	1.39	1.13	1.15
07203	Roselle	4	105	10,898	0.9	1.60	1.42	1.35	1.37	-4.9%	1.74	1.23	1.91	1.94	1.35
	TOTALS		105	60,874	0.9	1.35		1.35	1.37		1.47	1.13	1.51	1.46	1.22
07009	Cedar Grove	31	106	9,250	1.0	0.86	1.10	0.94	0.93	-14.5%	0.83	1.03	0.60	0.97	1.02
07021	Essex Fells	24	106	1,541	1.0	0.96	0.90	0.94	0.93	4.4%	0.92	1.01	0.80	1.51	1.04
07028	Glen Ridge	31	106	4,525	1.0	0.96	1.10	0.94	0.93	-14.5%	0.95	1.12	0.65	1.36	1.10
07033	Kenilworth	4	106	5,739	1.0	0.93	1.42	0.94	0.93	-33.8%	0.91	1.04	0.84	1.08	0.93
07039	Livingston	24	106	20,603	1.0	0.91	0.90	0.94	0.93	4.4%	0.85	1.18	0.57	1.00	1.10
07041	Millburn	31	106	4,247	1.0	0.99	1.10	0.94	0.93	-14.5%	0.86	1.17	0.74	1.17	1.21
07042	Montclair	31	106	13,671	1.0	1.12	1.10	0.94	0.93	-14.5%	1.16	1.15	0.87	1.56	1.22
07043	Montclair, Upper Montclair - includes Montclair State University	31	106	7,212	1.0	0.85	1.10	0.94	0.93	-14.5%					
07044	Verona	31	106	10,039	1.0	0.92	1.10	0.94	0.93	-14.5%	0.77	1.08	0.50	0.94	1.10
07068	Roseland	24	106	4,456	1.0	0.93	0.90	0.94	0.93	4.4%	0.87	1.08	0.72	1.03	1.08
07078	Short Hills	31	106	9,055	1.0	0.83	1.10	0.94	0.93	-14.5%	0.73	1.07	0.43	1.13	1.13
07081	Springfield	39	106	10,540	1.0	0.95	1.02	0.94	0.93	-7.8%	0.93	1.18	0.68	1.01	1.06
07424	Little Falls, West Paterson	3	106	15,964	1.0	1.02	1.40	0.94	0.93	-32.9%	1.02	1.06	0.98	0.83	1.08
07470	Wayne	10	106	39,331	1.0	0.92	0.93	0.94	0.93	1.1%	0.92	1.04	0.74	0.83	1.02
07512	Totowa	3	106	7,773	1.0	1.01	1.40	0.94	0.93	-32.9%	1.02	1.10	0.90	0.81	1.09
	TOTALS		106	163,946	1.0	0.94		0.94	0.93		0.92	1.10	0.72	1.00	1.07
07010	Cliffside Park	11	107	11,534	0.9	1.43	1.25	1.38	1.41	10.4%	1.55	1.17	1.80	0.87	1.25
07020	Edgewater	11	107	5,052	0.9	1.13	1.25	1.38	1.41	10.4%	1.11	1.12	1.15	1.08	1.15
07024	Fort Lee	11	107	19,789	0.9	1.38	1.25	1.38	1.41	10.4%	1.50	1.27	1.44	1.06	1.34
07631	Englewood	10	107	12,978	0.9	1.34	0.93	1.38	1.41	48.4%	1.40	1.16	1.65	1.01	1.16
07650	Palisades Park	11	107	8,372	0.9	1.56	1.25	1.38	1.41	10.4%	1.57	1.31	2.12	0.98	1.27
07657	Ridgefield	11	107	6,588	0.9	1.38	1.25	1.38	1.41	10.4%	1.43	1.24	1.68	0.90	1.21
	TOTALS		107	64,313	0.9	1.38		1.38	1.41		1.46	1.22	1.64	0.99	1.25
07011	Clifton (Main Avenue station)	3	108	18,813	1.0	1.68	1.40	1.33	1.34	-5.0%	1.89	1.24	2.10	1.57	1.38

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07012	Clifton (Allwood station)	3	108	7,966	1.0	1.05	1.40	1.33	1.34	-5.0%	1.12	1.06	1.06	0.90	0.99
07013	Clifton (Richfield station)	3	108	18,472	1.0	1.05	1.40	1.33	1.34	-5.0%	1.14	1.11	0.96	0.78	1.03
07014	Clifton (Delawanna station)	3	108	3,360	1.0	1.20	1.40	1.33	1.34	-5.0%	1.42	1.12	1.11	1.05	1.17
07026	Garfield	3	108	13,965	1.0	1.50	1.40	1.33	1.34	-5.0%	1.67	1.17	1.84	1.29	1.25
07057	Wallington	3	108	6,040	1.0	1.32	1.40	1.33	1.34	-5.0%	1.50	1.14	1.46	0.99	1.18
07407	Elmwood Park	3	108	10,888	1.0	1.21	1.40	1.33	1.34	-5.0%	1.26	1.13	1.36	0.86	1.13
07601	Hackensack	11	108	19,163	1.0	1.36	1.25	1.33	1.34	6.4%	1.39	1.16	1.72	1.11	1.18
07644	Lodi	3	108	11,615	1.0	1.32	1.40	1.33	1.34	-5.0%	1.40	1.13	1.59	0.96	1.16
TOTALS			108	110,282	1.0	1.33		1.33	1.34		1.45	1.15	1.55	1.08	1.17
07016	Cranford	39	109	16,304	0.9	0.76	1.02	0.81	0.80	-20.6%	0.83	0.96	0.45	0.71	0.83
07023	Fanwood	39	109	5,190	0.9	0.83	1.02	0.81	0.80	-20.6%	0.89	1.02	0.57	0.85	0.86
07027	Garwood	39	109	2,832	0.9	0.83	1.02	0.81	0.80	-20.6%	0.79	1.00	0.59	1.11	0.90
07066	Clark	39	109	11,330	0.9	0.83	1.02	0.81	0.80	-20.6%	0.81	1.00	0.61	0.87	0.94
07069	Watchung, Plainfield	39	109	3,732	0.9	0.82	1.02	0.81	0.80	-20.6%	0.83	1.03	0.49	1.01	0.94
07076	Scotch Plains	39	109	16,766	0.9	0.85	1.02	0.81	0.80	-20.6%	0.89	1.00	0.56	0.94	0.95
07090	Westfield	39	109	20,663	0.9	0.74	1.02	0.81	0.80	-20.6%	0.72	1.05	0.40	0.68	0.86
08805	Bound Brook	25	109	6,859	0.9	0.88	0.75	0.81	0.80	8.0%	0.82	0.97	0.80	0.95	0.93
08812	Dunellen, Green Brook	39	109	8,975	0.9	0.86	1.02	0.81	0.80	-20.6%	0.90	1.02	0.61	1.01	0.91
08846	Middlesex	40	109	9,837	0.9	0.85	0.98	0.81	0.80	-17.3%	0.83	0.92	0.77	1.12	0.83
08880	South Bound Brook	25	109	2,679	0.9	0.85	0.75	0.81	0.80	8.0%	0.88	0.94	0.76	0.88	0.84
TOTALS			109	105,167	0.9	0.81		0.81	0.80		0.82	1.00	0.56	0.86	0.89
07030	Hoboken	1	110	13,345	1.0	0.86	1.42	1.45	1.46	2.1%	0.92	0.77	0.60	1.74	0.96
07086	Weehawken	1	110	3,412	1.0	1.26	1.42	1.45	1.46	2.1%	1.51	0.97	1.27	1.70	1.13
07302	Jersey City (downtown)	1	110	8,079	1.0	1.59	1.42	1.45	1.46	2.1%	2.55	1.05	1.11	2.55	1.30
07304	Jersey City (Bergen station)	1	110	10,002	1.0	1.67	1.42	1.45	1.46	2.1%	2.04	1.07	1.68	2.40	1.64
07305	Jersey City (Greenville/Jackson Ave. stations)	1	110	19,394	1.0	1.49	1.42	1.45	1.46	2.1%	1.79	1.01	1.46	2.18	1.50
07306	Jersey City (Journal Square station)	1	110	11,634	1.0	1.67	1.42	1.45	1.46	2.1%	2.01	1.14	1.62	2.30	1.71
07307	Jersey City (Hudson City station)	1	110	11,838	1.0	1.65	1.42	1.45	1.46	2.1%	1.97	1.14	1.72	2.31	1.56
07310	Jersey City	1	110	1,491	1.0	1.04	1.42	1.45	1.46	2.1%	1.12	0.90	0.87	1.61	1.16
TOTALS			110	79,195	1.0	1.45		1.45	1.46		1.80	1.02	1.36	2.17	1.41
07031	North Arlington	11	111	9,736	0.9	1.13	1.25	1.02	1.01	-18.4%	1.21	1.08	1.12	1.06	1.13
07070	Rutherford	11	111	11,439	0.9	0.97	1.25	1.02	1.01	-18.4%	0.92	1.03	0.95	1.03	0.99
07071	Lyndhurst	11	111	12,772	0.9	1.12	1.25	1.02	1.01	-18.4%	1.21	1.10	1.10	0.97	1.11
07072	Carlstadt	11	111	3,859	0.9	1.03	1.25	1.02	1.01	-18.4%	1.20	1.15	0.83	0.67	1.02
07073	East Rutherford	11	111	4,849	0.9	1.15	1.25	1.02	1.01	-18.4%	1.25	1.07	1.19	0.85	1.12
07075	Wood-Ridge	11	111	5,387	0.9	0.91	1.25	1.02	1.01	-18.4%	0.90	0.98	0.88	0.77	0.92
07094	Secaucus	1	111	9,008	0.9	0.97	1.42	1.02	1.01	-28.2%	1.01	0.97	0.87	1.17	1.00
07110	Nutley	31	111	20,224	0.9	0.99	1.10	1.02	1.01	-7.3%	0.97	1.07	0.84	1.09	1.10
07604	Hasbrouck Heights	11	111	7,862	0.9	0.92	1.25	1.02	1.01	-18.4%	0.93	1.01	0.86	0.74	0.95
07608	Teterboro	11	111	47	0.9	0.66	1.25	1.02	1.01	-18.4%	0.62	0.66	0.67	0.94	0.64
TOTALS			111	85,183	0.9	1.02		1.02	1.01		1.05	1.05	0.95	0.98	1.05
07040	Maplewood	31	112	13,536	1.0	1.17	1.10	1.25	1.25	13.6%	1.20	1.20	1.02	1.53	1.18

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Zip Code	Town/City	Current Territory	49 Scheme Territory	2005		BI Terr	ZIP PPI 2001-2005	Cap Curr	All Cov	All Cov	Change	Credibility				Collision
				Industry Level Car Years	BI Terr			2001-2005 Territory	All Cov Weighted 2001-2005	All Cov Raw 2001-2005	Between Current Terr PPI and Cred Wtd PPI	Weighted 2001-2005	PD	PIP	OTC	
07052	West Orange	31	112	27,672	1.0	1.19	1.10	1.25	1.25	13.6%	1.15	1.18	1.04	1.75	1.31	
07079	South Orange	31	112	8,877	1.0	1.23	1.10	1.25	1.25	13.6%	1.27	1.18	0.95	2.15	1.36	
07083	Union (Union Co.)	4	112	34,313	1.0	1.23	1.42	1.25	1.25	-12.0%	1.28	1.20	1.11	1.63	1.25	
07088	Vauxhall (section of Union (Union Co.))	4	112	1,551	1.0	1.28	1.42	1.25	1.25	-12.0%	1.33	1.16	1.32	1.71	1.21	
07204	Roselle Park	4	112	8,415	1.0	1.06	1.42	1.25	1.25	-12.0%	1.10	1.06	1.04	1.09	1.04	
07205	Hillside, Industrial Hillside	4	112	12,368	1.0	1.64	1.42	1.25	1.25	-12.0%	1.81	1.22	1.65	2.72	1.58	
TOTALS			112	106,732	1.0	1.25		1.25	1.25		1.28	1.18	1.13	1.77	1.29	
07059	Warren	25	113	11,611	0.8	0.78	0.75	0.75	0.75	0.0%	0.75	0.96	0.43	1.09	0.96	
07092	Mountainside	39	113	5,029	0.8	0.78	1.02	0.75	0.75	-26.5%	0.68	0.98	0.53	1.08	0.92	
07901	Summit (Also includes parts of New Providence)	25	113	13,965	0.8	0.80	0.75	0.75	0.75	0.0%	0.66	0.98	0.57	1.45	0.89	
07921	Bedminster	25	113	6,237	0.8	0.74	0.75	0.75	0.75	0.0%	0.64	0.86	0.56	1.08	0.87	
07922	Berkeley Heights	25	113	8,952	0.8	0.76	0.75	0.75	0.75	0.0%	0.67	0.93	0.49	1.47	0.85	
07974	New Providence	25	113	8,328	0.8	0.76	0.75	0.75	0.75	0.0%	0.64	0.94	0.46	1.73	0.86	
08807	Bridgewater	25	113	27,534	0.8	0.73	0.75	0.75	0.75	0.0%	0.62	0.91	0.49	0.98	0.92	
08835	Manville	25	113	7,207	0.8	0.76	0.75	0.75	0.75	0.0%	0.58	0.94	0.69	0.82	0.89	
08836	Martinsville (section of Bridgewater)	25	113	3,208	0.8	0.78	0.75	0.75	0.75	0.0%	0.79	0.96	0.43	1.00	0.93	
08869	Raritan	25	113	4,508	0.8	0.74	0.75	0.75	0.75	0.0%	0.61	0.91	0.57	0.92	0.87	
08876	Somerville, Branchburg, North Branch	25	113	15,162	0.8	0.71	0.75	0.75	0.75	0.0%	0.58	0.88	0.54	1.00	0.82	
TOTALS			113	111,741	0.8	0.75		0.75	0.75		0.64	0.93	0.52	1.15	0.89	
07060	Plainfield, North Plainfield (includes Watchung)	39	114	20,255	0.8	1.57	1.02	1.49	1.51	46.1%	1.70	1.15	2.15	1.42	1.17	
07062	Plainfield, North Plainfield (Netherwood station)	39	114	6,677	0.8	1.34	1.02	1.49	1.51	46.1%	1.55	1.07	1.54	1.24	1.15	
07063	Plainfield, North Plainfield	39	114	5,406	0.8	1.32	1.02	1.49	1.51	46.1%	1.41	1.04	1.67	1.38	1.06	
TOTALS			114	32,338	0.8	1.49		1.49	1.51		1.62	1.12	1.96	1.38	1.15	
07074	Moonachie	11	115	1,801	0.9	1.13	1.25	1.14	1.12	-8.8%	1.25	0.96	1.29	0.87	1.01	
07603	Bogota	10	115	4,478	0.9	1.17	0.93	1.14	1.12	22.6%	1.33	1.09	1.24	0.88	1.03	
07605	Leonia	10	115	5,376	0.9	1.14	0.93	1.14	1.12	22.6%	1.25	1.16	1.11	0.90	1.08	
07606	South Hackensack	11	115	1,497	0.9	1.19	1.25	1.14	1.12	-8.8%	1.25	1.01	1.53	0.92	0.98	
07621	Bergenfield	10	115	14,697	0.9	1.09	0.93	1.14	1.12	22.6%	1.01	1.09	1.31	0.67	1.01	
07643	Little Ferry	11	115	5,951	0.9	1.11	1.25	1.14	1.12	-8.8%	1.11	1.02	1.29	0.85	1.04	
07660	Ridgefield Park	11	115	6,977	0.9	1.16	1.25	1.14	1.12	-8.8%	1.34	1.05	1.22	0.89	1.04	
07666	Teaneck	10	115	21,272	0.9	1.16	0.93	1.14	1.12	22.6%	1.32	1.17	1.05	0.84	1.15	
TOTALS			115	62,049	0.9	1.14		1.14	1.12		1.22	1.11	1.19	0.82	1.07	
07080	South Plainfield	40	116	16,570	1.0	0.92	0.98	0.97	0.96	-1.0%	1.04	0.98	0.82	0.68	0.87	
08817	Edison (southwest side)	40	116	26,582	1.0	1.01	0.98	0.97	0.96	-1.0%	1.06	1.08	0.91	0.76	1.06	
08820	Edison (north side)	40	116	25,512	1.0	0.88	0.98	0.97	0.96	-1.0%	0.87	1.11	0.58	0.73	1.04	
08823	Franklin Park (straddles North Brunswick and Franklin)	40	116	5,532	1.0	0.92	0.98	0.97	0.96	-1.0%	0.93	1.02	0.75	0.96	1.01	
08837	Edison (southeast side)	40	116	8,860	1.0	0.91	0.98	0.97	0.96	-1.0%	0.88	0.96	0.90	0.76	0.93	
08840	Metuchen	40	116	11,139	1.0	0.87	0.98	0.97	0.96	-1.0%	0.89	1.00	0.72	0.78	0.89	
08850	Milltown	40	116	6,670	1.0	0.80	0.98	0.97	0.96	-1.0%	0.95	0.93	0.58	0.60	0.79	
08854	Piscataway (includes Rutgers University's Busch Campus Post Office)	40	116	31,814	1.0	0.95	0.98	0.97	0.96	-1.0%	0.97	0.99	0.86	0.84	1.00	

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				Industry Level Car Years	BI Terr			All Cov 2001-2005 Territory PPI	All Cov 2001-2005 Raw PPI	Between Current Terr PPI and Cred Wtd PPI	Weighted 2001-2005 ZIP Code Indices	BI	PD	PIP	OTC	
08873	Somerset (section of Franklin Twp.)	40	116	30,374	1.0	0.93	0.98	0.97	0.96	-1.0%	0.93	1.01	0.84	0.86	0.95	
08901	New Brunswick	40	116	11,276	1.0	1.55	0.98	0.97	0.96	-1.0%	1.75	1.13	2.07	1.16	1.20	
08902	North Brunswick, New Brunswick	40	116	23,468	1.0	0.97	0.98	0.97	0.96	-1.0%	1.05	1.01	0.81	0.85	1.04	
08904	Highland Park, New Brunswick	40	116	7,267	1.0	0.98	0.98	0.97	0.96	-1.0%	1.07	1.10	0.85	0.74	0.97	
TOTALS			116	205,064	1.0	0.97		0.97	0.96		1.02	1.03	0.88	0.80	0.99	
07401	Allendale	10	117	4,867	0.9	0.72	0.93	0.75	0.72	-19.4%	0.64	0.94	0.51	0.80	0.84	
07417	Franklin Lakes	10	117	8,312	0.9	0.73	0.93	0.75	0.72	-19.4%	0.71	0.93	0.47	0.63	0.89	
07423	Ho Ho Kus	10	117	2,905	0.9	0.79	0.93	0.75	0.72	-19.4%	0.74	0.96	0.66	0.91	0.82	
07430	Mahwah	10	117	16,910	0.9	0.72	0.93	0.75	0.72	-19.4%	0.63	0.93	0.55	0.64	0.85	
07432	Midland Park	10	117	5,116	0.9	0.78	0.93	0.75	0.72	-19.4%	0.78	0.95	0.61	0.65	0.82	
07446	Ramsey	10	117	10,364	0.9	0.71	0.93	0.75	0.72	-19.4%	0.66	0.95	0.48	0.72	0.80	
07450	Ridgewood	10	117	15,557	0.9	0.78	0.93	0.75	0.72	-19.4%	0.73	1.04	0.51	0.63	0.93	
07452	Glen Rock	10	117	7,585	0.9	0.84	0.93	0.75	0.72	-19.4%	0.81	1.02	0.71	0.66	0.87	
07458	Saddle River, Upper Saddle River	10	117	8,310	0.9	0.76	0.93	0.75	0.72	-19.4%	0.67	0.95	0.54	0.80	0.94	
07463	Waldwick	10	117	6,858	0.9	0.73	0.93	0.75	0.72	-19.4%	0.72	0.96	0.51	0.71	0.78	
07481	Wyckoff	10	117	12,126	0.9	0.71	0.93	0.75	0.72	-19.4%	0.61	0.96	0.49	0.65	0.87	
07642	Hillsdale	10	117	7,315	0.9	0.74	0.93	0.75	0.72	-19.4%	0.67	0.91	0.66	0.61	0.80	
07645	Montvale	10	117	5,583	0.9	0.75	0.93	0.75	0.72	-19.4%	0.68	0.95	0.59	0.69	0.85	
07656	Park Ridge	10	117	6,364	0.9	0.73	0.93	0.75	0.72	-19.4%	0.73	0.90	0.60	0.53	0.77	
07675	Westwood, Old Tappan, River Vale	10	117	21,207	0.9	0.76	0.93	0.75	0.72	-19.4%	0.64	0.93	0.69	0.61	0.83	
07676	Township of Washington (includes Hillsdale)	10	117	5,873	0.9	0.72	0.93	0.75	0.72	-19.4%	0.68	0.84	0.63	0.64	0.78	
07677	Woodcliff Lake, Westwood	10	117	3,153	0.9	0.80	0.93	0.75	0.72	-19.4%	0.67	1.03	0.67	0.70	0.88	
TOTALS			117	148,405	0.9	0.75		0.75	0.72		0.68	0.95	0.58	0.66	0.85	
07403	Bloomington	25	118	5,458	0.9	0.75	0.75	0.81	0.80	8.0%	0.67	0.87	0.72	0.73	0.78	
07416	Franklin (Sussex Co.)	26	118	4,005	0.9	0.83	0.75	0.81	0.80	8.0%	0.73	0.98	0.68	0.95	0.93	
07418	Glenwood (section of Vernon)	26	118	1,838	0.9	0.87	0.75	0.81	0.80	8.0%	0.76	0.94	0.69	1.41	1.03	
07419	Hamburg	26	118	6,024	0.9	0.80	0.75	0.81	0.80	8.0%	0.62	0.94	0.65	1.11	0.98	
07420	Haskell (section of Wanaque)	25	118	3,115	0.9	0.82	0.75	0.81	0.80	8.0%	0.71	0.94	0.84	0.75	0.84	
07421	Hewitt (section of West Milford)	25	118	5,775	0.9	0.83	0.75	0.81	0.80	8.0%	0.66	0.88	0.81	0.97	0.96	
07422	Highland Lakes (section of Vernon)	26	118	5,284	0.9	0.87	0.75	0.81	0.80	8.0%	0.65	0.94	0.78	1.17	1.11	
07435	Newfoundland (section of West Milford)	25	118	1,948	0.9	0.75	0.75	0.81	0.80	8.0%	0.65	0.81	0.82	0.77	0.72	
07436	Oakland	10	118	9,722	0.9	0.76	0.93	0.81	0.80	-12.9%	0.66	0.92	0.64	0.74	0.85	
07439	Ogdensburg	26	118	1,884	0.9	0.81	0.75	0.81	0.80	8.0%	0.74	0.89	0.69	0.93	0.92	
07442	Pompton Lakes	10	118	8,145	0.9	0.85	0.93	0.81	0.80	-12.9%	0.72	0.95	0.84	0.82	0.93	
07456	Ringwood	25	118	9,317	0.9	0.77	0.75	0.81	0.80	8.0%	0.65	0.87	0.70	0.78	0.90	
07461	Sussex	26	118	14,173	0.9	0.81	0.75	0.81	0.80	8.0%	0.58	0.87	0.68	1.47	1.03	
07462	Vernon	26	118	5,487	0.9	0.87	0.75	0.81	0.80	8.0%	0.67	1.00	0.70	1.29	1.11	
07465	Wanaque	25	118	3,849	0.9	0.79	0.75	0.81	0.80	8.0%	0.69	0.89	0.83	0.61	0.83	
07480	West Milford	25	118	12,455	0.9	0.76	0.75	0.81	0.80	8.0%	0.63	0.87	0.60	0.91	0.96	
07801	Dover	25	118	13,347	0.9	0.93	0.75	0.81	0.80	8.0%	0.70	1.02	0.97	0.97	1.06	
07827	Montague, Branchville, Sandyston	26	118	2,799	0.9	0.91	0.75	0.81	0.80	8.0%	0.77	0.90	0.86	1.56	1.00	
07866	Rockaway	25	118	17,190	0.9	0.74	0.75	0.81	0.80	8.0%	0.60	0.97	0.50	0.75	0.94	

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							2001-2005 Territory PPI	2001-2005 Weighted Territory PPI	2001-2005 Raw PPI	Between Current Terr PPI and Cred Wtd PPI	Weighted 2001-2005	PIP	OTC		
TOTALS			118	131,815	0.9	0.81		0.81	0.80		0.66	0.93	0.71	0.96	0.95
07410	Fair Lawn	10	119	21,208	0.8	1.11	0.93	1.07	1.05	15.1%	1.19	1.14	1.14	0.58	1.05
07506	Hawthorne	3	119	12,464	0.8	0.95	1.40	1.07	1.05	-23.6%	0.91	1.08	0.93	0.64	0.95
07508	Haledon - includes North Haledon & Prospect Park	3	119	12,910	0.8	1.26	1.40	1.07	1.05	-23.6%					
											1.41	1.07	1.49	0.95	1.06
07607	Maywood	11	119	6,360	0.8	1.01	1.25	1.07	1.05	-14.4%	1.08	1.08	0.93	0.68	1.01
07662	Rochelle Park	11	119	4,345	0.8	0.96	1.25	1.07	1.05	-14.4%	0.99	1.03	0.90	0.68	0.97
07663	Saddle Brook	11	119	8,918	0.8	0.98	1.25	1.07	1.05	-14.4%	1.06	1.01	1.01	0.68	0.90
TOTALS			119	66,205	0.8	1.07		1.07	1.05		1.14	1.09	1.11	0.68	1.00
07438	Oak Ridge (section of West Milford) - includes Milton (section of Jefferson)	25	120	8,882	1.0	0.70	0.75	0.72	0.71	-4.0%	0.59	0.84	0.56	0.91	0.82
07460	Stockholm (section of Hardyston)	26	120	2,843	1.0	0.74	0.75	0.72	0.71	-4.0%	0.59	0.89	0.60	0.97	0.89
07821	Andover	26	120	7,341	1.0	0.73	0.75	0.72	0.71	-4.0%	0.53	0.89	0.57	1.15	0.89
07822	Augusta	26	120	815	1.0	0.72	0.75	0.72	0.71	-4.0%	0.53	0.82	0.61	1.10	0.89
07823	Belvidere	26	120	5,683	1.0	0.71	0.75	0.72	0.71	-4.0%	0.55	0.80	0.58	1.16	0.86
07825	Blairstown, Hardwick	26	120	8,002	1.0	0.70	0.75	0.72	0.71	-4.0%	0.52	0.75	0.55	1.60	0.86
07826	Branchville, Sandyston	26	120	4,816	1.0	0.76	0.75	0.72	0.71	-4.0%	0.55	0.87	0.64	1.24	0.96
07832	Columbia	26	120	2,958	1.0	0.67	0.75	0.72	0.71	-4.0%	0.51	0.70	0.56	1.35	0.82
07836	Flanders, Roxbury Township	25	120	8,459	1.0	0.70	0.75	0.72	0.71	-4.0%	0.50	0.88	0.52	0.98	0.90
07838	Great Meadows	26	120	2,338	1.0	0.73	0.75	0.72	0.71	-4.0%	0.58	0.85	0.56	1.09	0.90
07840	Hackettstown	26	120	19,113	1.0	0.73	0.75	0.72	0.71	-4.0%	0.53	0.88	0.63	1.03	0.87
07847	Kenvil	25	120	1,299	1.0	0.75	0.75	0.72	0.71	-4.0%	0.68	0.92	0.60	0.81	0.81
07848	Lafayette	26	120	3,314	1.0	0.75	0.75	0.72	0.71	-4.0%	0.54	0.86	0.64	1.26	0.93
07851	Layton, Sandyston	26	120	421	1.0	0.66	0.75	0.72	0.71	-4.0%	0.52	0.72	0.53	1.08	0.81
07852	Ledgewood	25	120	2,485	1.0	0.75	0.75	0.72	0.71	-4.0%	0.59	0.98	0.58	0.89	0.90
07860	Newton, Fredon, Fredon Township	26	120	18,422	1.0	0.73	0.75	0.72	0.71	-4.0%	0.52	0.84	0.59	1.31	0.92
07863	Oxford	26	120	3,062	1.0	0.75	0.75	0.72	0.71	-4.0%	0.63	0.85	0.59	1.12	0.89
07865	Port Murray (section of Lebanon)	26	120	1,912	1.0	0.70	0.75	0.72	0.71	-4.0%	0.52	0.83	0.54	1.15	0.88
07871	Sparta	26	120	14,852	1.0	0.71	0.75	0.72	0.71	-4.0%	0.52	0.90	0.55	0.94	0.91
07876	Succasunna	25	120	8,365	1.0	0.65	0.75	0.72	0.71	-4.0%	0.50	0.87	0.46	0.80	0.80
07882	Washington	26	120	10,382	1.0	0.72	0.75	0.72	0.71	-4.0%	0.58	0.85	0.55	1.21	0.86
08804	Bloomsbury	26	120	2,428	1.0	0.71	0.75	0.72	0.71	-4.0%	0.56	0.83	0.56	1.16	0.86
08865	Phillipsburg, Alpha	26	120	18,651	1.0	0.72	0.75	0.72	0.71	-4.0%	0.54	0.91	0.57	0.97	0.86
08886	Stewartsville	26	120	4,990	1.0	0.69	0.75	0.72	0.71	-4.0%	0.56	0.80	0.55	0.92	0.86
TOTALS			120	161,833	1.0	0.72		0.72	0.71		0.54	0.86	0.57	1.09	0.88
07620	Alpine (P.O. Box)	10	121	1,306	0.9	0.91	0.93	0.92	0.90	-1.1%	0.98	1.01	0.74	0.72	0.99
07624	Closter	10	121	5,541	0.9	1.00	0.93	0.92	0.90	-1.1%	1.05	1.13	0.86	0.65	1.06
07626	Cresskill	10	121	5,291	0.9	0.89	0.93	0.92	0.90	-1.1%	0.87	1.02	0.80	0.59	0.96
07627	Demarest	10	121	3,277	0.9	0.94	0.93	0.92	0.90	-1.1%	1.00	1.11	0.74	0.70	0.97
07628	Dumont	10	121	11,235	0.9	0.91	0.93	0.92	0.90	-1.1%	0.85	1.02	0.93	0.74	0.88
07630	Emerson	10	121	5,151	0.9	0.85	0.93	0.92	0.90	-1.1%	0.86	1.01	0.73	0.64	0.87
07632	Englewood Cliffs, Englewood	10	121	3,980	0.9	1.14	0.93	0.92	0.90	-1.1%	1.32	1.20	0.87	1.14	1.17

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Zip Code	Town/City	Current Territory	49 Scheme Territory	2005 Industry Level Car Years	BI Terr	ZIP PPI 2001-2005	Cap Curr	All Cov	All Cov	Change	Credibility				Collision
							2001-2005 Territory PPI	2001-2005 Weighted Territory PPI	2001-2005 Raw PPI	Between Current Terr PPI and Cred Wtd PPI	Weighted 2001-2005 ZIP Code Indices	BI	PD	PIP	
07640	Harrington Park	10	121	3,375	0.9	0.88	0.93	0.92	0.90	-1.1%	0.83	0.97	0.90	0.77	0.87
07641	Haworth	10	121	2,396	0.9	0.86	0.93	0.92	0.90	-1.1%	0.87	0.98	0.75	0.68	0.91
07646	New Milford	10	121	10,550	0.9	0.89	0.93	0.92	0.90	-1.1%	0.85	1.03	0.89	0.52	0.87
07647	Northvale, Rockleigh	10	121	3,367	0.9	0.90	0.93	0.92	0.90	-1.1%	0.88	0.97	0.94	0.68	0.88
07648	Norwood	10	121	3,907	0.9	0.89	0.93	0.92	0.90	-1.1%	0.87	1.01	0.82	0.71	0.91
07649	Oradell	10	121	5,868	0.9	0.89	0.93	0.92	0.90	-1.1%	0.97	1.06	0.70	0.59	0.89
07652	Paramus	10	121	18,347	0.9	0.94	0.93	0.92	0.90	-1.1%	0.91	1.13	0.77	0.70	1.03
07661	River Edge	10	121	7,506	0.9	0.89	0.93	0.92	0.90	-1.1%	0.96	1.09	0.67	0.65	0.92
07670	Tenafly	10	121	8,456	0.9	0.95	0.93	0.92	0.90	-1.1%	1.02	1.15	0.66	0.75	1.07
TOTALS			121	99,553	0.9	0.92		0.92	0.90		0.93	1.07	0.80	0.69	0.96
07701	Red Bank, Tinton Falls (includes Fairview section of Middletown)	16	122	15,781	1.0	0.75	0.86	0.76	0.73	-11.6%	0.66	0.97	0.60	0.64	0.86
07702	Shrewsbury, Red Bank	16	122	2,923	1.0	0.73	0.86	0.76	0.73	-11.6%	0.65	0.96	0.55	0.68	0.82
07703	Fort Monmouth, Red Bank (military base in Shrewsbury)	16	122	338	1.0	0.74	0.86	0.76	0.73	-11.6%	0.67	0.87	0.61	0.76	0.86
07704	Fair Haven, Red Bank	16	122	4,451	1.0	0.70	0.86	0.76	0.73	-11.6%	0.64	0.93	0.51	0.64	0.76
07716	Atlantic Highlands	16	122	6,228	1.0	0.74	0.86	0.76	0.73	-11.6%	0.68	0.91	0.61	0.63	0.83
07718	Belford (section of Middletown)	16	122	5,017	1.0	0.75	0.86	0.76	0.73	-11.6%	0.69	0.93	0.66	0.56	0.81
07722	Colts Neck (includes part of Howell)	17	122	7,611	1.0	0.82	0.86	0.76	0.73	-11.6%	0.77	0.94	0.61	0.87	0.98
07724	Eatontown, Tinton Falls	16	122	16,464	1.0	0.80	0.86	0.76	0.73	-11.6%	0.72	0.98	0.68	0.71	0.86
07730	Hazlet	16	122	13,776	1.0	0.82	0.86	0.76	0.73	-11.6%	0.75	0.93	0.77	0.61	0.90
07732	Highlands, Fort Hancock	16	122	3,665	1.0	0.81	0.86	0.76	0.73	-11.6%	0.74	0.95	0.71	0.65	0.89
07733	Holmdel	17	122	11,890	1.0	0.77	0.86	0.76	0.73	-11.6%	0.68	0.94	0.56	0.73	0.96
07737	Leonardo (section of Middletown)	16	122	3,464	1.0	0.77	0.86	0.76	0.73	-11.6%	0.71	0.91	0.65	0.63	0.88
07738	Lincroft (section of Middletown)	16	122	4,982	1.0	0.74	0.86	0.76	0.73	-11.6%	0.68	0.92	0.59	0.63	0.83
07739	Little Silver	16	122	4,985	1.0	0.70	0.86	0.76	0.73	-11.6%	0.67	0.95	0.48	0.61	0.77
07748	Middletown, New Monmouth, North Middletown	16	122	22,471	1.0	0.74	0.86	0.76	0.73	-11.6%	0.66	0.91	0.62	0.57	0.83
07750	Monmouth Beach	16	122	2,791	1.0	0.74	0.86	0.76	0.73	-11.6%	0.69	0.98	0.49	0.65	0.85
07755	Oakhurst (section of Ocean Township)	16	122	5,333	1.0	0.79	0.86	0.76	0.73	-11.6%	0.72	1.00	0.66	0.67	0.83
07757	Oceanport	16	122	4,471	1.0	0.74	0.86	0.76	0.73	-11.6%	0.68	0.98	0.58	0.60	0.78
07758	Port Monmouth (section of Middletown)	16	122	3,678	1.0	0.77	0.86	0.76	0.73	-11.6%	0.69	0.96	0.65	0.61	0.84
07760	Rumson, Sea Bright	16	122	7,439	1.0	0.70	0.86	0.76	0.73	-11.6%	0.64	0.93	0.48	0.68	0.82
07764	West Long Branch	16	122	5,253	1.0	0.83	0.86	0.76	0.73	-11.6%	0.77	1.00	0.75	0.64	0.89
TOTALS			122	153,011	1.0	0.76		0.76	0.73		0.69	0.95	0.62	0.65	0.86
07711	Allenhurst	16	123	1,489	1.0	0.85	0.86	0.90	0.90	4.7%	0.84	1.03	0.58	0.73	1.01
07712	Asbury Park, Interlaken, Ocean, Tinton Falls	16	123	22,086	1.0	0.94	0.86	0.90	0.90	4.7%	0.86	1.02	0.97	0.66	1.00
07720	Bradley Beach	16	123	2,746	1.0	0.88	0.86	0.90	0.90	4.7%	0.90	0.97	0.81	0.68	0.91
07723	Deal (section of Long Branch)	16	123	1,042	1.0	0.94	0.86	0.90	0.90	4.7%	1.00	1.00	0.80	0.75	1.04
07726	Englishtown, Manalapan, Millstone Township (includes part of Monroe Twp.)	17	123	28,276	1.0	0.92	0.86	0.90	0.90	4.7%	0.81	1.04	0.89	0.81	1.02
07727	Farmingdale, Tinton Falls, Wall Township (includes section of Howell)	17	123	4,179	1.0	0.87	0.86	0.90	0.90	4.7%	0.84	0.92	0.92	0.76	0.82

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07728	Freehold (both Freehold Borough and Freehold Township, includes part of Howell)	17	123	33,617	1.0	0.84	0.86	0.90	0.90	4.7%					
07731	Howell, Wall Township	17	123	26,299	1.0	0.86	0.86	0.90	0.90	4.7%	0.77	0.92	0.83	0.79	0.89
07734	Keansburg (includes parts of Hazlet and Middletown)	16	123	7,996	1.0	0.88	0.86	0.90	0.90	4.7%	0.74	0.94	0.90	0.77	0.90
07735	Keyport, New Jersey, Union Beach	16	123	13,837	1.0	0.91	0.86	0.90	0.90	4.7%	0.74	1.03	0.92	0.58	0.94
07740	Long Branch	16	123	16,385	1.0	0.94	0.86	0.90	0.90	4.7%	0.84	1.00	0.93	0.69	0.93
07746	Marlboro	17	123	12,672	1.0	0.89	0.86	0.90	0.90	4.7%	0.96	1.05	0.88	0.67	0.95
07747	Matawan	16	123	20,788	1.0	0.90	0.86	0.90	0.90	4.7%	0.80	1.02	0.79	0.79	1.01
07751	Morganville (section of Marlboro)	17	123	12,844	1.0	0.93	0.86	0.90	0.90	4.7%	0.83	1.03	0.86	0.80	0.94
07753	Neptune, Neptune City, Tinton Falls, Wall Township	16	123	24,529	1.0	0.89	0.86	0.90	0.90	4.7%	0.82	1.05	0.88	0.85	1.00
07756	Ocean Grove (section of Neptune Township)	16	123	2,156	1.0	0.93	0.86	0.90	0.90	4.7%	0.85	0.96	0.93	0.63	0.88
08510	Millstone Township, Clarksburg	15	123	2,969	1.0	0.82	0.82	0.90	0.90	9.8%	0.98	1.04	0.76	0.70	1.00
08512	Cranbury, East Windsor (includes parts of Monroe and West Windsor Townships)	15	123	7,102	1.0	0.88	0.82	0.90	0.90	9.8%	0.72	0.82	0.79	1.10	0.93
08527	Jackson (includes Great Adventure theme park)	27	123	38,125	1.0	0.94	0.98	0.90	0.90	-8.2%	0.83	0.94	0.86	0.74	0.93
08535	Perrineville	15	123	1,693	1.0	0.83	0.82	0.90	0.90	9.8%	0.83	0.99	0.99	0.89	1.00
08816	East Brunswick	40	123	33,427	1.0	0.90	0.98	0.90	0.90	-8.2%	0.76	0.83	0.76	1.03	0.96
08828	Helmetta	40	123	1,631	1.0	0.87	0.98	0.90	0.90	-8.2%	0.88	1.04	0.79	0.73	0.96
08831	Monroe Township, Jamesburg, Monroe	15	123	30,725	1.0	0.91	0.82	0.90	0.90	9.8%	0.88	0.96	0.81	0.76	0.87
08882	South River	40	123	9,279	1.0	0.92	0.98	0.90	0.90	-8.2%	0.89	0.97	0.88	0.70	0.94
08884	Spotswood (includes part of Monroe Twp.)	40	123	5,997	1.0	0.83	0.98	0.90	0.90	-8.2%	0.92	1.02	0.87	0.68	0.94
	TOTALS		123	361,889	1.0	0.90		0.90	0.90		0.87	0.95	0.72	0.68	0.84
07717	Avon by the Sea	16	124	1,567	0.6	0.77	0.86	0.71	0.66	-17.4%	0.83	0.99	0.88	0.76	0.95
07719	Belmar, Lake Como, Wall, Wall Township	17	124	14,974	0.6	0.70	0.86	0.71	0.66	-17.4%	0.83	0.99	0.88	0.76	0.95
07762	Spring Lake (includes Spring Lake Heights)	17	124	6,089	0.6	0.71	0.86	0.71	0.66	-17.4%	0.77	0.97	0.57	0.70	0.83
08730	Brielle	17	124	3,327	0.6	0.70	0.86	0.71	0.66	-17.4%	0.65	0.89	0.54	0.65	0.76
08735	Lavallette (includes Ocean Beach)	27	124	2,737	0.6	0.78	0.98	0.71	0.66	-27.6%	0.67	0.93	0.50	0.65	0.76
08736	Manasquan (includes part of Wall Twp.)	17	124	8,506	0.6	0.68	0.86	0.71	0.66	-17.4%	0.63	0.94	0.76	0.52	0.90
08738	Mantoloking (Brick Township)	27	124	1,473	0.6	0.75	0.98	0.71	0.66	-27.6%	0.61	0.94	0.48	0.64	0.74
08742	Point Pleasant Beach, Bay Head, Point Pleasant Boro	27	124	18,646	0.6	0.71	0.98	0.71	0.66	-27.6%	0.69	0.95	0.58	0.58	0.87
08750	Sea Girt	17	124	2,828	0.6	0.71	0.86	0.71	0.66	-17.4%	0.60	0.94	0.62	0.49	0.76
	TOTALS		124	60,147	0.6	0.71		0.71	0.66		0.66	0.92	0.53	0.68	0.77
07830	Califon (includes parts of Lebanon and Tewksbury)	26	125	5,578	1.0	0.64	0.75	0.67	0.66	-10.7%	0.64	0.92	0.56	0.61	0.77
07853	Long Valley	25	125	11,245	1.0	0.65	0.75	0.67	0.66	-10.7%	0.42	0.79	0.41	1.40	0.87
07920	Basking Ridge (District of Bernards Township)	25	125	19,547	1.0	0.62	0.75	0.67	0.66	-10.7%	0.48	0.86	0.38	1.19	0.83
07924	Bernardsville	25	125	5,437	1.0	0.66	0.75	0.67	0.66	-10.7%	0.53	0.82	0.34	1.05	0.78
07928	Chatham	25	125	12,818	1.0	0.64	0.75	0.67	0.66	-10.7%	0.59	0.86	0.36	0.93	0.82
07930	Chester	25	125	6,362	1.0	0.66	0.75	0.67	0.66	-10.7%	0.44	0.91	0.37	1.09	0.83

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				Industry Level Car Years	BI Terr			All Cov 2001-2005 Territory	All Cov Weighted 2001-2005 Territory PPI	All Cov Raw 2001-2005 PPI	Between Current Terr PPI and Cred Wtd PPI	Weighted 2001-2005 ZIP Code Indices	BI	PD	PIP	
07931	Far Hills (includes part of Tewksbury)	25	125	2,301	1.0	0.66	0.75	0.67	0.66	-10.7%	0.57	0.82	0.38	1.05	0.83	
07932	Florham Park	25	125	7,254	1.0	0.70	0.75	0.67	0.66	-10.7%	0.54	0.92	0.48	0.89	0.87	
07933	Gillette	25	125	2,599	1.0	0.66	0.75	0.67	0.66	-10.7%	0.51	0.86	0.42	1.03	0.84	
07934	Gladstone (includes part of Bedminster Twp.)	25	125	1,780	1.0	0.72	0.75	0.67	0.66	-10.7%	0.68	0.91	0.42	1.03	0.85	
07935	Green Village	25	125	407	1.0	0.70	0.75	0.67	0.66	-10.7%	0.60	0.88	0.48	0.84	0.88	
07940	Madison	25	125	9,475	1.0	0.68	0.75	0.67	0.66	-10.7%	0.55	0.93	0.44	0.85	0.85	
07945	Mendham	25	125	7,042	1.0	0.70	0.75	0.67	0.66	-10.7%	0.58	0.93	0.39	1.01	0.92	
07946	Millington	25	125	2,434	1.0	0.65	0.75	0.67	0.66	-10.7%	0.52	0.84	0.41	1.00	0.83	
07976	New Vernon	25	125	1,162	1.0	0.67	0.75	0.67	0.66	-10.7%	0.60	0.88	0.39	0.91	0.80	
07980	Stirling (section of Tewksbury)	25	125	1,686	1.0	0.70	0.75	0.67	0.66	-10.7%	0.66	0.87	0.47	0.88	0.82	
08502	Belle Mead (section of ip, New Jersey Montgomery Township)	25	125	7,403	1.0	0.70	0.75	0.67	0.66	-10.7%						
08525	Hopewell (includes part of East Amwell)	15	125	4,225	1.0	0.64	0.82	0.67	0.66	-18.3%	0.52	0.93	0.40	1.16	0.92	
08530	Lambertville (includes parts of Hopewell and West Amwell)	26	125	5,624	1.0	0.67	0.75	0.67	0.66	-10.7%	0.54	0.85	0.36	1.23	0.89	
08534	Pennington	15	125	9,980	1.0	0.66	0.82	0.67	0.66	-18.3%	0.55	0.86	0.41	0.96	0.83	
08551	Ringoes (section of East Amwell)	26	125	4,806	1.0	0.68	0.75	0.67	0.66	-10.7%	0.54	0.85	0.40	1.30	0.86	
08556	Rosemont (section of Delaware Twp.)	26	125	145	1.0	0.66	0.75	0.67	0.66	-10.7%	0.61	0.83	0.35	1.00	0.83	
08558	Skillman (Montgomery Township)	25	125	5,565	1.0	0.65	0.75	0.67	0.66	-10.7%	0.49	0.84	0.40	1.07	0.84	
08559	Stockton (section of Delaware Twp.)	26	125	4,434	1.0	0.68	0.75	0.67	0.66	-10.7%	0.53	0.82	0.42	1.42	0.86	
08560	Titusville	15	125	3,366	1.0	0.75	0.82	0.67	0.66	-18.3%	0.64	0.87	0.57	1.15	0.87	
08628	Trenton, Ewing, West Trenton	6	125	6,438	1.0	0.93	1.07	0.67	0.66	-37.4%	0.84	1.01	0.83	0.96	1.05	
08801	Annandale (part of Clinton Twp.)	26	125	5,829	1.0	0.62	0.75	0.67	0.66	-10.7%	0.44	0.76	0.38	1.26	0.84	
08802	Asbury (section of Bethlehem Twp.)	26	125	3,389	1.0	0.67	0.75	0.67	0.66	-10.7%	0.53	0.77	0.48	1.28	0.82	
08809	Clinton (includes part of Clinton Twp.)	26	125	3,781	1.0	0.64	0.75	0.67	0.66	-10.7%	0.49	0.82	0.38	1.23	0.82	
08822	Flemington (includes Raritan Township and part of Readington)	26	125	22,391	1.0	0.69	0.75	0.67	0.66	-10.7%	0.53	0.89	0.37	1.42	0.90	
08825	Frenchtown (includes part of Kingwood Twp.)	26	125	3,594	1.0	0.64	0.75	0.67	0.66	-10.7%	0.51	0.67	0.45	1.47	0.82	
08826	Glen Gardner (includes part of Lebanon)	26	125	4,250	1.0	0.66	0.75	0.67	0.66	-10.7%	0.48	0.82	0.46	1.27	0.83	
08827	Hampton (includes parts of Bethlehem and Union Townships)	26	125	3,666	1.0	0.69	0.75	0.67	0.66	-10.7%	0.57	0.85	0.45	1.33	0.82	
08829	High Bridge	26	125	2,877	1.0	0.64	0.75	0.67	0.66	-10.7%	0.47	0.81	0.41	1.18	0.83	
08833	Lebanon (includes part of Tewksbury)	26	125	7,544	1.0	0.64	0.75	0.67	0.66	-10.7%	0.44	0.77	0.40	1.29	0.87	
08844	Hillsborough	25	125	27,252	1.0	0.69	0.75	0.67	0.66	-10.7%	0.56	0.88	0.45	1.07	0.86	
08848	Milford (includes Holland Twp. and parts of Alexandria Twp.,)	26	125	6,980	1.0	0.67	0.75	0.67	0.66	-10.7%	0.49	0.67	0.56	1.57	0.80	
08853	Neshanic Station, Branchburg	25	125	4,306	1.0	0.69	0.75	0.67	0.66	-10.7%	0.58	0.87	0.44	1.11	0.85	
08867	Pittstown (section of Hunterdon County's Franklin Twp., includes part of Alexandria Twp.)	26	125	4,076	1.0	0.65	0.75	0.67	0.66	-10.7%	0.47	0.78	0.42	1.38	0.84	
08887	Three Bridges (section of Readington)	26	125	829	1.0	0.76	0.75	0.67	0.66	-10.7%	0.64	0.94	0.51	1.12	0.94	
08889	Whitehouse Station (part of Readington)	26	125	8,013	1.0	0.69	0.75	0.67	0.66	-10.7%	0.53	0.84	0.44	1.22	0.90	
TOTALS			125	257,890	1.0	0.67		0.67	0.66		0.53	0.86	0.42	1.16	0.85	

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							2001-2005 Territory PPI	2001-2005 Weighted Territory PPI	2001-2005 Raw PPI	Between Current Terr PPI and Cred Wtd PPI	Weighted 2001-2005	ZIP Code Indices	BI	PD	
08002	Cherry Hill	12	126	13,552	1.0	1.02	1.01	0.90	0.88	-10.9%	1.04	1.03	1.13	0.61	0.93
08003	Cherry Hill	12	126	22,767	1.0	0.91	1.01	0.90	0.88	-10.9%	0.94	1.08	0.74	0.59	0.97
08010	Beverly, Edgewater Park	14	126	6,721	1.0	0.98	0.92	0.90	0.88	-2.2%	1.07	0.95	0.96	0.75	0.96
08016	Burlington, Burlington City, Burlington Township	14	126	21,226	1.0	0.87	0.92	0.90	0.88	-2.2%	0.85	0.90	0.89	0.72	0.88
08026	Gibbsboro	13	126	1,589	1.0	0.96	1.08	0.90	0.88	-16.7%	1.03	1.02	0.88	0.76	0.93
08033	Haddonfield	12	126	11,437	1.0	0.77	1.01	0.90	0.88	-10.9%	0.88	0.92	0.49	0.60	0.85
08034	Cherry Hill	12	126	13,673	1.0	0.95	1.01	0.90	0.88	-10.9%	0.98	1.06	0.88	0.64	0.97
08035	Haddon Heights	12	126	5,388	1.0	0.87	1.01	0.90	0.88	-10.9%	0.98	0.95	0.78	0.56	0.84
08043	Voorhees, Kirkwood, Kirkwood Voorhees	13	126	18,249	1.0	0.95	1.08	0.90	0.88	-16.7%	1.00	1.04	0.88	0.60	0.96
08052	Maple Shade	14	126	11,710	1.0	0.94	0.92	0.90	0.88	-2.2%	1.04	0.97	0.89	0.64	0.91
08053	Marlton, Evesham	14	126	32,875	1.0	0.87	0.92	0.90	0.88	-2.2%	0.87	0.99	0.78	0.69	0.91
08065	Palmyra	14	126	4,854	1.0	1.00	0.92	0.90	0.88	-2.2%	1.09	0.94	0.97	0.73	1.04
08075	Riverside, Delanco, Delran	14	126	18,433	1.0	0.86	0.92	0.90	0.88	-2.2%	0.91	0.90	0.82	0.65	0.86
08077	Riverton, Cinnaminson	14	126	13,268	1.0	0.81	0.92	0.90	0.88	-2.2%	0.82	0.92	0.73	0.62	0.84
08083	Somerdale, Hi-Nella	13	126	6,434	1.0	0.98	1.08	0.90	0.88	-16.7%	1.06	1.02	0.99	0.56	0.91
08084	Stratford	13	126	4,362	1.0	0.93	1.08	0.90	0.88	-16.7%	1.00	0.99	0.91	0.59	0.88
08106	Audubon	12	126	6,608	1.0	0.83	1.01	0.90	0.88	-10.9%	0.90	0.94	0.74	0.48	0.80
08108	Collingswood, Haddon Township, Westmont	12	126	11,679	1.0	0.87	1.01	0.90	0.88	-10.9%	0.96	0.94	0.77	0.55	0.88
08518	Florence	14	126	3,479	1.0	0.89	0.92	0.90	0.88	-2.2%	0.86	0.91	0.90	0.74	0.91
08554	Roebling	14	126	2,655	1.0	0.87	0.92	0.90	0.88	-2.2%	0.81	0.91	0.90	0.76	0.90
TOTALS			126	230,959	1.0	0.90		0.90	0.88		0.94	0.98	0.83	0.64	0.91
08004	Atco	13	127	8,331	1.0	1.04	1.08	1.08	1.11	0.0%	1.09	0.96	1.29	0.65	0.86
08009	Berlin	13	127	8,739	1.0	1.02	1.08	1.08	1.11	0.0%	1.11	0.98	1.11	0.60	0.92
08021	Clementon, Laurel Springs, Lindenwold, Pine Hill, Pine Valley	13	127	24,474	1.0	1.14	1.08	1.08	1.11	0.0%					
08037	Hammonton, Batsto	27	127	15,011	1.0	1.07	0.98	1.08	1.11	10.2%	1.09	0.90	1.33	0.77	0.96
08081	Sicklerville	13	127	27,936	1.0	1.08	1.08	1.08	1.11	0.0%	1.14	0.99	1.22	0.73	1.00
08089	Waterford Works, Chesilhurst	13	127	2,838	1.0	1.15	1.08	1.08	1.11	0.0%	1.35	0.91	1.44	0.86	0.89
08091	West Berlin, Berlin Township	13	127	3,288	1.0	1.04	1.08	1.08	1.11	0.0%	1.13	1.05	1.12	0.67	0.89
08094	Williamstown (includes part of Monroe Township)	14	127	23,616	1.0	1.09	0.92	1.08	1.11	17.4%	1.13	1.01	1.24	0.73	1.02
08310	Buena	27	127	1,410	1.0	1.14	0.98	1.08	1.11	10.2%	1.20	0.98	1.40	0.83	0.97
08312	Clayton	14	127	4,291	1.0	1.02	0.92	1.08	1.11	17.4%	1.07	0.97	1.12	0.75	0.97
08322	Franklinville	14	127	6,751	1.0	1.00	0.92	1.08	1.11	17.4%	1.03	0.89	1.14	0.83	0.96
08326	Landisville	27	127	832	1.0	1.13	0.98	1.08	1.11	10.2%	1.20	0.99	1.36	0.81	1.01
08328	Malaga	14	127	942	1.0	0.95	0.92	1.08	1.11	17.4%	0.87	0.88	1.11	0.81	0.97
08341	Minotola	27	127	940	1.0	1.15	0.98	1.08	1.11	10.2%	1.28	0.99	1.27	0.82	1.08
08344	Newfield	14	127	3,658	1.0	1.10	0.92	1.08	1.11	17.4%	1.21	0.92	1.28	0.77	0.99
TOTALS			127	133,057	1.0	1.08		1.08	1.11		1.14	0.98	1.25	0.73	0.97
08005	Barneгат	27	128	15,190	1.0	0.81	0.98	0.86	0.85	-12.2%	0.70	0.86	0.91	0.68	0.80
08008	Beach Haven, Harvey Cedars, Long Beach, Long Beach Township, Ship Bottom, Surf City	27	128	6,602	1.0	0.70	0.98	0.86	0.85	-12.2%					
08015	Browns Mills	14	128	14,436	1.0	0.91	0.92	0.86	0.85	-6.5%	0.63	0.84	0.57	0.65	0.79

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08050	Manahawkin, Stafford Township	27	128	17,077	1.0	0.77	0.98	0.86	0.85	-12.2%	0.66	0.86	0.83	0.66	0.79
08087	Tuckerton, Little Egg Harbor, Little Egg Harbor Township, Mystic Islands	27	128	17,122	1.0	0.87	0.98	0.86	0.85	-12.2%					
08092	West Creek	27	128	2,459	1.0	0.73	0.98	0.86	0.85	-12.2%	0.81	0.80	1.03	0.75	0.85
08241	Port Republic	27	128	952	1.0	0.87	0.98	0.86	0.85	-12.2%	0.67	0.77	0.79	0.66	0.71
08721	Bayville	27	128	14,804	1.0	0.86	0.98	0.86	0.85	-12.2%	1.01	0.82	0.83	0.84	0.81
08722	Beachwood	27	128	7,784	1.0	0.89	0.98	0.86	0.85	-12.2%	0.72	0.98	0.96	0.56	0.87
08723	Brick, Osbornsville (a.k.a. "Bricktown," southern half)	27	128	25,077	1.0	0.85	0.98	0.86	0.85	-12.2%	0.74	1.01	1.00	0.57	0.88
08724	Brick, Wall Township	27	128	31,592	1.0	0.84	0.98	0.86	0.85	-12.2%	0.71	1.00	0.93	0.53	0.86
08731	Forked River (Lacey Township)	27	128	15,343	1.0	0.80	0.98	0.86	0.85	-12.2%	0.70	0.97	0.96	0.53	0.82
08733	Lakehurst, Lakehurst NAEC (includes Manchester Twp. and part of Dover Twp.)	27	128	2,263	1.0	0.89	0.98	0.86	0.85	-12.2%	0.70	0.89	0.88	0.55	0.81
08734	Lanoka Harbor (Lacey Township)	27	128	5,876	1.0	0.81	0.98	0.86	0.85	-12.2%	0.71	1.02	0.97	0.58	0.96
08740	Ocean Gate (P.O. Box)	27	128	1,314	1.0	0.95	0.98	0.86	0.85	-12.2%	0.72	0.89	0.84	0.63	0.85
08741	Pine Beach	27	128	2,224	1.0	0.89	0.98	0.86	0.85	-12.2%	0.89	1.04	1.01	0.60	0.94
08751	Seaside Heights (includes Ortley Beach section of Dover Twp.)	27	128	2,254	1.0	0.91	0.98	0.86	0.85	-12.2%	0.79	0.99	0.97	0.63	0.86
08752	Seaside Park (includes South Seaside Park section of Berkeley Twp.)	27	128	2,007	1.0	0.69	0.98	0.86	0.85	-12.2%	0.80	1.05	0.90	0.65	0.97
08753	Toms River (Dover Township)	27	128	49,919	1.0	0.87	0.98	0.86	0.85	-12.2%	0.61	0.90	0.57	0.63	0.75
08755	Toms River	27	128	18,133	1.0	0.89	0.98	0.86	0.85	-12.2%	0.74	1.00	0.91	0.57	0.92
08757	Toms River (includes South Toms River and part of Berkeley Twp., as well as a small part of Manchester Twp.)	27	128	25,604	1.0	0.91	0.98	0.86	0.85	-12.2%	0.75	1.00	0.94	0.61	0.98
08758	Waretown (Ocean Township, not to be confused with Monmouth County town of same name)	27	128	4,779	1.0	0.78	0.98	0.86	0.85	-12.2%	0.74	1.07	1.01	0.45	0.93
08759	Manchester Township, Lakehurst, Manchester, Whiting	27	128	26,849	1.0	0.91	0.98	0.86	0.85	-12.2%	0.60	0.88	0.89	0.69	0.80
TOTALS			128	309,660	1.0	0.86		0.86	0.85		0.74	0.96	0.93	0.59	0.88
08007	Barrington	12	129	3,479	1.0	0.95	1.01	0.98	0.96	-3.0%	1.05	1.02	0.87	0.66	0.93
08012	Blackwood, Turnersville (includes Washington Township)	13	129	25,931	1.0	1.04	1.08	0.98	0.96	-9.3%					
08028	Glassboro	14	129	9,712	1.0	0.97	0.92	0.98	0.96	6.5%	1.17	1.02	1.06	0.69	0.96
08029	Glendora	13	129	3,310	1.0	1.01	1.08	0.98	0.96	-9.3%	1.03	0.98	0.95	0.72	0.96
08030	Gloucester City, Brooklawn	7	129	6,518	1.0	0.96	1.41	0.98	0.96	-30.5%	1.10	0.99	1.08	0.69	0.89
08031	Bellmawr	12	129	7,290	1.0	0.96	1.01	0.98	0.96	-3.0%	0.98	0.96	1.02	0.73	0.92
08032	Grenloch	14	129	298	1.0	1.21	0.92	0.98	0.96	6.5%	1.11	0.96	0.95	0.59	0.87
08045	Lawnside	13	129	1,551	1.0	1.13	1.08	0.98	0.96	-9.3%	1.31	1.14	1.16	0.81	1.33
08049	Magnolia	13	129	3,351	1.0	1.05	1.08	0.98	0.96	-9.3%	1.17	1.03	1.34	0.74	1.01
08051	Mantua	14	129	6,950	1.0	0.92	0.92	0.98	0.96	6.5%	1.12	1.01	1.12	0.81	0.96
08059	Mount Ephraim, West Collingswood Heights	12	129	3,621	1.0	0.97	1.01	0.98	0.96	-3.0%	1.01	0.87	0.93	0.63	0.91

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08063	National Park	14	129	2,054	1.0	0.88	0.92	0.98	0.96	6.5%	0.98	0.87	0.85	0.67	0.85
08066	Paulsboro	14	129	3,972	1.0	0.96	0.92	0.98	0.96	6.5%	1.04	0.90	0.97	0.80	0.94
08078	Runnemede	13	129	5,214	1.0	1.00	1.08	0.98	0.96	-9.3%	1.11	0.98	1.06	0.62	0.90
08080	Sewell (Mantua Township)	14	129	26,583	1.0	0.98	0.92	0.98	0.96	6.5%	1.05	1.00	0.95	0.61	1.00
08086	Thorofare (West Deptford Township)	14	129	4,806	1.0	0.87	0.92	0.98	0.96	6.5%	1.00	0.84	0.82	0.59	0.86
08090	Wenonah (Deptford Township)	14	129	5,714	1.0	0.92	0.92	0.98	0.96	6.5%	1.01	0.91	0.90	0.64	0.92
08093	Westville	14	129	5,411	1.0	0.95	0.92	0.98	0.96	6.5%	1.09	0.92	0.90	0.64	0.94
08096	Woodbury, Blackwood Terrace	14	129	21,205	1.0	0.94	0.92	0.98	0.96	6.5%	1.03	0.91	0.90	0.75	0.94
08097	Woodbury Heights	14	129	2,233	1.0	0.94	0.92	0.98	0.96	6.5%	1.01	0.92	0.96	0.67	0.92
08107	Oaklyn, Collingswood, Haddon Township, West Collingswood	12	129	7,100	1.0	1.07	1.01	0.98	0.96	-3.0%					
	TOTALS		129	156,303	1.0	0.98		0.98	0.96		1.18	1.05	1.07	0.82	1.00
											1.07	0.97	0.97	0.68	0.95
08014	Bridgeport	14	130	362	0.8	0.77	0.92	0.84	0.82	-8.7%	0.74	0.77	0.75	0.80	0.84
08020	Clarksboro (East Greenwich Township)	14	130	1,496	0.8	0.91	0.92	0.84	0.82	-8.7%	1.00	0.88	0.91	0.76	0.84
08027	Gibbstown (Greenwich Township)	14	130	3,608	0.8	0.81	0.92	0.84	0.82	-8.7%	0.84	0.82	0.79	0.62	0.83
08056	Mickleton (East Greenwich Township)	14	130	2,659	0.8	0.82	0.92	0.84	0.82	-8.7%	0.81	0.80	0.92	0.75	0.77
08061	Mount Royal	14	130	1,077	0.8	0.90	0.92	0.84	0.82	-8.7%	0.96	0.89	0.84	0.79	0.91
08062	Mullica Hill, South Harrison Township	14	130	10,126	0.8	0.86	0.92	0.84	0.82	-8.7%	0.88	0.86	0.91	0.71	0.83
08067	Pedricktown	14	130	1,279	0.8	0.81	0.92	0.84	0.82	-8.7%	0.87	0.78	0.70	1.00	0.84
08069	Penns Grove, Carneys Point	14	130	6,717	0.8	0.80	0.92	0.84	0.82	-8.7%	0.83	0.82	0.61	0.96	0.93
08070	Pennsville	14	130	9,560	0.8	0.74	0.92	0.84	0.82	-8.7%	0.80	0.81	0.54	0.82	0.80
08071	Pitman	14	130	6,128	0.8	0.87	0.92	0.84	0.82	-8.7%	0.95	0.92	0.82	0.66	0.82
08079	Salem, Mannington	14	130	8,295	0.8	0.80	0.92	0.84	0.82	-8.7%	0.84	0.79	0.66	1.06	0.88
08085	Swedesboro, Logan Township, Woolwich Township	14	130	9,456	0.8	0.83	0.92	0.84	0.82	-8.7%					
											0.84	0.80	0.80	0.87	0.88
08098	Woodstown, Pilesgrove, Pilesgrove Township	14	130	6,251	0.8	0.90	0.92	0.84	0.82	-8.7%	0.89	0.86	0.93	1.05	0.90
08318	Elmer, Pittsgrove	14	130	8,809	0.8	0.93	0.92	0.84	0.82	-8.7%	0.94	0.85	0.94	0.99	0.97
08323	Greenwich	27	130	657	0.8	0.84	0.98	0.84	0.82	-14.3%	0.84	0.78	0.88	1.08	0.78
08343	Monroeville	14	130	3,319	0.8	0.95	0.92	0.84	0.82	-8.7%	1.03	0.85	0.96	0.93	0.93
	TOTALS		130	79,799	0.8	0.84		0.84	0.82		0.87	0.83	0.79	0.87	0.87
08019	Chatsworth	14	131	762	1.0	0.75	0.92	0.79	0.79	-14.1%	0.72	0.76	0.72	0.98	0.76
08022	Columbus	14	131	7,675	1.0	0.80	0.92	0.79	0.79	-14.1%	0.73	0.86	0.73	0.84	0.89
08036	Hainesport, Hainesport Township	14	131	4,122	1.0	0.75	0.92	0.79	0.79	-14.1%	0.67	0.84	0.68	0.76	0.82
08041	Jobstown	14	131	926	1.0	0.80	0.92	0.79	0.79	-14.1%	0.75	0.88	0.72	0.78	0.87
08048	Lumberton, Lumberton Township	14	131	7,418	1.0	0.80	0.92	0.79	0.79	-14.1%	0.72	0.88	0.80	0.78	0.84
08054	Mount Laurel	14	131	31,189	1.0	0.83	0.92	0.79	0.79	-14.1%	0.77	0.94	0.77	0.70	0.88
08055	Medford, Medford Lakes	14	131	20,976	1.0	0.72	0.92	0.79	0.79	-14.1%	0.64	0.90	0.54	0.74	0.83
08057	Moorestown	14	131	14,402	1.0	0.82	0.92	0.79	0.79	-14.1%	0.79	1.05	0.59	0.65	0.92
08060	Mount Holly, Eastampton, Eastampton Township, Westampton	14	131	17,964	1.0	0.80	0.92	0.79	0.79	-14.1%					
											0.76	0.87	0.74	0.72	0.89
08068	Pemberton	14	131	4,544	1.0	0.85	0.92	0.79	0.79	-14.1%	0.80	0.92	0.82	0.90	0.88

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08088	Vincentown, Shamong, Southampton, Tabernacle	14	131	20,519	1.0	0.79	0.92	0.79	0.79	-14.1%					
											0.77	0.90	0.69	0.82	0.83
08501	Allentown	15	131	6,198	1.0	0.72	0.82	0.79	0.79	-3.7%	0.64	0.80	0.67	0.80	0.79
08505	Bordentown, Fieldsboro (includes parts of Hamilton Township)	15	131	14,558	1.0	0.80	0.82	0.79	0.79	-3.7%	0.74	0.84	0.80	0.72	0.85
08511	Cookstown	14	131	683	1.0	0.83	0.92	0.79	0.79	-14.1%	0.80	0.81	0.86	0.91	0.84
08514	Cream Ridge (section of Upper Freehold Township)	15	131	3,930	1.0	0.73	0.82	0.79	0.79	-3.7%					
											0.60	0.81	0.66	0.95	0.86
08515	Crosswicks, Chesterfield	15	131	676	1.0	0.77	0.82	0.79	0.79	-3.7%	0.66	0.83	0.75	0.83	0.87
08520	Hightstown, East Windsor	15	131	19,991	1.0	0.79	0.82	0.79	0.79	-3.7%	0.79	0.86	0.70	0.70	0.87
08528	Kingston (straddles South Brunswick and Franklin Townships)	40	131	366	1.0	0.74	0.98	0.79	0.79	-19.4%					
											0.72	0.89	0.53	0.89	0.84
08533	New Egypt	27	131	5,774	1.0	0.79	0.98	0.79	0.79	-19.4%	0.76	0.81	0.74	0.91	0.82
08536	Plainsboro	15	131	11,134	1.0	0.83	0.82	0.79	0.79	-3.7%	0.81	0.96	0.61	0.74	1.00
08540	Princeton (includes some of Franklin Twp.)	15	131	24,878	1.0	0.77	0.82	0.79	0.79	-3.7%	0.72	0.98	0.45	0.82	0.98
08542	Princeton (P.O. Box)	15	131	1,394	1.0	0.81	0.82	0.79	0.79	-3.7%	0.70	0.97	0.64	0.76	0.98
08544	Princeton (Princeton University)	15	131	143	1.0	0.71	0.82	0.79	0.79	-3.7%	0.66	0.81	0.51	0.88	0.85
08550	Princeton Junction, West Windsor	15	131	14,391	1.0	0.74	0.82	0.79	0.79	-3.7%	0.76	0.94	0.46	0.58	0.88
08553	Rocky Hill	25	131	561	1.0	0.81	0.75	0.79	0.79	5.3%	0.82	0.99	0.54	0.91	0.93
08555	Roosevelt (P.O. Box)	15	131	579	1.0	0.78	0.82	0.79	0.79	-3.7%	0.71	0.87	0.68	0.83	0.89
08562	Wrightstown	15	131	4,196	1.0	0.76	0.82	0.79	0.79	-3.7%	0.71	0.81	0.70	0.88	0.81
08620	Trenton, Hamilton, Yardville (Hamilton Township)	6	131	9,333	1.0	0.78	1.07	0.79	0.79	-26.2%	0.72	0.88	0.76	0.58	0.83
08640	Fort Dix, Trenton (in Wrightstown)	14	131	1,373	1.0	0.88	0.92	0.79	0.79	-14.1%	0.87	0.85	0.81	1.05	0.97
08641	Trenton, McGuire AFB	14	131	3,863	1.0	0.79	0.92	0.79	0.79	-14.1%	0.83	0.86	0.55	0.91	0.95
08648	Trenton, Lawrenceville (mostly Lawrence Township, includes parts of West Windsor)	6	131	18,339	1.0	0.85	1.07	0.79	0.79	-26.2%					
											0.79	0.98	0.68	1.04	0.97
08690	Trenton, Hamilton, Hamilton Square (Hamilton Square & Mercerville sections)	6	131	15,102	1.0	0.74	1.07	0.79	0.79	-26.2%	0.69	0.94	0.61	0.51	0.81
08691	Trenton, Hamilton, Robbinsville (Washington Township)	15	131	11,218	1.0	0.75	0.82	0.79	0.79	-3.7%	0.70	0.87	0.64	0.73	0.83
08810	Dayton (section of South Brunswick Township)	40	131	5,001	1.0	0.88	0.98	0.79	0.79	-19.4%	0.86	0.97	0.77	0.77	0.96
08824	Kendall Park (straddles South Brunswick and Franklin)	40	131	9,051	1.0	0.81	0.98	0.79	0.79	-19.4%					
											0.83	0.99	0.59	0.77	0.88
08852	Monmouth Junction (section of South Brunswick)	40	131	10,163	1.0	0.87	0.98	0.79	0.79	-19.4%	0.86	0.98	0.72	0.79	0.95
	TOTALS		131	323,392	1.0	0.79		0.79	0.79		0.75	0.92	0.66	0.75	0.89
08046	Willingboro	14	132	20,958	0.5	1.13	0.92	1.13	1.15	22.8%	1.15	1.00	1.32	0.74	1.11
08109	Merchantville, Pennsauken	12	133	13,734	0.5	1.10	1.01	1.24	1.26	22.8%	1.25	0.98	1.22	0.82	0.97
08110	Pennsauken, Delair	12	133	9,091	0.5	1.45	1.01	1.24	1.26	22.8%	1.58	0.95	2.03	1.21	1.19
	TOTALS		133	22,825	0.5	1.24		1.24	1.26		1.38	0.97	1.55	0.96	1.05
08201	Absecon	27	134	7,141	1.0	1.08	0.98	1.17	1.17	19.4%	1.02	0.93	1.41	0.60	1.01
08203	Brigantine	27	134	6,209	1.0	1.08	0.98	1.17	1.17	19.4%	1.36	0.96	1.10	0.65	0.94
08205	Absecon, Galloway, Smithville	27	134	15,187	1.0	1.12	0.98	1.17	1.17	19.4%	1.13	0.94	1.46	0.62	1.03

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				Industry Level Car Years	BI Terr			2001-2005 Territory PPI	All Cov Credibility Weighted 2001-2005	All Cov Raw 2001-2005	Between Current Terr PPI and Cred Wtd PPI	Weighted 2001-2005	ZIP Code Indices			
												BI	PD	PIP	OTC	
08215	Egg Harbor City	27	134	9,215	1.0	1.17	0.98	1.17	1.17	19.4%	1.13	0.98	1.57	0.79	1.01	
08221	Linwood	27	134	4,941	1.0	0.94	0.98	1.17	1.17	19.4%	1.06	0.93	1.04	0.58	0.78	
08225	Northfield	27	134	5,685	1.0	1.03	0.98	1.17	1.17	19.4%	1.04	0.99	1.27	0.56	0.87	
08232	Pleasantville, McKee City	27	134	7,106	1.0	1.61	0.98	1.17	1.17	19.4%	1.76	1.09	2.46	0.68	1.18	
08234	Egg Harbor Township	27	134	23,859	1.0	1.09	0.98	1.17	1.17	19.4%	1.18	0.94	1.36	0.57	0.94	
08244	Somers Point	27	134	6,269	1.0	1.03	0.98	1.17	1.17	19.4%	1.02	0.97	1.31	0.58	0.89	
08330	Mays Landing	27	134	15,248	1.0	1.17	0.98	1.17	1.17	19.4%	1.22	0.94	1.55	0.70	1.01	
08346	Newtonville	27	134	492	1.0	1.03	0.98	1.17	1.17	19.4%	1.05	0.86	1.31	0.81	0.91	
08350	Richland	27	134	576	1.0	1.09	0.98	1.17	1.17	19.4%	1.13	0.86	1.39	0.80	0.97	
08360	Vineland	27	134	22,803	1.0	1.24	0.98	1.17	1.17	19.4%	1.38	1.03	1.45	0.88	1.12	
08402	Margate City	27	134	4,493	1.0	1.12	0.98	1.17	1.17	19.4%	1.24	1.08	1.18	0.67	1.07	
08403	Longport	27	134	704	1.0	1.03	0.98	1.17	1.17	19.4%	1.03	1.03	1.12	0.75	1.01	
08406	Ventnor City	27	134	5,711	1.0	1.42	0.98	1.17	1.17	19.4%	1.57	1.20	1.83	0.81	1.11	
TOTALS			134	135,639	1.0	1.17		1.17	1.17		1.24	0.99	1.47	0.68	1.01	
08202	Avalon	27	135	1,275	0.6	0.78	0.98	0.80	0.79	-18.4%	0.77	0.78	0.81	0.81	0.77	
08204	Cape May, North Cape May, West Cape May	27	135	12,152	0.6	0.73	0.98	0.80	0.79	-18.4%	0.78	0.82	0.61	0.55	0.78	
08210	Cape May Courthouse	27	135	10,470	0.6	0.86	0.98	0.80	0.79	-18.4%	0.82	0.84	0.92	0.64	0.89	
08223	Marmora	27	135	3,086	0.6	0.81	0.98	0.80	0.79	-18.4%	0.81	0.81	0.90	0.56	0.78	
08226	Ocean City	27	135	7,259	0.6	0.81	0.98	0.80	0.79	-18.4%	0.82	0.91	0.80	0.64	0.75	
08230	Ocean View	27	135	4,504	0.6	0.83	0.98	0.80	0.79	-18.4%	0.80	0.81	0.95	0.64	0.78	
08242	Rio Grande	27	135	1,822	0.6	0.77	0.98	0.80	0.79	-18.4%	0.71	0.85	0.73	0.64	0.83	
08243	Sea Isle City, Townsends Inlet	27	135	1,596	0.6	0.80	0.98	0.80	0.79	-18.4%	0.76	0.92	0.74	0.69	0.84	
08247	Stone Harbor	27	135	739	0.6	0.76	0.98	0.80	0.79	-18.4%	0.74	0.83	0.69	0.74	0.81	
08248	Strathmere (P.O. Box)	27	135	124	0.6	0.78	0.98	0.80	0.79	-18.4%	0.73	0.86	0.75	0.76	0.82	
08251	Villas, Del Haven	27	135	5,534	0.6	0.82	0.98	0.80	0.79	-18.4%	0.74	0.88	0.80	0.62	0.91	
08260	Wildwood, North Wildwood, West Wildwood, Wildwood Crest	27	135	7,167	0.6	0.77	0.98	0.80	0.79	-18.4%		0.64	0.90	0.70	0.89	
08270	Woodbine, Corbin City	27	135	5,370	0.6	0.92	0.98	0.80	0.79	-18.4%	0.79	0.84	1.12	0.74	0.95	
TOTALS			135	61,098	0.6	0.80		0.80	0.79		0.77	0.85	0.81	0.66	0.83	
08608	Trenton (downtown)	6	136	141	0.8	1.12	1.07	1.38	1.40	29.0%	1.14	0.99	1.21	0.93	1.15	
08609	Trenton, Hamilton (downtown)	6	136	3,898	0.8	1.71	1.07	1.38	1.40	29.0%	1.85	1.22	2.07	1.69	1.64	
08611	Trenton, Hamilton (Chambersburg section on South Side)	6	136	7,039	0.8	1.58	1.07	1.38	1.40	29.0%		1.49	1.19	1.94	1.54	
08618	Trenton, Ewing	6	136	14,312	0.8	1.34	1.07	1.38	1.40	29.0%	1.40	1.12	1.48	1.38	1.34	
08629	Trenton, Hamilton (East Side)	6	136	5,472	0.8	1.37	1.07	1.38	1.40	29.0%	1.43	1.17	1.52	1.31	1.35	
08638	Trenton, Ewing (includes the College of New Jersey and part of Hopewell)	6	136	11,717	0.8	1.18	1.07	1.38	1.40	29.0%		1.08	1.05	1.41	1.30	
TOTALS			136	42,579	0.8	1.38		1.38	1.40		1.38	1.13	1.60	1.40	1.37	
08610	Trenton, Hamilton (Hamilton Township)	6	137	18,907	0.5	0.97	1.07	0.93	0.94	-13.1%	0.95	1.00	0.97	0.73	1.01	
08619	Trenton, Hamilton, Mercerville (Hamilton Township)	6	137	16,400	0.5	0.89	1.07	0.93	0.94	-13.1%		0.92	0.99	0.82	0.59	
TOTALS			137	35,307	0.5	0.93		0.93	0.94		0.94	1.00	0.90	0.66	0.96	

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							2001-2005 Territory	2001-2005 Weighted Territory PPI	2001-2005 Raw PPI	Between Current Terr PPI and	Weighted 2001-2005	PIP	OTC		
							PPI	Territory PPI	PPI	Cred Wtd PPI	BI	PD	PIP	OTC	
08701	Lakewood	27	138	27,593	0.6	1.10	0.98	1.10	1.13	12.2%	1.04	1.17	1.14	0.62	1.17
08302	Bridgeton, Seabrook	27	139	20,798	0.7	1.02	0.98	1.03	1.03	5.1%	1.04	0.83	1.16	1.04	1.03
08311	Cedarville	27	139	1,352	0.7	0.99	0.98	1.03	1.03	5.1%	0.98	0.81	1.16	1.05	0.96
08314	Delmont	27	139	243	0.7	0.88	0.98	1.03	1.03	5.1%	0.83	0.82	0.98	0.96	0.88
08317	Dorothy	27	139	942	0.7	1.00	0.98	1.03	1.03	5.1%	0.88	0.88	1.31	0.87	0.93
08319	Estell Manor	27	139	1,165	0.7	1.03	0.98	1.03	1.03	5.1%	1.09	0.86	1.26	0.89	0.90
08324	Heislerville	27	139	332	0.7	1.00	0.98	1.03	1.03	5.1%	0.96	0.94	1.10	0.95	1.00
08327	Lessburg	27	139	623	0.7	1.00	0.98	1.03	1.03	5.1%	0.96	0.92	1.14	0.99	0.98
08332	Millville	27	139	20,585	0.7	1.05	0.98	1.03	1.03	5.1%	1.03	0.94	1.25	0.94	0.98
08340	Milmay	27	139	699	0.7	1.01	0.98	1.03	1.03	5.1%	1.00	0.85	1.27	0.84	0.93
08345	Newport	27	139	721	0.7	0.95	0.98	1.03	1.03	5.1%	0.95	0.77	1.12	1.09	0.90
08349	Port Norris	27	139	1,618	0.7	0.99	0.98	1.03	1.03	5.1%	0.98	0.84	1.14	1.06	0.95
08353	Shiloh (P.O. Box)	27	139	390	0.7	0.97	0.98	1.03	1.03	5.1%	1.03	0.83	1.17	0.98	0.81
08361	Vineland	27	139	9,939	0.7	1.05	0.98	1.03	1.03	5.1%	1.01	0.96	1.19	0.90	1.07
TOTALS			139	59,407	0.7	1.03		1.03	1.03		1.02	0.89	1.20	0.97	1.01
08861	Perth Amboy (includes Hopelawn section of Woodbridge)	8	140	17,926	0.6	1.81	1.27	1.81	1.84	42.5%	2.11	1.11	2.76	1.27	1.14
08401	Atlantic City	19	141	9,268	0.4	1.88	1.49	1.88	2.04	26.2%	2.26	1.35	2.40	1.06	1.54
08102	Camden	7	142	1,461	0.6	1.71	1.41	1.91	2.08	35.5%	1.87	1.00	2.33	1.23	1.61
08103	Camden	7	142	2,840	0.6	1.75	1.41	1.91	2.08	35.5%	1.72	1.00	2.54	1.39	1.72
08104	Camden, Haddon Township	7	142	4,738	0.6	1.93	1.41	1.91	2.08	35.5%	2.02	1.07	2.77	1.72	1.76
08105	Camden	7	142	6,519	0.6	2.00	1.41	1.91	2.08	35.5%	2.33	1.02	2.87	1.97	1.56
TOTALS			142	15,558	0.6	1.91		1.91	2.08		2.08	1.03	2.73	1.71	1.66
07501	Paterson (Downtown)	3	143	7,232	1.0	2.27	1.40	2.21	2.33	57.9%	2.61	1.18	3.25	2.66	1.69
07502	Paterson (West Side)	3	143	6,058	1.0	2.03	1.40	2.21	2.33	57.9%	2.35	1.23	2.77	1.99	1.57
07503	Paterson (South Side)	3	143	6,417	1.0	2.08	1.40	2.21	2.33	57.9%	2.31	1.20	3.01	2.01	1.59
07504	Paterson (East Side)	3	143	4,913	1.0	2.26	1.40	2.21	2.33	57.9%	2.66	1.21	3.23	2.48	1.62
07505	Paterson (City & County government)	3	143	1,025	1.0	2.07	1.40	2.21	2.33	57.9%	2.26	1.19	3.03	1.43	1.76
07513	Paterson	3	143	3,909	1.0	2.32	1.40	2.21	2.33	57.9%	2.62	1.20	3.45	2.94	1.59
07514	Paterson (Northeast Side)	3	143	6,293	1.0	2.13	1.40	2.21	2.33	57.9%	2.42	1.19	2.98	2.55	1.61
07522	Paterson (Northwest Side)	3	143	5,486	1.0	2.30	1.40	2.21	2.33	57.9%	2.74	1.23	3.35	2.20	1.61
07524	Paterson (North Side)	3	143	3,911	1.0	2.48	1.40	2.21	2.33	57.9%	2.81	1.25	3.75	2.58	1.82
TOTALS			143	45,244	1.0	2.21		2.21	2.33		2.54	1.21	3.18	2.37	1.63
07201	Elizabeth (Union Square station)	4	144	7,957	0.9	1.98	1.42	1.83	1.86	28.9%	2.00	1.21	2.49	3.72	1.71
07202	Elizabeth (Bayway/Elmora stations)	4	144	13,604	0.9	1.83	1.42	1.83	1.86	28.9%	1.93	1.21	2.32	3.02	1.49
07206	Elizabeth (Elizabethport station)	4	144	6,650	0.9	1.96	1.42	1.83	1.86	28.9%	2.08	1.22	2.50	3.21	1.65
07208	Elizabeth (North Elizabeth station)	4	144	13,059	0.9	1.68	1.42	1.83	1.86	28.9%	1.86	1.21	1.94	2.59	1.41
TOTALS			144	41,270	0.9	1.83		1.83	1.86		1.94	1.21	2.26	3.03	1.52
07102	Newark (Broad Street annex)	2	145	1,483	1.0	2.00	1.47	2.10	2.19	42.9%	2.20	1.17	2.31	3.55	1.88
07103	Newark (West station)	2	145	5,235	1.0	2.17	1.47	2.10	2.19	42.9%	2.32	1.20	2.62	3.61	2.13
07104	Newark (North station)	2	145	12,764	1.0	2.25	1.47	2.10	2.19	42.9%	2.28	1.20	2.72	5.13	2.04
07105	Newark (Ironbound station)	2	145	11,474	1.0	1.75	1.47	2.10	2.19	42.9%	1.75	1.12	1.51	4.85	1.94

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07106	Newark (Vailsburg station)	2	145	9,193	1.0	2.06	1.47	2.10	2.19	42.9%	2.20	1.22	2.56	3.28	1.85
07107	Newark (Roseville station)	2	145	8,505	1.0	2.35	1.47	2.10	2.19	42.9%	2.53	1.19	3.02	4.66	1.98
07108	Newark (Clinton station)	2	145	4,722	1.0	2.20	1.47	2.10	2.19	42.9%	2.37	1.14	2.72	3.54	2.13
07111	Irvington	22	145	16,444	1.0	2.14	1.47	2.10	2.19	42.9%	2.35	1.23	2.67	3.59	1.85
07112	Newark (Weequahic station)	2	145	6,630	1.0	2.06	1.47	2.10	2.19	42.9%	2.39	1.20	2.19	3.48	2.03
07114	Newark (Port Newark station, includes Airport)	2	145	1,659	1.0	1.96	1.47	2.10	2.19	42.9%	1.88	1.08	2.32	4.02	2.06
TOTALS			145	78,109	1.0	2.10		2.10	2.19		2.24	1.19	2.47	4.10	1.96
07087	Union City	1	146	16,465	0.8	1.97	1.42	1.97	1.99	38.7%	2.44	1.17	2.50	2.38	1.50
07093	West New York, Guttenberg	1	146	15,822	0.8	1.96	1.42	1.97	1.99	38.7%	2.37	1.20	2.61	1.79	1.49
TOTALS			146	32,287	0.8	1.97		1.97	1.99		2.41	1.18	2.55	2.10	1.50
07055	Passaic	3	147	18,347	0.7	2.27	1.40	2.27	2.29	62.1%	2.59	1.23	3.40	2.31	1.61
07017	East Orange	38	148	10,695	0.8	1.85	1.47	1.92	1.97	30.6%	1.98	1.18	2.16	3.29	1.68
07018	East Orange (includes V.A. hospital)	38	148	7,163	0.8	2.09	1.47	1.92	1.97	30.6%	2.31	1.19	2.56	3.58	1.82
07050	Orange	38	148	9,439	0.8	1.88	1.47	1.92	1.97	30.6%	1.99	1.18	2.32	3.12	1.67
TOTALS			148	27,297	0.8	1.92		1.92	1.97		2.07	1.18	2.32	3.31	1.71
07022	Fairview	11	149	5,454	0.7	1.71	1.25	1.80	1.83	44.0%	1.91	1.29	2.16	1.22	1.48
07047	North Bergen	1	149	22,384	0.7	1.83	1.42	1.80	1.83	26.8%	2.18	1.28	2.20	1.91	1.50
TOTALS			149	27,838	0.7	1.80		1.80	1.83		2.12	1.28	2.19	1.76	1.50