

CHAPTER 3
AUTOMOBILE INSURANCE

Authority

N.J.S.A. 17:1C-6(e) and 17:1-8.1.

Source and Effective Date

R.2001 d.44, effective January 4, 2001.
See: 32 N.J.R. 3891(a), 33 N.J.R. 573(a).

Executive Order No. 66(1978) Expiration Date

Chapter 3, Automobile Insurance, expires on January 4, 2006.

Chapter Historical Note

Chapter 3, New Jersey Automobile Insurance Plan, was adopted as R.1972 d.20, effective January 31, 1972. See: 3 N.J.R. 223(d), 4 N.J.R. 49(d).

Subchapter 7, Automobile Reparation Reform Act, was adopted as R.1972 d.244, effective December 4, 1972. See: 4 N.J.R. 270(a), 5 N.J.R. 13(c).

Subchapter 10, Auto Physical Damage Claims, was adopted as R.1976 d.46 and R.1976 d.47, effective May 1, 1976. See: 8 N.J.R. 38(b), 8 N.J.R. 136(b).

Pursuant to Executive Order No. 66(1978), Subchapter 8, Nonrenewal of Automobile Insurance Policies, was readopted as R.1983 d.190, effective June 6, 1983. See: 15 N.J.R. 231(a), 15 N.J.R. 927(a).

Subchapter 12, Automobile Rate Filers: Flattening of Premium Taxes and Assessments Made for the Unsatisfied Claim and Judgment Fund, was adopted as R.1983 d.424, effective October 3, 1983. See: 15 N.J.R. 1170(a), 15 N.J.R. 1666(a).

Subchapter 13, Automobile Rate Filers: Deductibles for Private Passenger Automobile Collision and Comprehensive Coverage, was adopted as R.1983 d.467, effective October 17, 1983. See: 15 N.J.R. 1342(a), 15 N.J.R. 1769(b).

Pursuant to Executive Order No. 66(1978), Subchapter 6, Insurance Identification Card, was readopted as R.1983 d.648, effective December 29, 1983. See: 15 N.J.R. 1919(a), 16 N.J.R. 145(c).

Public Notice: Automobile Insurance Written Notice/Buyer's Guide Coverage Selection Form. See: 16 N.J.R. 254(d).

Subchapter 15, Standards for Written Notice: Buyer's Guide and Coverage Selection Form, was adopted as R.1984 d.114, effective April 2, 1984. See: 15 N.J.R. 2142(a), 16 N.J.R. 733(a).

Subchapter 14, Personal Injury Protection Options, was adopted as R.1984 d.116, effective April 2, 1984. See: 15 N.J.R. 2139(a), 16 N.J.R. 730(b).

The Executive Order No. 66(1978) expiration date of Subchapter 7, Automobile Reparation Reform Act, was extended by gubernatorial directive from August 17, 1984 to November 15, 1984, and was further extended by gubernatorial directive from November 15, 1984 to February 13, 1985. See: 17 N.J.R. 43(a).

Pursuant to Executive Order No. 66(1978), Subchapter 7, Automobile Reparation Reform Act, was readopted as R.1985 d., effective February 13, 1985. See: 17 N.J.R. 43(a), 17 N.J.R. 707(b).

Subchapter 17, Rating Organizations, was adopted as R.1985 d.609, effective October 6, 1985. See: 16 N.J.R. 2936(a), 17 N.J.R. 2905(a).

Pursuant to Executive Order No. 66(1978), Chapter 3, Automobile Insurance, was readopted as R.1985 d.654, effective January 6, 1986, operative May 6, 1986. See: 16 N.J.R. 3286(a), 17 N.J.R. 89(b).

Subchapter 20, Reporting Financial Disclosure and Excess Profit Reports, was adopted as R.1986 d.111, effective April 7, 1986. See: 17 N.J.R. 2597(a), 18 N.J.R. 692(a).

Subchapter 17, Rating Organizations, was repealed and Subchapter 17, Rating Organizations, was adopted as new rules by R.1986 d.419, effective October 6, 1986. See: 18 N.J.R. 1171(b), 18 N.J.R. 2045(a).

Subchapter 22, Coverage Option Survey: Personal Injury Protection and Tort Threshold Options, was adopted as R.1986 d.463, effective November 17, 1986. See: 18 N.J.R. 1344(b), 18 N.J.R. 2329(a).

Subchapter 23, Dangerous Drivers or Drivers with Excessive Claims, was adopted as R.1987 d.527, effective December 21, 1987. See: 19 N.J.R. 1880(a), 19 N.J.R. 2403(b).

Public Notice: Rescission of Circular Letter #75. See: 19 N.J.R. 570(e).

Subchapter 26, Accident Claims, Subchapter 27, Unsatisfied Claim and Judgment Fund Board, and Subchapter 28, Unsatisfied Claim and Judgment Fund's Reimbursement of Excess Medical Expense Benefits Paid by Insurers, were adopted as R.1989 d.268, effective May 15, 1989. See: 21 N.J.R. 688(a), 21 N.J.R. 1363(a).

Subchapter 20, Reporting Financial Disclosure and Excess Profit Reports, was repealed and Subchapter 20, Reporting Financial Disclosure and Excess Profit Reports, was adopted as new rules by R.1989 d.277, effective May 15, 1989. See: 21 N.J.R. 667(b), 21 N.J.R. 1335(a), 21 N.J.R. 1517(b).

Subchapter 24, Policy Constants, and Subchapter 25, Residual Market Equalization Charges (RMECs), were adopted as R.1989 d.278, effective May 15, 1989. See: 20 N.J.R. 3104(a), 21 N.J.R. 1358(b).

Subchapter 20A, Standard Limiting Effect of Negative Excess Investment Income in the Computation of Excess Profits, was adopted as R.1989 d.306, effective June 5, 1989. See: 21 N.J.R. 842(a), 21 N.J.R. 1517(c).

Subchapter 17, Rating Organizations, was repealed by R.1989 d.328, effective June 19, 1989. See: 21 N.J.R. 973(a), 21 N.J.R. 1708(a).

Subchapter 30, Motor Vehicle Self-Insurance, was adopted as R.1989 d.584, effective November 20, 1989. See: 21 N.J.R. 2876(a), 21 N.J.R. 3666(b).

Subchapter 31, Examination of the Financial Experience of Private Passenger Automobile Insurers, was adopted as R.1990 d.108, effective February 5, 1990. See: 21 N.J.R. 3726(a), 22 N.J.R. 425(a).

Subchapter 18, Private Passenger Automobile Insurance: Rate Filing Review Procedures, was adopted as R.1990 d.109, effective February 5, 1990. See: 21 N.J.R. 3422(b), 22 N.J.R. 421(a).

Subchapter 16, Rate Filing Requirements: Voluntary Market Private Passenger Automobile Insurance, was adopted as R.1990 d.116, effective February 5, 1990. See: 21 N.J.R. 2182(a), 22 N.J.R. 399(a).

Subchapter 1, Provisions and Operations, was repealed and Subchapter 1, Commercial Automobile Insurance Plan, was adopted as new rules by R.1990 d.118, effective February 5, 1990. See: 21 N.J.R. 3613(a), 22 N.J.R. 392(b).

Subchapter 16A, Flex Rate Percentage Calculations for Private Passenger Automobile Insurance, was adopted as R.1990 d.161, effective March 19, 1990. See: 21 N.J.R. 3719(a), 22 N.J.R. 963(a).

Subchapter 34, Eligible Persons Qualifications and Automobile Insurance Eligibility Points Schedule, was adopted as emergency new rules by R.1990 d.620, effective November 26, 1990, operative April 1, 1991, to expire January 25, 1991. See: 22 N.J.R. 3847(a). The provisions of R.1990 d.620 were readopted as R.1991 d.93, effective January 25,

1991, operative April 1, 1991, with changes effective February 19, 1991. See: 22 N.J.R. 3847(a), 23 N.J.R. 572(a)

Subchapter 36, Automobile Physical Damage Insurance Inspection Procedures, was adopted as emergency new rules by R.1990 d.622, effective November 26, 1990, operative March 1, 1991, to expire January 25, 1991. See: 22 N.J.R. 3861(a). The provisions of R.1990 d.622 were readopted as R.1991 d.95, effective January 25, 1991, operative October 1, 1992, with changes effective February 19, 1991. See: 22 N.J.R. 3861(a), 23 N.J.R. 579(a), 23 N.J.R. 1132(c).

Subchapter 38, Towing and Storage Fee Schedule, was adopted as emergency new rules by R.1990 d.623, effective November 26, 1990, operative January 1, 1991, to expire January 25, 1991. See: 22 N.J.R. 3874(a). The provisions of R.1990 d.623 were readopted as R.1991 d.97, effective January 25, 1991, with changes effective February 19, 1991. See: 22 N.J.R. 3874(a), 23 N.J.R. 592(a).

Subchapter 29, Medical Fee Schedules: Automobile Insurance Personal Injury Protection Coverage, was adopted as emergency new rules by R.1990 d.624, effective November 26, 1990, operative January 1, 1991, to expire January 25, 1991. See: 22 N.J.R. 3809(a). The provisions of R.1990 d.624 were readopted as R.1991 d.96, effective January 25, 1991, with changes effective February 19, 1991. See: 22 N.J.R. 3809(a), 23 N.J.R. 536(a).

Subchapter 37, Order of Benefit Determination Between Automobile Personal Injury Protection and Health Insurance, was adopted as emergency new rules by R.1990 d.625, effective November 26, 1990, to expire January 25, 1991. See: 22 N.J.R. 3777(a). The provisions of R.1990 d.625 were readopted as R.1991 d.90, effective January 25, 1991, with changes effective February 19, 1991. See: 22 N.J.R. 3777(a), 23 N.J.R. 597(a).

Subchapter 35, Private Passenger Automobile Insurance Underwriting Rules, was adopted as emergency new rules by R.1990 d.627, effective November 26, 1990, to expire January 25, 1991. See: 22 N.J.R. 3856(a). The provisions of R.1990 d.627 were readopted as R.1991 d.94, effective January 25, 1991, with changes effective February 19, 1991. See: 22 N.J.R. 3856(a), 23 N.J.R. 577(a).

Subchapter 19, Standard/Non-Standard Rating Plans, was adopted as emergency new rules by R.1990 d.628, effective November 26, 1990, to expire January 25, 1991. See: 22 N.J.R. 3804(a). The provisions of R.1990 d.628 were readopted as R.1991 d.92, effective January 25, 1991, with changes effective February 19, 1991. See: 22 N.J.R. 3804(a), 23 N.J.R. 532(a).

Pursuant to Executive Order No. 66(1978), Chapter 3, Automobile Insurance, was readopted as R.1991 d.45, effective January 4, 1991, and Subchapters 2 through 5, concerning the Automobile Insurance Plan (AIP), were repealed by R.1991 d.45, effective February 4, 1991. See: 22 N.J.R. 1678(a), 23 N.J.R. 306(b).

Subchapter 24, Policy Constants, was repealed by R.1991 d.216, effective April 15, 1991. See: 22 N.J.R. 3441(a), 23 N.J.R. 1132(a).

Subchapter 25, Residual Market Equalization Charges (RMECs), was repealed by R.1991 d.217, effective April 15, 1991. See: 22 N.J.R. 3442(a), 23 N.J.R. 1132(b).

Subchapter 39, Reductions in Premium Charges for Private Passenger Automobiles Equipped with Anti-Theft, Vehicle Recovery and Safety Features, was adopted as R.1991 d.363, effective July 15, 1991, operative September 1, 1991. See: 23 N.J.R. 384(a), 23 N.J.R. 2144(a).

Subchapter 33, Appeals from Denial of Automobile Insurance, was adopted as R.1992 d.192, effective April 30, 1992. See: 24 N.J.R. 546(a), 24 N.J.R. 1510(a).

Subchapter 40, Insurers Required to Provide Automobile Insurance Coverage to Eligible Persons, was adopted as R.1992 d.207, effective May 4, 1992. See: 23 N.J.R. 3736(a), 24 N.J.R. 336(a), 24 N.J.R. 1796(b).

Subchapter 2, New Jersey Personal Automobile Insurance Plan, was adopted as new rules by R.1992 d.370, effective September 21, 1992. See: 24 N.J.R. 331(a), 24 N.J.R. 3400(a).

Subchapter 3, Limited Assignment Distribution Servicing Carriers, was adopted as new rules by R.1992 d.371, effective September 21, 1992. See: 24 N.J.R. 519(a), 24 N.J.R. 3414(a).

Subchapter 42, Producer Assignment Program, was adopted as emergency new rules by R.1992 d.381, effective September 4, 1992, to expire November 3, 1992. See: 24 N.J.R. 3421(a). The provisions of R.1992 d.381 were readopted as R.1992 d.482, effective November 2, 1992, with changes effective December 7, 1992. See: 24 N.J.R. 3421(a), 24 N.J.R. 4397(a).

Subchapter 44, Special Rules for Effecting Coverage for Private Passenger Automobile Insurance, was adopted as emergency new rules by R.1993 d.135, effective March 1, 1993, operative March 8, 1993, to expire April 30, 1993. See: 25 N.J.R. 1290(a). The provisions of R.1993 d.135 were readopted as R.1993 d.238, effective April 30, 1993. See: 25 N.J.R. 1290(a), 25 N.J.R. 2479(a).

Subchapter 2B, Market Transition Facility of New Jersey Suspension of Claims, was adopted as emergency new rules by R.1994 d.164, effective March 1, 1994, to expire April 30, 1994. See: 26 N.J.R. 1393(a). The provisions of R.1994 d.164 were readopted as R.1994 d.261, effective April 29, 1994. See: 26 N.J.R. 1393(a), 26 N.J.R. 2288(a).

Subchapter 32, Certification of Compliance: Mandatory Liability Coverages, was adopted as R.1994 d.477, effective September 19, 1994. See: 26 N.J.R. 1939(a), 26 N.J.R. 3866(a).

Subchapter 31, Examination of the Financial Experience of Private Passenger Automobile Insurers, was repealed by R.1995 d.171, effective March 20, 1995. See: 27 N.J.R. 41(a), 27 N.J.R. 1190(b).

Subchapter 45, Insurers Required to Provide Survey Information, was adopted as R.1995 d.235, effective May 1, 1995. See: 27 N.J.R. 289(a), 27 N.J.R. 1803(a).

Pursuant to Executive Order No. 66(1978), Chapter 3, Automobile Insurance, was readopted as R.1996 d.58, effective January 4, 1996, and Subchapter 2A, New Jersey Automobile Full Insurance Underwriting Association Claims Payment Deferral, Subchapter 3, Limited Assignment Distribution Servicing Carriers, and Subchapter 23, Dangerous Drivers or Drivers with Excessive Claims, were repealed by R.1996 d.58, effective February 5, 1996. See: 27 N.J.R. 3682(a), 28 N.J.R. 855(a).

Subchapter 20A, Standard Limited Effect of Negative Excess Investment Income in the Computation of Excess Profits, was repealed by R.1996 d.312, effective July 15, 1996. See: 28 N.J.R. 1616(a), 28 N.J.R. 3627(b).

Subchapter 25, Private Passenger Automobile Insurance: Notification by Treating Health Care Providers, was adopted as new rules by R.1997 d.14, effective January 6, 1997. See: 28 N.J.R. 3876(a), 29 N.J.R. 132(a).

Subchapter 24, Defensive Driving Rate Reductions, was adopted as new rules by R.1997 d.522, effective December 15, 1997. See: 28 N.J.R. 4854(a), 29 N.J.R. 5305(a).

Subchapter 28A, Unsatisfied Claim and Judgment Fund Assessments, was adopted as R.1997 d.535, effective December 15, 1997. See: 29 N.J.R. 4246(a), 29 N.J.R. 5309(a).

Subchapter 19A, Tier Rating Plans and Underwriting Rules, was adopted as R.1998 d.129, effective March 2, 1998. See: 29 N.J.R. 5253(a), 30 N.J.R. 839(a).

Subchapter 46, Automobile Insurance Urban Enterprise Zone Program, was adopted as R.1998 d.290, effective June 1, 1998. See: 30 N.J.R. 773(a), 30 N.J.R. 2010(a).

Subchapter 3, Basic Automobile Insurance Policy, was adopted as new rules by R.1998 d.592, effective December 21, 1998, operative March 22, 1999. See: 30 N.J.R. 3209(a), 30 N.J.R. 4398(a).

Subchapter 5, Personal Injury Protection Dispute Resolution, was adopted as new rules by R.1998 d.593, effective December 21, 1998. See: 30 N.J.R. 3359(a), 30 N.J.R. 4437(a).

AUTOMOBILE INSURANCE

Subchapter 4, Personal Injury Protection Benefits; Medical Protocols; Diagnostic Tests, was adopted as new rules by R.1998 d.597, effective December 21, 1998, operative March 22, 1999. See: 30 N.J.R. 3211(a), 30 N.J.R. 3748(a), 30 N.J.R. 4401(a).

Subchapter 38, Towing and Storage Fee Schedule, was repealed by R.1999 d.1, effective January 4, 1999. See: 30 N.J.R. 2813(a), 31 N.J.R. 54(c).

Pursuant to Executive Order No. 66(1978), Chapter 3, Automobile Insurance, was readopted as R.2001 d.44, effective January 4, 2001, and Subchapter 2B, Market Transition Facility of New Jersey Payment Prioritization and Claims Payment Deferral, Subchapter 16A, Flex Rate Percentage Calculations for Private Passenger Automobile Insurance, Subchapter 19, Standard/Nonstandard Rating Plans, and Subchapter 42, Producer Assignment Program, were repealed by R.2001 d.44, effective February 5, 2001. See: Source and Effective Date. See, also, section annotations.

CHAPTER TABLE OF CONTENTS

SUBCHAPTER 1. COMMERCIAL AUTOMOBILE INSURANCE PLAN

- 11:3-1.1 Purpose and scope
- 11:3-1.2 Definitions
- 11:3-1.3 Creation of the plan
- 11:3-1.4 Governing committee
- 11:3-1.5 Participation
- 11:3-1.6 Plan of operation
- 11:3-1.7 Coverage
- 11:3-1.8 Qualification
- 11:3-1.9 Rates and policy forms
- 11:3-1.10 Right to petition for appeal to the Commissioner

SUBCHAPTER 2. NEW JERSEY PERSONAL AUTOMOBILE INSURANCE PLAN

- 11:3-2.1 Purpose and scope
- 11:3-2.2 Definitions
- 11:3-2.3 Creation of the plan
- 11:3-2.4 Exemptions
- 11:3-2.5 Governing committee
- 11:3-2.6 Plan of operation
- 11:3-2.7 Coverage
- 11:3-2.8 Eligibility
- 11:3-2.9 Rates and policy forms
- 11:3-2.10 Installment payment option
- 11:3-2.11 Determination and fulfillment of quotas
- 11:3-2.12 Right to petition for appeal to the Commissioner
- 11:3-2.13 Penalties

SUBCHAPTER 2A. SPECIAL AUTOMOBILE INSURANCE POLICY

- 11:3-2A.1 Purpose and scope
- 11:3-2A.2 Definitions
- 11:3-2A.3 General provisions
- 11:3-2A.4 Eligibility for special automobile insurance policy
- 11:3-2A.5 Coverages
- 11:3-2A.6 Election of special automobile insurance policy

SUBCHAPTER 2B. (RESERVED)

SUBCHAPTER 3. BASIC AUTOMOBILE INSURANCE POLICY

- 11:3-3.1 Purpose and scope
- 11:3-3.2 Definitions
- 11:3-3.3 General provisions
- 11:3-3.4 Coverages; mandatory and optional
- 11:3-3.5 Election of basic automobile insurance policy coverage and reporting
- 11:3-3.6 Filing requirements

SUBCHAPTER 3A. REPORTING REQUIREMENTS AND FILING DEADLINES

- 11:3-3A.1 Purpose and scope
- 11:3-3A.2 Definitions
- 11:3-3A.3 Report requirements
- 11:3-3A.4 Penalties

SUBCHAPTER 4. PERSONAL INJURY PROTECTION BENEFITS; MEDICAL PROTOCOLS; DIAGNOSTIC TESTS

- 11:3-4.1 Scope and purpose
- 11:3-4.2 Definitions
- 11:3-4.3 Personal injury protection benefits applicable to basic and standard policies
- 11:3-4.4 Deductibles and co-pays
- 11:3-4.5 Diagnostic tests
- 11:3-4.6 Medical protocols
- 11:3-4.7 Decision point review
- 11:3-4.8 Precertification
- 11:3-4.9 Assignment of benefits; public information
- 11:3-4.10 Reporting requirements

APPENDIX TREATMENT OF ACCIDENTAL INJURY TO THE SPINE AND BACK CARE PATHS

EXHIBIT 1 GLOSSARY OF TERMS

EXHIBIT 2 TREATMENT OF ACCIDENTAL INJURY TO THE SPINE AND BACK CARE PATH OVERVIEW

EXHIBIT 3 CARE PATH 1

EXHIBIT 4 CARE PATH 2

EXHIBIT 5 CARE PATH 3

EXHIBIT 6 CARE PATH 4

EXHIBIT 7 CARE PATH 5

EXHIBIT 8 CARE PATH 6

EXHIBIT 9 TREATMENT OF ACCIDENTAL INJURY TO THE SPINE AND BACK CARE PATH DIAGNOSIS CODING

EXHIBIT 10 ADDENDUM TO CARE PATHS

EXHIBIT 11 DECISION POINT REVIEW/PRECERTIFICATION IMPLEMENTATION REPORT

SUBCHAPTER 5. PERSONAL INJURY PROTECTION DISPUTE RESOLUTION

- 11:3-5.1 Purpose and scope
- 11:3-5.2 Definitions
- 11:3-5.3 Designation of the administrator
- 11:3-5.4 Dispute resolution organizations
- 11:3-5.5 Dispute resolution professionals
- 11:3-5.6 Conduct of PIP dispute resolution proceedings
- 11:3-5.7 Recordkeeping
- 11:3-5.8 Medical review organizations
- 11:3-5.9 Standards for medical review organizations
- 11:3-5.10 Medical review organization certification process
- 11:3-5.11 Fees
- 11:3-5.12 Prohibition of conflicts of interest

SUBCHAPTER 6. INSURANCE IDENTIFICATION CARDS

- 11:3-6.1 Scope
- 11:3-6.2 Permanent identification cards (form IV-1)
- 11:3-6.3 Temporary identification card (form IV-2)
- 11:3-6.4 General provisions
- 11:3-6.5 Commercial motor vehicles; exemption

SUBCHAPTER 7. AUTOMOBILE REPARATION REFORM ACT

- 11:3-7.1 Purpose
- 11:3-7.2 General requirements applicable to additional personal injury protection benefits
- 11:3-7.3 Personal injury protection policy forms or endorsements
- 11:3-7.4 Minimum schedule of additional personal injury protection coverage benefits
- 11:3-7.5 Notice Requirement
- 11:3-7.6 Cancellation of automobile coverage for nonpayment of premium

SUBCHAPTER 8. RENEWAL AND NONRENEWAL OF AUTOMOBILE INSURANCE POLICIES

- 11:3-8.1 Scope
- 11:3-8.2 Definitions
- 11:3-8.3 General provisions
- 11:3-8.4 Standards of nonrenewal —ineligible persons
- 11:3-8.5 Other nonrenewals—standards
- 11:3-8.6 Limitations on nonrenewal
- 11:3-8.7 Suspension of nonrenewals
- 11:3-8.8 Records
- 11:3-8.9 Separability
- 11:3-8.10 Penalties

APPENDIX

EXHIBIT A NEW JERSEY AUTO CONSUMERS' RIGHTS Q&A

EXHIBIT B (RESERVED)

EXHIBIT C (RESERVED)

SUBCHAPTER 9. RATING INFORMATION: AUTOMOBILE INSURANCE ON PRIVATE PASSENGER CARS

- 11:3-9.1 Rating information; private passenger cars; automobile insurance
- 11:3-9.2 (Reserved)

SUBCHAPTER 10. AUTO PHYSICAL DAMAGE CLAIMS

- 11:3-10.1 Scope
- 11:3-10.2 Definitions
- 11:3-10.3 Adjustment of partial losses
- 11:3-10.4 Adjustment of total losses
- 11:3-10.5 Unreasonable delay
- 11:3-10.6 Loss of use
- 11:3-10.7 Subrogation agreements
- 11:3-10.8 Repair estimates
- 11:3-10.9 Referral of insured to the at-fault party
- 11:3-10.10 Examinations by the New Jersey Department of Banking and Insurance

SUBCHAPTER 11. MOPED INSURANCE

- 11:3-11.1 Required coverage for mopeds

SUBCHAPTER 12. AUTOMOBILE RATE FILERS: FLATTENING OF PREMIUM TAXES AND ASSESSMENTS MADE FOR THE UNSATISFIED CLAIM AND JUDGMENT FUND

- 11:3-12.1 Purpose
- 11:3-12.2 Scope
- 11:3-12.3 Definitions
- 11:3-12.4 Tax and assessment fees; general provisions
- 11:3-12.5 Filing and reporting requirements

SUBCHAPTER 13. COLLISION AND COMPREHENSIVE COVERAGE DEDUCTIBLES AND OPTIONS

- 11:3-13.1 Purpose

- 11:3-13.2 Scope
- 11:3-13.3 Deductibles for private passenger automobile collision and comprehensive coverages
- 11:3-13.4 Filing and reporting requirements
- 11:3-13.5 Named excluded driver

APPENDIX

SUBCHAPTER 14. PERSONAL INJURY PROTECTION OPTIONS FOR STANDARD POLICIES

- 11:3-14.1 Purpose
- 11:3-14.2 Scope
- 11:3-14.3 Optional medical expense benefits for standard policies
- 11:3-14.4 Optional exclusion of income continuation benefits, essential services benefits, death benefits and funeral expense benefits
- 11:3-14.5 Option to choose health care insurance coverage as primary coverage
- 11:3-14.6 Refund or credit of unearned premium
- 11:3-14.7 Filing requirements
- 11:3-14.8 Application of the option to choose health care insurance coverage as the primary insurer

SUBCHAPTER 15. STANDARDS FOR WRITTEN NOTICE: BUYER'S GUIDE AND COVERAGE SELECTION FORM

- 11:3-15.1 Purpose
- 11:3-15.2 Scope
- 11:3-15.3 Definitions
- 11:3-15.4 Compliance
- 11:3-15.5 Minimum standards for New Jersey Auto Insurance Buyer's Guide
- 11:3-15.6 Minimum standards for Coverage Selection Forms
- 11:3-15.7 Use of Coverage Selection Form; Availability
- 11:3-15.8 Penalties
- 11:3-15.9 through 11:3-15.11 (Reserved)

APPENDIX

EXHIBIT 1 NEW JERSEY AUTO INSURANCE BUYER'S GUIDE

EXHIBIT 2 STANDARD POLICY COVERAGE SELECTION FORM

EXHIBIT 3 BASIC POLICY COVERAGE SELECTION FORM

SUBCHAPTER 16. RATE FILING REQUIREMENTS: VOLUNTARY MARKET PRIVATE PASSENGER AUTOMOBILE INSURANCE

- 11:3-16.1 Purpose and scope
- 11:3-16.2 Definitions
- 11:3-16.3 General requirements and filing format
- 11:3-16.4 Insurer informational filings due July 1 of each year
- 11:3-16.5 (Reserved)
- 11:3-16.6 Insurer filings for rates requiring prior approval
- 11:3-16.7 (Reserved)
- 11:3-16.8 Premiums, loss costs, loss and loss adjustment expense data
- 11:3-16.9 Data requirements for expense and profit provisions
- 11:3-16.10 Rate calculation using standard ratemaking methodology
- 11:3-16.11 Rate filings reflecting assessments and surtaxes
- 11:3-16.12 (Reserved)
- 11:3-16.13 Incomplete filings and further proceedings
- 11:3-16.14 Rate adjustments upon repayment of assessments
- 11:3-16.15 Voluntary written exposure and primary classification data
- 11:3-16.16 Prospective loss cost filing requirements for insurers

AUTOMOBILE INSURANCE

APPENDIX

EXHIBIT AI (RESERVED)

EXHIBIT AII (RESERVED)

EXHIBIT A PRIOR APPROVAL FILINGS

EXHIBIT B CAUSE OF LOSS REPORT

EXHIBIT C WORKSHEET TO DETERMINE ZERO THRESHOLD PREMIUM

EXHIBIT D INSURER RATE FILING

EXHIBIT E DEVIATION APPLICATION FORM

EXHIBIT F REPRESENTATIONS REGARDING RATE FILING DOCUMENTS

EXHIBIT G KEY PERFORMANCE INDICATORS

EXHIBIT H MARKETING METHODS FOR THE LARGEST PRIVATE PASSENGER AUTO INSURER GROUPS IN NEW JERSEY

EXHIBIT I (RESERVED)

EXHIBIT J RATE PURSUIT SURVEY QUESTIONNAIRE

SUBCHAPTER 16A. (RESERVED)

SUBCHAPTER 16B. RATE PROCESS FOR LIMITED RATE CHANGES; CALCULATIONS FOR PRIVATE PASSENGER AUTOMOBILE INSURANCE RATE CHANGES

- 11:3-16B.1 Purpose and scope
- 11:3-16B.2 Definitions
- 11:3-16B.3 Rate process for limited rate changes; insurers and rating organizations
- 11:3-16B.4 Rate process for limited rate changes; calculation for private passenger automobile insurance
- 11:3-16B.5 Limitation on filer's rate request
- 11:3-16B.6 Review; general principles; action

APPENDIX

SUBCHAPTER 17. RATE INTERVENOR RULES

- 11:3-17.1 Purpose and scope
- 11:3-17.2 Definitions
- 11:3-17.3 Intervenor registration requirements
- 11:3-17.4 Penalties for intervenors or filers
- 11:3-17.5 Notification of rate increase
- 11:3-17.6 Procedures for intervening in a rate filing
- 11:3-17.7 Awarding of fees and expenses

APPENDIX A. RATE INTERVENOR REGISTRATION

SUBCHAPTER 18. PRIVATE PASSENGER AUTOMOBILE INSURANCE: RATE FILING REVIEW PROCEDURES

- 11:3-18.1 Purpose and scope
- 11:3-18.2 Definitions
- 11:3-18.3 General provisions applicable to all filings
- 11:3-18.4 Procedures for review of prior approval filings
- 11:3-18.5 through 11:3-18.6 (Reserved)
- 11:3-18.7 Other remedies preserved

SUBCHAPTER 19. (RESERVED)

SUBCHAPTER 19A. TIER RATING PLANS AND UNDERWRITING RULES

- 11:3-19A.1 Purpose and scope
- 11:3-19A.2 Definitions
- 11:3-19A.3 General provisions
- 11:3-19A.4 Filing requirements for tier rating plans

- 11:3-19A.5 Standards of approval, disapproval or modification of underwriting rules and tier rating plans
- 11:3-19A.6 Policy renewals and notice to insureds
- 11:3-19A.7 Underwriting rules for eligible persons
- 11:3-19A.8 Penalties
- 11:3-19A.9 (Reserved)

APPENDIX

SUBCHAPTER 20. REPORTING FINANCIAL DISCLOSURE AND EXCESS PROFITS

- 11:3-20.1 Purpose
- 11:3-20.2 Scope
- 11:3-20.3 Definitions
- 11:3-20.4 General reporting requirements
- 11:3-20.5 Excess profit report
- 11:3-20.6 Reporting requirements for insurance holding company systems
- 11:3-20.7 Determination of an excess profit
- 11:3-20.8 Refund or credit of an excess profit
- 11:3-20.9 Excess profit carry forward
- 11:3-20.10 Order for further information
- 11:3-20.11 Supplemental filings
- 11:3-20.12 (Reserved)
- 11:3-20.13 Penalties

APPENDIX EXCESS PROFIT EXHIBITS—INSTRUCTIONS

SUBCHAPTER 20A. (RESERVED)

SUBCHAPTER 21. PERSONAL INJURY PROTECTION COVERAGE: REDUCED PIP PREMIUM CHARGE FOR ADDITIONAL AUTOS IN ONE-DRIVER HOUSEHOLDS

- 11:3-21.1 Purpose
- 11:3-21.2 Reduction of PIP premium
- 11:3-21.3 Automobiles eligible for premium reduction
- 11:3-21.4 Filing and statistical requirements

SUBCHAPTER 22. COVERAGE OPTION SURVEY PERSONAL INJURY PROTECTION AND TORT THRESHOLD OPTIONS

- 11:3-22.1 Purpose
- 11:3-22.2 Scope
- 11:3-22.3 Coverage option survey requirements

SUBCHAPTER 23. (RESERVED)

SUBCHAPTER 24. DEFENSIVE DRIVING RATE REDUCTIONS

- 11:3-24.1 Purpose and scope
- 11:3-24.2 Definitions
- 11:3-24.3 Rate reduction filing requirements
- 11:3-24.4 Application of defensive driving rate reduction
- 11:3-24.5 Procedure to obtain rate reduction
- 11:3-24.6 Penalties

SUBCHAPTER 25. PRIVATE PASSENGER AUTOMOBILE INSURANCE: NOTIFICATION BY TREATING HEALTH CARE PROVIDERS

- 11:3-25.1 Purpose and scope
- 11:3-25.2 Definitions
- 11:3-25.3 Notification of commencement of treatment
- 11:3-25.4 Content of notice and proof of receipt
- 11:3-25.5 Late notification
- 11:3-25.6 Standards for adjustment of reduction
- 11:3-25.7 Responsibility for payment
- 11:3-25.8 Procedure for appeals
- 11:3-25.9 Reporting requirement
- 11:3-25.10 Compliance

APPENDIX A NOTIFICATION OF COMMENCEMENT OF MEDICAL TREATMENT

APPENDIX B ADDRESS FOR NOTIFICATION OF COMMENCEMENT OF MEDICAL TREATMENT

SUBCHAPTER 26. UNSATISFIED CLAIM AND JUDGMENT FUND: NOTICE OF INTENT

- 11:3-26.1 Claim information
- 11:3-26.2 Claim filing; form

APPENDIX A

SUBCHAPTER 27. UNSATISFIED CLAIM AND JUDGMENT FUND BOARD

- 11:3-27.1 Uninsured's current financial status

SUBCHAPTER 28. UNSATISFIED CLAIM AND JUDGMENT FUND'S REIMBURSEMENT OF EXCESS MEDICAL EXPENSE BENEFITS PAID BY INSURERS

- 11:3-28.1 Purpose and scope
- 11:3-28.2 Definitions
- 11:3-28.3 Report of claims when the carrier has paid at least \$50,000 for medical expense benefits
- 11:3-28.4 Notice of change in the amount of reserves
- 11:3-28.5 Supplemental forms to be submitted to the Fund
- 11:3-28.6 Insurer's continuing obligation to investigate claims
- 11:3-28.7 Reimbursement of excess medical expense benefits paid by insurers
- 11:3-28.8 Audits
- 11:3-28.9 Reporting of losses for personal injury protection payments in excess of \$75,000
- 11:3-28.10 Insurers' obligations to investigate and audit bills for medical benefits
- 11:3-28.11 Modifications to vehicles
- 11:3-28.12 Modifications to a claimant's residence
- 11:3-28.13 Insurer's obligation to obtain recovery of payments for paid medical expense benefit claims
- 11:3-28.14 Insurer's responsibility upon assignment of an uninsured motorist claim
- 11:3-28.15 Procedures for handling an assigned uninsured motorist claim
- 11:3-28.16 (Reserved)
- 11:3-28.17 Penalties

APPENDIX A FORMS; PAYMENT RECORD; QUESTIONNAIRE

APPENDIX B AMORTIZATION FORMULA

APPENDIX C UNSATISFIED CLAIM AND JUDGMENT FUND RECOVERY CERTIFICATION

SUBCHAPTER 28A. (RESERVED)

SUBCHAPTER 29. MEDICAL FEE SCHEDULES: AUTOMOBILE INSURANCE PERSONAL INJURY PROTECTION AND MOTOR BUS MEDICAL EXPENSE INSURANCE COVERAGE

- 11:3-29.1 Purpose and scope
- 11:3-29.2 Definitions
- 11:3-29.3 Regions
- 11:3-29.4 Application of Medical Fee Schedules
- 11:3-29.5 Balance billing prohibited
- 11:3-29.6 (Reserved)

APPENDIX

SUBCHAPTER 30. MOTOR VEHICLE SELF-INSURANCE

- 11:3-30.1 Purpose
- 11:3-30.2 Scope

- 11:3-30.3 Definitions
- 11:3-30.4 General requirements
- 11:3-30.5 Certificate of self-insurance
- 11:3-30.6 Renewals
- 11:3-30.7 Surety bond requirement
- 11:3-30.8 Audits and examinations
- 11:3-30.9 Public entities
- 11:3-30.10 Cancellation of certificate of self-insurance

SUBCHAPTER 31. (RESERVED)

SUBCHAPTER 32. CERTIFICATION OF COMPLIANCE: MANDATORY LIABILITY COVERAGES

- 11:3-32.1 Purpose and scope
- 11:3-32.2 Definitions
- 11:3-32.3 Certification compliance requirements
- 11:3-32.4 Requests for copies of certifications

SUBCHAPTER 33. APPEALS FROM DENIAL OF AUTOMOBILE INSURANCE

- 11:3-33.1 Purpose; scope
- 11:3-33.2 Definitions
- 11:3-33.3 Right to appeal
- 11:3-33.4 Duties of insurer or insurance agent
- 11:3-33.5 Procedure for filing an appeal
- 11:3-33.6 Processing appeals
- 11:3-33.7 Contested case hearings; pleadings
- 11:3-33.8 Penalties
- 11:3-33.9 Compliance

APPENDIX A

APPENDIX B

SUBCHAPTER 34. ELIGIBLE PERSONS QUALIFICATIONS AND AUTOMOBILE INSURANCE ELIGIBILITY POINTS SCHEDULE

- 11:3-34.1 Purpose
- 11:3-34.2 Scope
- 11:3-34.3 Definitions
- 11:3-34.4 Eligible person qualifications
- 11:3-34.5 Automobile insurance eligibility points

APPENDIX SCHEDULE OF AUTOMOBILE INSURANCE ELIGIBILITY POINTS

SUBCHAPTER 35. PRIVATE PASSENGER AUTOMOBILE INSURANCE UNDERWRITING RULES

- 11:3-35.1 Purpose and scope
- 11:3-35.2 Definitions
- 11:3-35.3 General requirements and filing format
- 11:3-35.4 Underwriting rules for eligible persons
- 11:3-35.5 Underwriting rules for rating plans
- 11:3-35.6 Penalties

SUBCHAPTER 36. AUTOMOBILE PHYSICAL DAMAGE INSURANCE INSPECTION PROCEDURES

- 11:3-36.1 Purpose and scope
- 11:3-36.2 Definitions
- 11:3-36.3 Mandatory inspection requirements
- 11:3-36.4 Waivers of mandatory inspection
- 11:3-36.5 Deferral of inspections
- 11:3-36.6 Standards and procedures for inspection
- 11:3-36.7 Suspension of physical damage coverages
- 11:3-36.8 Enforcement
- 11:3-36.9 Results and audits
- 11:3-36.10 Severability
- 11:3-36.11 Required amendatory endorsements
- 11:3-36.12 (Reserved)

APPENDIX A ACKNOWLEDGMENT OF
REQUIREMENT FOR INSURANCE INSPECTION

APPENDIX B NOTICE OF INSURANCE INSPECTION

APPENDIX C(1)

APPENDIX C(2)

APPENDIX D NOTICE OF SUSPENSION OF PHYSICAL
DAMAGE COVERAGESUBCHAPTER 37. ORDER OF BENEFIT
DETERMINATION BETWEEN AUTOMOBILE
PERSONAL INJURY PROTECTION AND HEALTH
INSURANCE

- 11:3-37.1 Purpose and scope
- 11:3-37.2 Definitions
- 11:3-37.3 Health benefits providers
- 11:3-37.4 Application of the PIP-as-secondary coverage option
- 11:3-37.5 Health benefit plan standards and the PIP premium reduction
- 11:3-37.6 Order of benefits determination when PIP is secondary coverage
- 11:3-37.7 Determination of PIP medical benefits payable when PIP is secondary coverage
- 11:3-37.8 Health benefits plan coverage ineligibility
- 11:3-37.9 Determination of benefits when PIP is primary coverage
- 11:3-37.10 Explanation of benefits
- 11:3-37.11 Dispute as to primacy of coverage
- 11:3-37.12 Eligibility under two or more automobile policies
- 11:3-37.13 Penalties
- 11:3-37.14 Severability

SUBCHAPTER 38. (RESERVED)

SUBCHAPTER 39. REDUCTIONS IN PREMIUM
CHARGES FOR PRIVATE PASSENGER
AUTOMOBILES EQUIPPED WITH ANTI-THEFT,
VEHICLE RECOVERY AND SAFETY FEATURES

- 11:3-39.1 Purpose
- 11:3-39.2 Scope
- 11:3-39.3 Definitions
- 11:3-39.4 Reductions in rates for anti-theft and vehicle recovery devices
- 11:3-39.5 Categories of anti-theft and vehicle recovery devices
- 11:3-39.6 Reductions in rates for safety features
- 11:3-39.7 Penalties
- 11:3-39.8 Severability

SUBCHAPTER 40. INSURERS REQUIRED TO
PROVIDE AUTOMOBILE INSURANCE
COVERAGE TO ELIGIBLE PERSONS

- 11:3-40.1 Purpose and scope
- 11:3-40.2 Definitions
- 11:3-40.3 Insurers required to provide automobile insurance coverage to eligible persons
- 11:3-40.4 Penalties

SUBCHAPTERS 41 THROUGH 43. (RESERVED)

SUBCHAPTER 44. SPECIAL RULES FOR EFFECTING
COVERAGE FOR PRIVATE PASSENGER
AUTOMOBILE INSURANCE

- 11:3-44.1 Purpose and scope
- 11:3-44.2 Definitions
- 11:3-44.3 Duty to provide coverage upon receipt of a completed written application
- 11:3-44.4 New applicants previously insured in another state by the insurer or an affiliate
- 11:3-44.5 Underwriting rules
- 11:3-44.6 Penalties

SUBCHAPTER 45. INSURERS REQUIRED TO
PROVIDE SURVEY INFORMATION

- 11:3-45.1 Purpose and scope
- 11:3-45.2 Definitions
- 11:3-45.3 Annual premium survey filing
- 11:3-45.4 Penalties

APPENDIX NEW JERSEY AUTOMOBILE INSURANCE
PREMIUM COMPARISON SURVEYSUBCHAPTER 46. AUTOMOBILE INSURANCE URBAN
ENTERPRISE ZONE PROGRAM

- 11:3-46.1 Purpose and scope
- 11:3-46.2 Definitions
- 11:3-46.3 Designation of UEZ and UEZ share
- 11:3-46.4 Qualified insurers
- 11:3-46.5 UEZ agents
- 11:3-46.6 PAIP voluntary rating tier
- 11:3-46.7 Qualified producers
- 11:3-46.8 Review of applications
- 11:3-46.9 Disapproval standards
- 11:3-46.10 Commissions
- 11:3-46.11 Coverage application procedure
- 11:3-46.12 PAIP Plan of Operation
- 11:3-46.13 Reporting requirements
- 11:3-46.14 Penalties

APPENDIX

SUBCHAPTER 1. COMMERCIAL AUTOMOBILE
INSURANCE PLAN

11:3-1.1 Purpose and scope

(a) The purpose of this subchapter is to establish a plan pursuant to N.J.S.A. 17:29D-1:

1. To provide the coverages described herein, subject to the conditions stated, for motor vehicles other than those vehicles subject to the New Jersey Personal Automobile Insurance Plan and any other private passenger vehicle that is owned by or driven by a person who meets the definition of an eligible person pursuant to N.J.S.A. 17:33B-13 and N.J.A.C. 11:3-34;

2. To provide for the apportionment of insurance coverage for qualified applicants who are in good faith entitled to but are unable to procure the same, through the voluntary market; and

3. To establish a procedure for the sharing of premiums, losses, and expenses among all insurers who are participants in New Jersey as defined within this subchapter for all risks qualified for coverage under the provisions of this subchapter.

Amended by R.1996 d.58, effective February 5, 1996.

See: 27 N.J.R. 3682(a), 28 N.J.R. 855(a).

Amended by R.1996 d.502, effective October 21, 1996.

See: 27 N.J.R. 4489(a), 28 N.J.R. 4586(a).

Amended by R.2003 d.415, effective October 20, 2003.

See: 35 N.J.R. 2391(a), 35 N.J.R. 4900(a).

In (a), inserted "other" preceding "private passenger vehicle" in 1, substituted "qualified" for "eligible" preceding "applicants" in 2 and substituted "qualified" for "eligible" preceding "for coverage" in 3.

11:3-1.2 Definitions

The following words and terms, when used in this subchapter, shall have the following meanings, unless the context clearly indicates otherwise:

"CAIP" or "Plan" means the Commercial Automobile Insurance Plan pursuant to this subchapter.

"CAIP manager" means the entity employed by the Governing Committee to manage and conduct the administrative affairs of the CAIP on a daily basis.

"Commissioner" means the Commissioner of the New Jersey Department of Banking and Insurance.

"Emergency type vehicle" means any land vehicle, used to respond to distress calls, fires, or rescue, propelled by other than muscular power and not run upon rails or tracks. This term includes, but is not limited to, fire trucks, rescue trucks, police cars and ambulances.

"Gross participation" means a participant's Voluntary All Other Automobile Direct Written Premiums derived from information contained in the annual statement times a fraction, the numerator of which is the sum of the plan's total written premiums for that year and the Statewide total Voluntary All Other Automobile Direct Written Premiums which are eligible for depopulation credit for that policy year, and the denominator of which is the Statewide total Voluntary All Other Automobile Net Direct Written Premiums of all participants for that second prior year.

"Light truck" means a vehicle with a gross vehicle weight (G.V.W.) of 10,000 pounds or less.

"Motor vehicle" means any land vehicle propelled otherwise than by muscular power including trailers and semi-trailers, except such vehicles that run only upon rails or tracks.

"Net participation" means a participant's gross participation for that policy year less its business eligible for depopulation credit for that policy year.

"Net participation percentage" means a participant's net participation for that policy year in proportion to the comparable Statewide total net participation for all participants.

"Operating headquarters" means the chief place of business where the principal officers generally transact business, and the place to which reports are made and from which orders emanate. It is the location where the executive offices are, corporate decisions are made and corporate functions are performed.

"Participant" means an insurer licensed and authorized to write motor vehicle liability or physical damage insurance and specifically includes any insurer who writes all other automobile liability and all other automobile physical damage insurance.

"Personal injury protection" means those benefits as set forth at N.J.S.A. 39:6A-4.

"Policy year" means the exposure and premiums for all policies written during a calendar year and all losses attributable to policies written during the same calendar year.

"Private passenger automobile" means a vehicle that meets the definition in N.J.S.A. 39:6A-2a, that is not eligible for coverage through any voluntary or residual market mechanism created by statute, and is owned by an individual or husband and wife; or owned jointly by two or more relatives other than husband and wife; or owned jointly by two or more resident individuals; or owned by a corporation, partnership or unincorporated association, governmental agency, or registered to a professional designation (that is, T/A, PA or P.C.) where such automobiles are furnished to individuals and are not used for business purposes.

"Private passenger type automobile" means a vehicle that meets the definition in N.J.S.A. 39:6A-2a and is owned by a corporation, partnership or any other entity except an individual or husband and wife and used for business purposes.

"Qualified applicant" means the owner or registrant of a motor vehicle registered in New Jersey or to be registered within 60 days who is unable to obtain automobile insurance in New Jersey in the voluntary market and is not in good faith qualified for automobile insurance coverage in any residual market mechanism created by statute other than the CAIP. For multi-state operations, the applicant must have its operating headquarters in New Jersey but vehicles may be registered in other states. No applicant shall be deemed qualified if the principal operator of the vehicle to be insured does not hold a driver's license which is valid in New Jersey, or if a regular operator of the vehicle other than the principal operator does not hold such a license.

"Voluntary All Other Automobile Direct Written Premiums" means automobile liability, personal injury protection, and physical damage premiums written by a participant on New Jersey risks, minus:

1. CAIP direct written premiums included in the figures which the participant wrote as a service carrier for CAIP;
2. Any direct written premiums included in the figures from insureds who are qualified applicants for any residual market mechanism created by statute other than the CAIP;
3. Any reinsurance premiums assumed from other insurers included in the figures;
4. Any premiums for Death and Disability coverage included in the figures;

5. Private passenger nonfleet automobile bodily injury and property damage liability, medical payments, basic and additional personal injury protection, and uninsured and underinsured motorists voluntary premium;

6. Miscellaneous nonfleet specialty personal automobile bodily injury and property damage liability voluntary premiums for any class approved by the Department as specified in the plan of operation; and

7. Taxi bodily injury, property damage liability, uninsured and underinsured motorists and physical damage premiums.

Amended by R.1991 d.45, effective February 4, 1991.

See: 22 N.J.R. 1678(a), 23 N.J.R. 306(b).

Deleted definition of NJAFIUA and references to it; added text to definitions for "Private passenger automobile" and "Voluntary All Other Automobile Direct Written Premiums."

Amended by R.1996 d.502, effective October 21, 1996.

See: 27 N.J.R. 4489(a), 28 N.J.R. 4586(a).

Amended by R.1998 d.591, effective December 21, 1998 (operative March 22, 1999).

See: 30 N.J.R. 3202(a), 30 N.J.R. 4390(b).

Inserted "Personal injury protection".

Amended by R.2003 d.415, effective October 20, 2003.

See: 35 N.J.R. 2391(a), 35 N.J.R. 4900(a).

(f) A premium credit calculated and represented as a percentage of the applicable premium shall be provided for the exclusion. The premium percentage shall be uniform by filer on a statewide basis.

(g) The buyer's guide and written notice specified in N.J.S.A. 39:6A-23 shall satisfy the requirements of this subchapter.

(h) Should an applicant or named insured fail to elect the exclusion, full personal injury protection coverage pursuant to N.J.S.A. 39:6A-4 shall be deemed to have been selected and an appropriate premium shall be charged.

(i) The exclusion elected by a named insured shall continue in force as to subsequent renewal or replacement policies until the insurer or its authorized representative receives a properly executed written request for its elimination.

As amended, R.1984 d.480, eff. November 5, 1984.

See: 16 N.J.R. 1692(a), 16 N.J.R. 3037(b).

(c): added "household, who is . . . insurance policy".

Amended by R.1996 d.58, effective February 5, 1996.

See: 27 N.J.R. 3682(a), 28 N.J.R. 855(a).

Amended by R.1998 d.591, effective December 21, 1998 (operative March 22, 1999).

See: 30 N.J.R. 3202(a), 30 N.J.R. 4390(b).

In (a) and (h), inserted N.J.S.A. references; and in (c), inserted "under that policy" following "provided".

11:3-14.5 Option to choose health care insurance coverage as primary coverage

(a) Pursuant to N.J.S.A. 39:6A-4.3, for policies issued or renewed on or after January 1, 1991, an insurer shall provide the option that other health insurance coverage or benefits of the insured, including health care services provided by a health maintenance organization and any coverage or benefits provided under any Federal or State program, are the primary coverage for medical expense benefits for personal injury protection coverage; provided, however, that this option shall not apply to any coverage or benefits provided pursuant to Medicare or Medicaid.

(b) The Coverage Selection Form (see N.J.A.C. 11:3-15.7) shall require insureds or prospective insureds to identify the health insurer(s) providing primary personal injury protection medical expense benefits. This identification shall fulfill the requirement in N.J.S.A. 39:6A-4.3 that named insureds provide proof that they and members of their family residing in the household are covered by health insurance coverage or benefits.

As amended, R.1984 d.480, eff. November 5, 1984.

See: 16 N.J.R. 1692(a), 16 N.J.R. 3037(b).

(b): added "who is not . . . insurance policy".

Repealed by R.1989 d.117, effective February 21, 1989.

See: 20 N.J.R. 2984(a), 21 N.J.R. 558(b).

This section was "Setoff option entitling an automobile insurer paying PIP medical expense benefits to reimbursement under certain conditions".

New Rule, R.1990 d.580, effective November 19, 1990 (operative January 1, 1991).

See: 22 N.J.R. 1681(a), 22 N.J.R. 3488(b).

11:3-14.6 Refund or credit of unearned premium

Every automobile insurer offering personal injury protection coverage shall establish a fair, practicable and non-discriminatory plan for the refund or application of credit of any unearned premium resulting from the selection of any deductible and/or exclusion option pursuant to this subchapter.

Amended by R.1989 d.117, effective February 21, 1989.

See: 20 N.J.R. 2984(a), 21 N.J.R. 558(b).

Deleted "setoff".

11:3-14.7 Filing requirements

(a) Every automobile filer shall submit to the Commissioner for approval filings of rates or manual rules which provide the optional medical expense benefit deductibles for personal injury protection coverage.

(b) Within 30 days of the effective date of this subchapter, every automobile filer shall submit to the Commissioner for approval filings of rates or manual rules which provide the optional exclusion from personal injury protection coverage of income continuation benefits, essential service benefits, death benefits, and funeral expense benefits.

(c) All filings submitted for approval pursuant to this subchapter, and all changes and amendments thereto, shall be prepared in accordance with insurance laws and regulations, including the applicable provisions of N.J.S.A. 17:29A-1 et seq. and N.J.A.C. 11:1-2 and the Department's existing filing procedures.

(d) The filing of a rating organization shall be applicable to the members and subscribers of the organization who have authorized the organization to file on their behalf.

Amended by R.1989 d.117, effective February 21, 1989.

See: 20 N.J.R. 2984(a), 21 N.J.R. 558(b).

Repealed (c) and recodified (d)-(e) as (c)-(d).

11:3-14.8 Application of the option to choose health care insurance coverage as the primary insurer

When an insured or prospective insured elects to have a health insurer provide primary personal injury protection medical expenses benefits, the medical expenses benefits available to the insured under his or her automobile policy's personal injury protection provisions shall become a secondary benefits provider. The order of benefit determination shall be in accordance with N.J.A.C. 11:3-37.

Emergency New Rule, R.1990 d.625, effective November 26, 1990 (expires January 25, 1991).

See: 22 N.J.R. 3777(a).

Adopted Concurrent Proposal, R.1991 d.90, effective January 25, 1991.

See: 23 N.J.R. 3777(a), 23 N.J.R. 697(a).

Provisions of emergency new rule R.1990 d.625 readopted without change.

SUBCHAPTER 15. STANDARDS FOR WRITTEN NOTICE: BUYER'S GUIDE AND COVERAGE SELECTION FORM

11:3-15.1 Purpose

(a) N.J.S.A. 39:6A-23 requires the Commissioner of the Department of Banking and Insurance to promulgate standards for the written notice to be provided to applicants for automobile insurance and to policyholders offered renewal of coverage. This written notice includes a Buyer's Guide and one of two versions of the Coverage Selection Form. This subchapter implements this statutory requirement and establishes the necessary minimum standards insurers shall use in giving notice of available coverages, options and rate credits.

(b) The purpose of the Buyer's Guide and Coverage Selection Form is to help consumers understand the choices they will make. The Buyer's Guide and Coverage Selection Form shall be presented in an attractive format and plain language describing the choices in general, in order to encourage consumers to read the documents and to make informed choices about the auto insurance coverages and options available to them.

New Rule, R.1989 d.117, effective February 21, 1989.
See: 20 N.J.R. 2984(a), 21 N.J.R. 558(b).

Old text was repealed.

Amended by R.1990 d.580, effective November 19, 1990 (operative January 1, 1991).

See: 22 N.J.R. 1681(a), 22 N.J.R. 3488(b).

Amended to delete references to the NJAFIUA and to substitute therefor a general reference to residual market mechanisms created by New Jersey statute consistent with "The Fair Automobile Insurance Reform Act of 1990", P.L. 1980 c.8.

Amended by R.1998 d.595, effective December 21, 1998 (operative March 22, 1999).

See: 30 N.J.R. 3577(a), 30 N.J.R. 4452(a).

In (a), substituted "offered" for "seeking" following "policyholders" in the first sentence, and substituted "one of the two versions of the Coverage Selection Form" for "a Coverage Selection Form as required by N.J.S.A. 39:6A-23" at the end of the second sentence; and in (b), substituted references to the Buyer's Guide and Coverage Selection Form for references to standards.

11:3-15.2 Scope

This subchapter applies to every insurer authorized to transact the business of private passenger automobile insurance in this State and to any automobile residual market mechanism created by any New Jersey statute.

New Rule, R.1989 d.117, effective February 21, 1989.

See: 20 N.J.R. 2984(a), 21 N.J.R. 558(b).

Old text was repealed.

Amended by R.1990 d.580, effective November 19, 1990 (operative January 1, 1991).

See: 22 N.J.R. 1681(a), 22 N.J.R. 3488(b).

Amended to delete references to the NJAFIUA and to substitute therefor a general reference to residual market mechanisms created by New Jersey statute consistent with "The Fair Automobile Insurance Reform Act of 1990", P.L. 1980 c.8.

Amended by R.1998 d.595, effective December 21, 1998 (operative March 22, 1999).

See: 30 N.J.R. 3577(a), 30 N.J.R. 4452(a).

Substituted a reference to insurers for a reference to insurance companies, and inserted "automobile" preceding "residual".

11:3-15.3 Definitions

The following words and terms, when used in this subchapter, shall have the following meanings, unless the context clearly indicates otherwise.

"Basic automobile insurance policy" or "basic policy" means those private passenger automobile insurance policies issued in accordance with N.J.S.A. 39:6A-3.1 and N.J.A.C. 11:3-3.

"Commissioner" means the Commissioner of the Department of Banking and Insurance.

"Department" means the Department of Banking and Insurance of the State of New Jersey.

"Insurer" means any person, corporation, association, partnership, company, reciprocal exchange and any other legal entity issuing a contract of private passenger automobile insurance, including any residual market mechanism established pursuant to any New Jersey statute. As appropriate, "insurer" shall also mean a servicing carrier for a residual market mechanism.

"Standard automobile insurance policy" or "standard policy" means a private passenger automobile insurance policy issued in accordance with N.J.S.A. 39:6A-3 that includes the personal injury protection coverage described in N.J.S.A. 39:6A-4.

New Rule, R.1989 d.117, effective February 21, 1989.

See: 20 N.J.R. 2984(a), 21 N.J.R. 558(b).

Repealed old rule, "effective date."

Amended by R.1989 d.624, effective December 18, 1989 (operative January 1, 1990).

See: 21 N.J.R. 3244(a), 21 N.J.R. 3922(a).

NJAFIUA added to definition of "insurance company".

Amended by R.1990 d.580, effective November 19, 1990 (operative January 1, 1991).

See: 22 N.J.R. 1681(a), 22 N.J.R. 3488(b).

Changed definition of "Insurance Company" for consistency with "The Fair Automobile Insurance Reform Act of 1990", P.L. 1990 c.8. Amended by R.1998 d.595, effective December 21, 1998 (operative March 22, 1999).

See: 30 N.J.R. 3577(a), 30 N.J.R. 4452(a).

Rewrote the section.

Case Notes

Insured was not entitled to underinsured motorist benefits; insurance carried by two vehicles which struck his was greater than the amount of uninsured coverage which he could have obtained. *Pinto v. Garretson*, 237 N.J.Super. 444, 568 A.2d 119 (A.D.1989).

Insurer and agent were not liable in allegedly failing to inform insured about higher levels of underinsured motorist coverage. *Pinto v. Garretson*, 237 N.J.Super. 444, 568 A.2d 119 (A.D.1989).

11:3-15.4 Compliance

(a) No new private passenger automobile insurance policy or renewal shall be issued on or after March 22, 1999 unless the application for the policy or renewal notice is accompanied by a Buyer's Guide and a Coverage Selection Form that meet the minimum standards prescribed in this subchapter.

1. The notice of renewal shall include the appropriate Coverage Selection Form for the policy being renewed.

(b) The Buyer's Guide and Coverage Selection Form incorporate and therefore satisfy any and all other notice requirements previously set forth for the coverage options required by the New Jersey Automobile Reparation Reform Act, the New Jersey Automobile Insurance Reform Act of 1982, the New Jersey Automobile Insurance Freedom of Choice and Cost Containment Act of 1984 and the Automobile Insurance Cost Reduction Act of 1998.

(c) By February 4, 1999, each insurer shall file its Buyer's Guide and Coverage Selection Forms with the Department's Insurance Claims Ombudsman. The filing shall include a sample copy of the Buyer's Guide, both Coverage Selection Forms, the supporting information on how the Lawsuit Option rate differentials were calculated as required by N.J.A.C. 11:3-15.6(g)4 and a letter listing all alterations and additions, if any, made from the text found in Appendix, Exhibits 1, 2 and 3.

1. The filing shall be deemed approved if not affirmatively approved or disapproved within 30 days of filing.

(d) An insurer may make changes in its Buyer's Guide or Coverage Selection Form by filing a copy with the Department's Insurance Claims Ombudsman. The bottom of the last page shall clearly indicate the month and year in which the changes were implemented. The filing shall be deemed approved if not affirmatively approved or disapproved within 30 days of filing.

New Rule, R.1989 d.117, effective February 21, 1989.

See: 20 N.J.R. 2984(a), 21 N.J.R. 558(b).

Repealed "General context of written notice".

Amended by R.1996 d.58, effective February 5, 1996.

See: 27 N.J.R. 3682(a), 28 N.J.R. 855(a).

Amended by R.1998 d.595, effective December 21, 1998 (operative March 22, 1999).

See: 30 N.J.R. 3577(a), 30 N.J.R. 4452(a).

Rewrote the section.

Case Notes

Insurance agent had no obligation to contact insureds to provide explanation of notice provided by insurance carrier. *Bruce v. James P. MacLean Firm*, 238 N.J.Super. 501, 570 A.2d 49 (L.1989), affirmed 238 N.J.Super. 408, 570 A.2d 1.

"Notice of coverage" provisions imposed duty on carrier to prove only that it mass mailed requisite materials concerning optional coverage to its insureds. *Bruce v. James P. MacLean Firm*, 238 N.J.Super. 501, 570 A.2d 49 (L.1989), affirmed 238 N.J.Super. 408, 570 A.2d 1.

11:3-15.5 Minimum standards for New Jersey Auto Insurance Buyer's Guide

(a) Each insurer shall produce a Buyer's Guide using the text provided in the Appendix, Exhibit 1 incorporated herein by reference. Insurers may add information to the Buyer's Guide provided that the information is consistent with the purpose of this subchapter.

1. The text of the Buyer's Guide may be formatted in any way that produces an easily readable document and may include different colors and graphics. Text in uppercase letters denote section headings, defined terms or is for emphasis. Insurers are not restricted to uppercase for these purposes in formatting the Buyer's Guide.

2. The Buyer's Guide shall be printed in at least 10-point type on paper of a quality sufficient to assure that the printing does not bleed from one side to the other.

3. Text in Appendix, Exhibit 1 in italics, *thus*, contains instructions or options for the insurer and should not be printed in the Buyer's Guide.

(b) The Buyer's Guide shall be entitled in large type: "New Jersey Auto Insurance Buyer's Guide." An insurer may include its name and/or company logo.

(c) The Buyer's Guide shall contain a statement advising the insured or applicant that additional information concerning coverages or premiums is available by contacting the insurer or the producer. Insurers that write at least two percent of the New Jersey private passenger automobile market shall provide a toll-free telephone number for this purpose.

(d) As required by N.J.S.A. 17:29E-11, the Buyer's Guide shall contain a notice describing the functions of the Insurance Claims Ombudsman, the mailing address of the Ombudsman and a toll-free information telephone number. The Commissioner shall prescribe the contents of the notice by Order.

New Rule, R.1989 d.117, effective February 21, 1989.

See: 20 N.J.R. 2984(a), 21 N.J.R. 558(b).

Repealed "General content of buyer's guide".

Amended by R.1989 d.624, effective December 18, 1989 (operative January 1, 1990).

See: 21 N.J.R. 3244(a), 21 N.J.R. 3922(a).

(c) deleted.

Amended by R.1990 d.580, effective November 19, 1990 (operative January 1, 1991).

See: 22 N.J.R. 1681(a), 22 N.J.R. 3488(b).

Amended to clarify when a Buyer's Guide and Coverage Selection Form are required to be received by the public, and, for convenience to the reader, to reference the rules concerning the use of the Coverage Selection Form (see section 13 of the "Fair Automobile Insurance Reform Act of 1990").

Repeal and New Rule, R.1998 d.595, effective December 21, 1998 (operative March 22, 1999).

See: 30 N.J.R. 3577(a), 30 N.J.R. 4452(a).

Section was "Content of written notice; receipt by public".

Case Notes

Insured could not have jury trial in reformation action for agent's failure to inform insured of available underinsured motorist coverage. *Weinisch v. Sawyer*, 123 N.J. 333, 587 A.2d 615 (1991).

Direct writing insurer was not responsible for insured's inadequate underinsured motorist (UIM) coverage. *Andriani v. New Jersey Mfrs. Ins. Co.*, 245 N.J.Super. 252, 584 A.2d 875 (A.D.1991), certification denied 126 N.J. 327, 598 A.2d 886.

Client-initiated contacts with insurance brokers can result in broker's duty to exercise skill and possess knowledge concerning coverages. *Avery v. Arthur E. Armitage Agency*, 242 N.J.Super. 293, 576 A.2d 907 (A.D.1990).

Insurer's buyer's guide and coverage selection form complied with regulations. *Avery v. Arthur E. Armitage Agency*, 242 N.J.Super. 293, 576 A.2d 907 (A.D.1990).

Insurer that was already voluntarily offering underinsured motorist coverage prior to January 1, 1984 did not have adjustment period until July 1, 1984. *Sikking v. Nelson*, 242 N.J.Super. 185, 576 A.2d 311 (A.D.1990).

"Notice of coverage" provisions required carrier to prove only that it mass mailed requisite materials. *Bruce v. James P. MacLean Firm*, 238 N.J.Super. 501, 570 A.2d 49 (L.1989), affirmed 238 N.J.Super. 408, 570 A.2d 1.

Insured was not entitled to underinsured motorist benefits; insurance carried by two vehicles which struck his was greater than the amount of uninsured coverage which he could have obtained. *Pinto v. Garretson*, 237 N.J.Super. 444, 568 A.2d 119 (A.D.1989).

Insurer and agent were not liable in allegedly failing to inform insured about higher levels of underinsured motorist coverage. *Pinto v. Garretson*, 237 N.J.Super. 444, 568 A.2d 119 (A.D.1989).

Whether insured was contributorily negligent was for jury. *Weinisch v. Sawyer*, 237 N.J.Super. 195, 567 A.2d 259 (A.D.1989), certification granted 121 N.J. 658, 583 A.2d 345, reversed 123 N.J. 333, 587 A.2d 615.

11:3-15.6 Minimum standards for Coverage Selection Forms

(a) Each insurer shall have a separate Coverage Selection Form for the Standard Policy and for the Basic Policy using the text found in the Appendix, Exhibits 2 and 3 incorporated herein by reference.

(b) The Coverage Selection Forms shall contain a statement advising the insured or applicant that additional information concerning coverages or premiums is available by contacting the insurer or the producer. Insurers that write at least two percent of the New Jersey private passenger automobile market shall provide a toll-free telephone number for this purpose.

(c) Except as otherwise provided in the text, each Coverage Selection Form shall be printed in at least 10-point type on a paper size that is easily readable.

(d) In addition to the required text, each Coverage Selection Form shall include space at the top for the consumer's name and any other necessary information such as policy number, etc. The bottom of each Coverage Selection Form shall have space for the consumer's signature and date.

1. Text in the Appendix, Exhibits 2 and 3 in italics, *thus*, is instructions or options for the insurer and should not be printed in the Coverage Selection Form.

2. Text in uppercase letters denotes section headings, defined terms or is for emphasis. Insurers are not restricted to uppercase for these purposes in formatting the Coverage Selection Forms.

(e) An insurer may expand the form to solicit additional relevant information, including, but not limited to, the names of resident relatives eligible for PIP benefits.

(f) Each Coverage Selection Form shall include the range of premium rate differences as indicated by the text in the Exhibits. Each insurer shall determine the range of premium rate differences for use in these sections. Premium rate differences for the Lawsuit Options in the Standard Policy Coverage Selection Form, Appendix, Exhibit 2 shall be calculated according to (g) below. When the range of premium rate differences on a Coverage Selection Form changes for any reason, including, but not limited to, rate changes, a new Coverage Selection Form with the current numbers shall be printed and used.

(g) Each insurer shall calculate the percentage and dollar change in premium (or rate) from the selection of the No Limitation on Lawsuit Option in accordance with (g)1 through 4 below. In these calculations, premium (or rate) shall include any expense fee.

1. The Percentage Change Calculation: The range of percentage increase in the bodily injury liability premium arising from the selection of the No Limitation on Lawsuit Option shall be calculated as follows:

i. The low end of the percentage range shall be produced by calculating the percentage increase in the bodily injury liability premium of a policy with a \$250,000/\$500,000 split limit or a \$500,000 single limit for a change from the Limitation on Lawsuit Option to the No Limitation on Lawsuit Option. This calculation shall be made for the territory with the lowest basic limit Limitation on Lawsuit Option rate, and shall assume standard tier, pleasure usage by an age 30-64, married male principal operator.

ii. The high end of the percentage range shall be produced by making the same type of calculation using a policy with minimum limits for the territory with the highest basic limit Limitation on Lawsuit Option rate, and shall assume business usage by a standard-tier, 22 year old, unmarried male principal operator.

2. The Dollar Change Calculation: The range of dollar increase in the bodily injury liability premium arising from the selection of the No Limitation on Lawsuit Option shall be determined by subtracting the Limitation on Lawsuit Option rate from the comparable No Limitation on Lawsuit Option rate for the following two rating examples:

i. The low end of the dollar range shall be a policy with minimum limits for the territory with the lowest basic limit Limitation on Lawsuit Option rate, and shall assume standard tier, pleasure usage by an age 30-64, married male principal operator.

ii. The high end of the dollar range shall be calculated at a \$250,000/\$500,000 split limit or a \$500,000 single limit policy for the territory with the highest basic limit Limitation on Lawsuit Threshold Option, and shall assume business usage by a standard tier, 22 year old, unmarried male principal operator.

iii. Because the range of the possible additional dollar cost will depend upon territory, bodily injury liability loss limits, and other factors, insurers shall be permitted to use round numbers to represent the approximate range of the cost increase. For example, if the smallest dollar rate increase was \$54.00 and the largest \$305.00, the insurer may use the range \$50.00 to \$310.00 on its Coverage Selection Form.

3. Premium Basis for Single Limit Liability Coverage:

i. For single limit liability coverage, the percentage range calculation that is described in (g)1 above shall be based upon the applicable liability rate. This calculation shall be made on the basis of a combined rate containing a charge for bodily injury liability, and property damage liability.

ii. For single limit liability coverage, the dollar range calculation that is described in (g)2 above shall be based upon the applicable liability rate. In contrast to the procedure in (g)3i above, the dollar change calculation shall be made on the basis of a complete rate containing a charge for bodily injury liability, personal injury protection (PIP), and property damage liability.

4. Insurers shall prepare:

i. An example showing the calculation of the high and low values for the percentage and dollar change ranges;

ii. Data about the insurer's territorial rates to confirm that the highest and lowest basic limit Limitation on Lawsuit Option rates have been used in the example. A rating page showing a list of Standard tier, basic limit rates by territory shall be sufficient;

iii. Data about the insurer's increased limits liability rating, vehicle usage, and type of driver factors to confirm that the proper relativities have been used in the example. The appropriate rating pages shall be sufficient; and

iv. For those insurers offering only single limit liability coverage, an explanation of the procedure used to develop the bodily injury liability rate from which the percentage and dollar change amounts have been determined. This explanation shall include an example of the calculation methodology.

As amended, R.1984 d.479, eff. November 5, 1984.

See: 16 N.J.R. 1693(a), 16 N.J.R. 3038(a).

(a)3: added "as amended by P.L. 1984 c.40".

New Rule, R.1989 d.117, effective February 21, 1989.

See: 20 N.J.R. 2984(a), 21 N.J.R. 558(b).

Repealed "Specific coverages and options to be included in written notice and buyer's guide".

Amended by R.1990 d.580, effective November 19, 1990 (operative January 1, 1990).

See: 22 N.J.R. 1681(a), 22 N.J.R. 3488(b).

Subsection (n) of this section is amended to delete in its entirety the text of the Buyer's Guide and to substitute new text therefor. The new text is written in plain language pursuant to the requirement of section 13 of the "Fair Automobile Insurance Reform Act of 1990" and incorporated several changes required to be made in the Coverage Selection Form by the Act; also amended to delete the provision that the Department, upon request from an insurer, will prepare a coverage-ready final page of the Buyer's Guide.

R.1992 d.218, effective May 18, 1992.

See: 24 N.J.R. 523(a), 24 N.J.R. 1898(b).

In (c), "Insurance companies... shall delete those sections" was "may delete...". Added new (n), regarding additional medical benefits, and redesignated existing (n) as (o), with extensive revisions to Buyer's Guide. Redesignated existing (o) through (r) as (p) through (s). Amended by R.1996, d.58, effective February 5, 1996.

See: 27 N.J.R. 3682(a), 28 N.J.R. 855(a).

In (e) provided for supplies of the current Buyer's Guide, in (g) deleted "by glue or staples" following "bound", and in (o) rewrote the Buyer's Guide.

Repeal and New Rule, R.1998 d.595, effective December 21, 1998 (operative March 22, 1999).

See: 30 N.J.R. 3577(a), 30 N.J.R. 4452(a).

Section was "Minimum Standards for New Jersey Auto Insurance Buyer's Guide".

Case Notes

Whether tort-feasor's vehicle is underinsured is not determined relative to injured person's damages or relative to judgment or judgments against tort-feasor, but rather relative to limits of coverage purchased by or for injured person. *Calabrese v. Selective Ins. Co. of America*, 297 N.J.Super. 423, 688 A.2d 606 (A.D.1997).

Driver who owned no automobile and was injured in cohabitant's car was entitled to underinsured motorist benefits. *Market Transition Facility of New Jersey By and Through Amgro Ins. Co. v. Parisi-Lusardi*, 293 N.J.Super.471, 681 A.2d 660 (A.D.1996).

Motorcyclist's tort claim for personal injuries sustained when his motorcycle collided with automobile subject to verbal threshold; he chose that option for liability policy covering only his personally owned automobile and not his motorcycle, even though he was not eligible for personal injury protection benefits under that policy. *Koff v. Carrubba*, 290 N.J.Super. 544, 676 A.2d 184 (A.D.1996).

Insured who was injured by uninsured motorist and underinsured motorist was entitled to recover no more than \$75,000 as maximum limit of liability per accident; not entitled to recover maximum uninsured benefits and maximum underinsured benefits; overruling *Conigliaro v. Hanover Ins. Co.*, 233 N.J.Super. 627, 559 A.2d 875. *Hesser v. Harleysville-Garden State Ins. Co.*, 287 N.J.Super. 47, 670 A.2d 123 (A.D.1996).

The Automobile Reparation Reform Act limits on recovery from tort-feasor. *Roig v. Kelsey*, 135 N.J. 500, 641 A.2d 248 (1994).

No regulation prevents insurer from providing greater underinsured motorist coverage to insured than is provided under insured' personal insurance. *French v. New Jersey School Bd. Ass'n Ins. Group*, 149 N.J. 478, 694 A.2d 1008 (N.J. 1997).

Motorist could reasonably and objectively expect to be buying protection up to declared legal limits. *Clegg v. New Jersey Auto. Full Underwriting Ass'n By and Through Cigna Ins. Co.*, 254 N.J.Super. 634, 604 A.2d 179 (A.D.1992).

There was common-law duty on part of insurance carriers or their agents to advise insureds concerning possible need for higher policy limits upon policy renewal. *Wang v. Allstate Ins. Co.*, 125 N.J. 2, 592 A.2d 527 (1991).

Insured could not have jury trial in reformation action for agent's failure to inform insured of available underinsured motorist coverage. *Weinisch v. Sawyer*, 123 N.J. 333, 587 A.2d 615 (1991).

Direct writing insurer was not responsible for insured's inadequate underinsured motorist (UIM) coverage. *Andriani v. New Jersey Mfrs. Ins. Co.*, 245 N.J.Super. 252, 584 A.2d 875 (A.D.1991), certification denied 126 N.J. 327, 598 A.2d 886.

Client-initiated contacts with insurance brokers can result in broker's duty to exercise skill and possess knowledge concerning coverages. *Avery v. Arthur E. Armitage Agency*, 242 N.J.Super. 293, 576 A.2d 907 (A.D.1990).

Insurer's buyer's guide and coverage selection form complied with regulations. *Avery v. Arthur E. Armitage Agency*, 242 N.J.Super. 293, 576 A.2d 907 (A.D.1990).

Automobile insurer that was already voluntarily offering underinsured motorist coverage prior to January 1, 1984 did not have adjustment period until July 1, 1984. *Sikking v. Nelson*, 242 N.J.Super. 185, 576 A.2d 311 (A.D.1990).

"Notice of coverage" provisions required carrier to prove only that it mass mailed requisite materials. *Bruce v. James P. MacLean Firm*, 238 N.J.Super. 501, 570 A.2d 49 (L.1989), affirmed 238 N.J.Super. 408, 570 A.2d 1.

Whether insured was contributorily negligent was question for jury. *Weinisch v. Sawyer*, 237 N.J.Super. 195, 567 A.2d 259 (A.D.1989), certification granted 121 N.J. 658, 583 A.2d 345, reversed 123 N.J. 333, 587 A.2d 615.

Buyer's guide and coverage selection form did not contain inherent bias or confusion on basis that Commissioner made reference to "basic limit" as opposed to "basic tort option." *Emmer v. Merin*, 233 N.J.Super. 568, 559 A.2d 845 (A.D.1989), certification denied 118 N.J. 181, 570 A.2d 950.

Buyer's guide and coverage selection form which gave basic tort option, as opposed to no-threshold option, a favorite status, was justifiable. *Emmer v. Merin*, 233 N.J.Super. 568, 559 A.2d 845 (A.D.1989), certification denied 118 N.J. 181, 570 A.2d 950.

Commissioner's regulations did not have to require that coverage selection form inform consumers of exact dollar amount of premium savings arising from election. *Emmer v. Merin*, 233 N.J.Super. 568, 559 A.2d 845 (A.D.1989), certification denied 118 N.J. 181, 570 A.2d 950.

Commissioner's use of term "lawsuit threshold" in buyer's guide and coverage selection form, as opposed to "verbal threshold" did not lead to confusion. *Emmer v. Merin*, 233 N.J.Super. 568, 559 A.2d 845 (A.D.1989), certification denied 118 N.J. 181, 570 A.2d 950.

Insurance Commissioner acted properly when he required that coverage selection form contain provision referring consumers to their automobile insurance companies in event of questions on coverage. *Emmer v. Merin*, 233 N.J.Super. 568, 559 A.2d 845 (A.D.1989), certification denied 118 N.J. 181, 570 A.2d 950.

Model coverage selection form, was not arbitrary, unreasonable or capricious, and was substantially consistent with statutory language. *Emmer v. Merin*, 233 N.J.Super. 568, 559 A.2d 845 (A.D.1989), certification denied 118 N.J. 181, 570 A.2d 950.

Two statutes, one requiring that coverage selection form state the percentage difference in premium rates or dollar savings between the two tort options for suing for noneconomic loss and the other requiring that coverage selection form identify range of premium rate credit or dollar savings or both; were not inconsistent. *Emmer v. Merin*, 233 N.J.Super. 568, 559 A.2d 845 (A.D.1989), certification denied 118 N.J. 181, 570 A.2d 950.

11:3-15.7 Use of Coverage Selection Form; Availability

(a) For all new policies, an insurer or an insurance producer shall receive a Coverage Selection Form signed by the named insured and indicating the prospective insured's coverage choices. Coverage shall not become effective until the signed Coverage Selection Form is received from the named insured, unless otherwise authorized by law.

(b) For the mid-term policy changes set forth in (b)1 through 5 below, the insurer shall receive a Coverage Selection Form signed by the named insured prior to making the change.

1. Change of policy type from Basic to Standard or Standard to Basic;

2. Change of Lawsuit Option (Standard Policy only);

3. Change of primary coverage for PIP medical expense benefits coverage (from or to Health Insurer Primary) (Standard Policy only);

4. Change in PIP Medical Expense Coverage Limit (Standard Policy only); and

5. Addition or deletion of Liability Coverage (Basic Policy only).

(c) An insurer may require that other policy changes be made by signed Coverage Selection Form.

(d) All coverage changes that are required to be made by a signed Coverage Selection Form, either by this subchapter or by the insurer, shall become effective in the following manner, except when coverage for comprehensive or collision is effected by a required inspection pursuant to N.J.A.C. 11:3-36.

1. For new policies, the choices on the Coverage Selection Form shall be effective on the policy effective date ;

2. For mid-term policy changes, the choices on the Coverage Selection Form shall be effective the day following the date of postmark or, when personal delivery is made or if the postmark is illegible, the day following receipt of the signed Coverage Selection Form by the insurer or an insurance producer;

3. For changes upon renewal, the changes shall be effective on the date of the next policy renewal if postmarked or received by the insurer or by an insurance producer prior to the renewal date.

(e) With the knowledge and consent of an insured or applicant, an insurer may transmit the Buyer's Guide and Coverage Selection Form to the applicant or insured by facsimile or electronic transmission. For purposes of this subchapter, insurers may make the Buyer's Guide and Coverage Selection Forms available at a website or by e-mail. Where applicants and policyholders obtain copies of these documents by e-mail or website, it shall not be necessary for insurers to also mail a copy of the document to the insured or applicant. A signed Coverage Selection Form may be transmitted to the insurer by facsimile but not by electronic mail.

New Rule, R.1989 d.117, effective February 21, 1989.

See: 20 N.J.R. 2984(a), 21 N.J.R. 558(b).

Section was "Statement on the possible coordination of other health benefits coverage with the personal injury protection medical expense options".

Amended by R.1989 d.624, effective December 18, 1989 (operative January 1, 1990).

See: 21 N.J.R. 3244(a), 21 N.J.R. 3922(a).

Amendments made to bring rule in line with changes in N.J.S.A. 39:6A-23 made by P.L. 1988 c.119.

Amended by R.1990 d.580, effective November 19, 1990 (operative January 1, 1991).

See: 22 N.J.R. 1681(a), 22 N.J.R. 3488(b).

Amended to be consistent with N.J.A.C. 11:3-15.6; the text of the Coverage Selection Form is amended both to clarify the current Form and requirements and to respond to changes required by the "Fair Automobile Insurance Reform Act of 1990".

R.1992 d.218, effective May 18, 1992.

See: 24 N.J.R. 523(a), 24 N.J.R. 1898(b).

In (h), added Note to 3, Warning statement to 7 and 8, and prohibition against domicile misstatement to (2).

Amended by R.1994 d.195, effective April 18, 1994.

See: 26 N.J.R. 85(a), 26 N.J.R. 1659(a).

Amended by R.1996 d.58, effective February 5, 1996.

See: 27 N.J.R. 3682(a), 28 N.J.R. 855(a).

Amended by R.1998 d.412, effective August 3, 1998.

See: 30 N.J.R. 1747(a), 30 N.J.R. 2927(a).

In (a), substituted "of sufficient size to be easily readable" for "size eight and one-half inches by 11 inches" at the end of the first sentence. Repeal and New Rule, R.1998 d.595, effective December 21, 1998 (operative March 22, 1999).

See: 30 N.J.R. 3577(a), 30 N.J.R. 4452(a).

Section was "Minimum standards for coverage selection form".

Amended by R.2001 d.44, effective February 5, 2001.

See: 32 N.J.R. 3891(a), 33 N.J.R. 573(a).

In (e), inserted the second sentence.

Case Notes

Buyer's guide and coverage selection form in regulations promulgated by Insurance Commissioner to implement revisions to no-fault automobile insurance law did not contain inherent bias or confusion on basis that Commissioner made reference to "basic limit" as opposed to "basic tort option." *Emmer v. Merin*, 233 N.J.Super. 568, 559 A.2d 845 (A.D.1989), certification denied 118 N.J. 181, 570 A.2d 950.

Buyer's guide and coverage selection form which gave basic tort option, as opposed to no-threshold option, a favorite status, was justifiable. *Emmer v. Merin*, 233 N.J.Super. 568, 559 A.2d 845 (A.D.1989), certification denied 118 N.J. 181, 570 A.2d 950.

Insurance Commissioner acted properly when he required that coverage selection form contain provision referring consumers to their automobile insurance companies in event of questions on coverage. *Emmer v. Merin*, 233 N.J.Super. 568, 559 A.2d 845 (A.D.1989), certification denied 118 N.J. 181, 570 A.2d 950.

Insurance Commissioner's proposed regulations, which implemented revisions to nonfault automobile insurance law requiring consumers to select between two options of coverage for automobile accident-related bodily injury, did not have to require that coverage selection form inform consumers of exact dollar amount of premium savings arising from election. *Emmer v. Merin*, 233 N.J.Super. 568, 559 A.2d 845 (A.D.1989), certification denied 118 N.J. 181, 570 A.2d 950.

Model coverage selection form, proposed by regulations promulgated by Insurance Commissioner for implementing legislative revisions to no-fault automobile insurance law requiring consumers to select between two options of coverage for automobile accident-related bodily injury. *Emmer v. Merin*, 233 N.J.Super. 568, 559 A.2d 845 (A.D.1989), certification denied 118 N.J. 181, 570 A.2d 950.

Statute requiring that no-fault automobile insurance coverage selection form state the percentage difference in premium rates or dollar savings between the two tort options for suing for noneconomic loss was not inconsistent with statute requiring that coverage selection form identify range of premium rate credit or dollar savings or both.

Emmer v. Merin, 233 N.J.Super. 568, 559 A.2d 845 (A.D.1989), certification denied 118 N.J. 181, 570 A.2d 950.

When promulgating regulations to implement revisions to no-fault automobile insurance law, Commissioner's use of term "lawsuit threshold" in buyer's guide and coverage selection form, as opposed to "verbal threshold", did not lead to confusion. *Emmer v. Merin*, 233 N.J.Super. 568, 559 A.2d 845 (A.D.1989), certification denied 118 N.J. 181, 570 A.2d 950.

11:3-15.8 Penalties

Failure to comply with the provisions of this subchapter may result in the imposition of penalties as prescribed by law.

New Rule, R.1989 d.117, effective February 21, 1989.

See: 20 N.J.R. 2984(a), 21 N.J.R. 558(b).

Recodified from N.J.A.C. 11:3-15.10, R.1989 d.624, effective December 18, 1989 (operative January 1, 1990).

See: 21 N.J.R. 3244(a), 21 N.J.R. 3922(a).

Recodified from N.J.A.C. 11:3-15.11 by R.1998 d.595, effective December 21, 1998 (operative March 22, 1999).

See: 30 N.J.R. 3577(a), 30 N.J.R. 4452(a).

11:3-15.9 (Reserved)

New Rule, R.1989 d.624, effective December 18, 1989 (operative January 1, 1990).

See: 21 N.J.R. 3244(a), 21 N.J.R. 3922(a).

Amended by R.1990 d.580, effective November 19, 1990 (operative January 1, 1991).

See: 22 N.J.R. 1681(a), 22 N.J.R. 3488(b).

Amended to clarify when a Coverage Selection Form must be used and when the changes made thereon become effective.

R.1992 d.218, effective May 18, 1992.

See: 24 N.J.R. 523(a), 24 N.J.R. 1898(b).

In (c), added exception regarding comprehensive and collision.

Repealed by R.1998 d.595, effective December 21, 1998 (operative March 22, 1999).

See: 30 N.J.R. 3577(a), 30 N.J.R. 4452(a).

Section was "Use of Coverage Selection Form".

11:3-15.10 (Reserved)

Recodified from N.J.A.C. 11:3-15.9, R.1989 d.624, effective December 18, 1989 (operative January 1, 1990).

See: 21 N.J.R. 3244(a), 21 N.J.R. 3922(a).

Repealed by R.1998 d.595, effective December 21, 1998 (operative March 22, 1999).

See: 30 N.J.R. 3577(a), 30 N.J.R. 4452(a).

Section was "Effect on other notice requirements".

11:3-15.11 (Reserved)

New Rule, R.1989 d.117, effective February 21, 1989.

See: 20 N.J.R. 2984(a), 21 N.J.R. 558(b).

Recodified from N.J.A.C. 11:3-15.10, R.1989 d.624, effective December 18, 1989 (operative January 1, 1990).

See: 21 N.J.R. 3244(a), 21 N.J.R. 3922(a).

Recodified to N.J.A.C. 11:3-15.8 by R.1998 d.595, effective December 21, 1998 (operative March 22, 1999).

See: 30 N.J.R. 3577(a), 30 N.J.R. 4452(a).

APPENDIX

EXHIBIT 1

NEW JERSEY AUTO INSURANCE BUYER'S GUIDE

When you purchase a new insurance policy or renew your current policy, you must make many decisions about what you need to buy and how much you can afford to spend.

You must decide:

Do I need a policy with a broad range of choices that I can adjust to meet my needs and offers the most protection but at a higher cost? **THIS IS THE STANDARD POLICY.** See page insert page # here.

Do I need a policy with fewer choices about the type of insurance and the amounts of insurance I buy, which offers less protection but at a lower cost than the Standard Policy? **THIS IS THE BASIC POLICY.** See page insert page # here.

How much insurance do I need to cover medical bills and other related expenses if I am in an accident? **THIS IS PERSONAL INJURY PROTECTION OR "PIP."** See page insert page # here.

How much insurance do I need if someone sues me because of an accident I caused that injures them or damages their property? **THIS IS BODILY INJURY LIABILITY AND PROPERTY DAMAGE LIABILITY.** See page insert page # here.

How much insurance do I need if I am in an accident caused by someone who has little or no insurance? **THIS IS UNINSURED AND UNDERINSURED MOTORIST COVERAGE.** See page insert page # here.

Do I need to buy insurance to cover my car if it is damaged in an accident I cause, or if it is stolen or damaged in some other way? **THIS IS COLLISION AND COMPREHENSIVE COVERAGE.** See page insert page # here. If appropriate use term "other than collision" throughout.

How much money can I afford to pay out of my own pocket before the insurance company begins paying, if I have an insurance claim? **THESE ARE DEDUCTIBLES AND CO-PAYMENTS.** See page insert page # here.

Do I want to be able to sue another driver for my pain and suffering when the accident was not my fault and I was injured? Am I willing to limit my ability to sue for only the most serious injuries? **THESE ARE THE LAWSUIT OPTIONS.** See page insert page # here.

WARNING: Insurers or their producers or representatives shall not be held liable for choices you make for insurance coverages or limits as long as your choices provide at least the minimum coverage required by law. Insurers or their producers or representatives also shall not be held liable if you choose not to purchase higher limits of PIP medical expense coverage, bodily injury liability coverage, higher limits of uninsured/underinsured motorists coverage, collision coverage or comprehensive coverage. Insurers, their producers and representatives can lose this limitation on liability by failing to act in accordance with the law. See N.J.S.A. 17:28-1.9 for more information.

SOME TERMS USED IN THIS GUIDE

Your auto insurance policy is divided into different **COVERAGES** based on the type of loss from which you are protected. Automobile insurance **COVERAGES** are:

**PERSONAL INJURY PROTECTION
LIABILITY
UNINSURED/UNDERINSURED MOTORIST
COLLISION
COMPREHENSIVE**

Most coverages are offered at several **LIMITS**, which are the maximum dollar amount the insurer will pay in the event of an accident.

The lower the limit of coverage, the less the insurance will cost you. However, low limits of coverage may not be sufficient to pay for all of your losses (injuries or damage to property) or cover the losses of those making claim against you.

Some coverages also have **DEDUCTIBLES**. **DEDUCTIBLES** are payments you have to make before the insurer starts to pay. For example, a \$500 **DEDUCTIBLE** means that you pay for the first \$500 of each loss.

Higher deductibles can lower the cost of your automobile insurance. However, you should consider how high a deductible you can pay if you are involved in an accident.

A **PRODUCER** is someone who is licensed to sell insurance. **STANDARD and BASIC POLICIES**

There are two types of auto insurance policies available in New Jersey. A **BASIC** policy is a low cost policy that provides a minimum of benefits.

A **STANDARD** policy provides a wide variety of coverage options many of which are not available in a basic policy. The following chart compares the differences between the **BASIC AND STANDARD** policy. Each of the coverages explained after the chart below will state whether it is available for the **BASIC or STANDARD** policy.

AUTO INSURANCE COMPARISON CHART

Basic Policy includes:

PIP medical expenses up to \$15,000. Certain extremely serious injuries and hospital care of other significant injuries are covered over \$15,000 up to \$250,000.

No other PIP benefits.

Property Damage Liability limit of \$5,000.

Right to sue for pain and suffering limited to serious injuries (Limitation on Lawsuit).

No Uninsured and Underinsured Motorist Coverage.

Optional Coverages for Basic Policy:

Bodily Injury Liability of \$10,000. (+)

Collision and Comprehensive Coverages. (+)

(+) = your premium will increase with this choice
(-) = your premium will decrease with this choice

Some coverages are subject to deductibles or copayments that may require you to pay for a part of your claim before your insurer will pay anything.

Insurers that offer combined single limits should make appropriate substitutions.

Insurers that do not offer Collision and Comprehensive on the Basic Policy should delete that option.

Standard Policy includes:

PIP medical expenses up to \$250,000.

Other PIP benefits: essential services; income continuation; death; and funeral expenses (Extra PIP Package).

Property Damage Liability limit of \$5,000.

Right to sue for pain and suffering limited to serious injuries (Limitation on Lawsuit Option).

Uninsured and Underinsured Motorist Coverage limit same as liability limits.

Bodily Injury Liability limit of \$15,000 per person/\$30,000 per accident.

Optional Coverages for Standard Policy: Collision and Comprehensive Coverages. (+)

Standard Policy coverage choices:

Lower PIP medical expenses limits. (-)
Certain extremely serious injuries and hospital care of other significant injuries are covered over the limit and up to \$250,000.

Higher PIP medical expense limits. (+)

No essential services; income continuation; death or funeral benefits (PIP Medical Only). (-); *or*

Higher essential services; income continuation; death and funeral benefits (Extra PIP Package). (+)

Higher Property Damage Limits. (+)

No limit on right to sue for pain and suffering (No Limitation on Lawsuit Option). (+)

Higher Limits of Uninsured and Underinsured Motorist Coverage. (+)

Higher Bodily Injury Liability Limits. (+)

COVERAGES:

LIABILITY coverage pays other people for damages that you cause if you are found to be at fault in an accident. There are two kinds of liability coverage:

BODILY INJURY and PROPERTY DAMAGE.

BODILY INJURY LIABILITY COVERAGE

BODILY INJURY liability coverage protects you from claims and lawsuits by people who are injured or die as a result of an accident you cause. It compensates those people for pain, suffering and other personal hardships and will also pay for some economic damages, such as lost wages.

BASIC POLICY—Bodily injury liability is optional for a basic policy. It is available at a limit of \$10,000 total for all persons, per accident.

Caution: If you do not have liability coverage, you will be responsible for paying for the pain, suffering and other personal hardships and some economic damages, such as lost wages that you cause. The insurer will not provide or pay for a lawyer to represent you if you are sued. Your assets will be at risk, including the risk of having money deducted from your wages if a judgment is entered against you.

STANDARD POLICY—Bodily injury liability is required by law for a standard policy. The minimum limits are:

- \$15,000 for any one person's injuries, per accident;
- \$30,000 for more than one person's injuries, per accident.

Substitute minimum combined single limit, if offered
Higher limits of liability coverage available are listed on the Coverage Selection Form.

PROPERTY DAMAGE LIABILITY COVERAGE

PROPERTY DAMAGE liability coverage protects you from claims and lawsuits by people whose property is damaged as a result of an accident you cause.

STANDARD POLICY and BASIC POLICY—Property Damage liability coverage of \$5,000 per accident is required by law for both the standard and basic policies.

For the **STANDARD POLICY**, higher property damage liability limits are available and are listed on the Coverage Selection Form.

PERSONAL INJURY PROTECTION COVERAGE

PERSONAL INJURY PROTECTION COVERAGE or **PIP** pays if you or other persons covered under your policy are injured in an automobile accident. It is often called **NO-FAULT** coverage because it pays your own medical expenses no matter who caused the accident. PIP coverage has two parts: medical expense coverage and the extra PIP package coverage.

PIP Medical Expense Coverage

PIP medical expense coverage pays hospitals, doctors and other medical providers for treatment of injuries from automobile accidents. It also pays for medical equipment you may need. Both **STANDARD** and **BASIC POLICIES** have medical expense coverage.

STANDARD POLICY LIMITS: The medical expense coverage limit is \$250,000 per person per accident, unless you choose a lower limit.

You can select medical expense coverage with the following lower limits of coverage per person per accident:

- \$15,000;
- \$50,000;
- \$75,000; or
- \$150,000

Even if you choose one of the lower limits above, you will be covered for medically necessary treatment above the limit and up to \$250,000 for permanent or significant brain injury, spinal cord injury or disfigurement or treatment of other permanent or significant injuries rendered at a trauma center or acute care hospital immediately following the accident and until a doctor says that you no longer require critical care.

Add higher Medical Expense limit, if offered.

BASIC POLICY LIMITS: For the basic policy, the medical expense coverage limit is \$15,000, per person per accident. You are also covered for all medically necessary treatment above \$15,000 and up to \$250,000 for permanent or significant brain injury, spinal cord injury or disfigurement or treatment of other permanent or significant injuries rendered at a trauma center or acute care hospital immediately following the accident and until a doctor says that you no longer require critical care.

DEDUCTIBLES and CO-PAYMENTS: STANDARD and BASIC POLICIES—You will pay for part of the first \$5,000 of medical expenses you or other covered persons have in an auto accident. Your insurer will pay medical bills over the deductible amount you choose. In addition, there is a 20 percent co-payment for medical expenses in excess of the deductible up to \$5,000. That means that you pay 20 percent of the medical expenses and the insurer pays 80 percent. For necessary medical expenses over \$5,000, the insurer pays 100 percent. The chart below shows the choice of deductibles and the total out-of-pocket expenses you would have to pay for deductibles and co-payments if you were injured in an accident and had medical expenses of \$5,000 or more.

Deductible Choice	Highest co-pay	Total deductible and co-pay
\$ 250	\$950	\$1,200
\$ 500	\$900	\$1,400
\$1,000	\$800	\$1,800
\$2,000	\$600	\$2,600
\$2,500	\$500	\$3,000

Caution: Higher deductibles reduce the cost of your insurance but you may not have that cash available when you or a person covered under the policy has an accident. In some cases, your health insurer may cover part of the deductible. Contact your health insurer for more information.

Insurers with an approved precertification plan substitute explanation here with deductibles and co-payments, if any.

HEALTH INSURER FOR PIP OPTION—STANDARD POLICY ONLY

You may choose your health coverage provider to pay medical expenses for injuries you sustain in an auto accident instead of your automobile insurer. Please consider the factors below to see if this option is right for you.

1. Does your health coverage provider cover injuries from automobile accidents?

A health coverage provider may be an insurance company, an HMO or some other type of benefit plan provided by your employer. You must make sure that your health coverage provider will pay for automobile accident injuries. Medicare and Medicaid will not provide this coverage.

2. What limits and deductibles apply?

The deductibles and co-payments of your health policy or plan will apply to treatment for injuries from auto accidents. In addition, the coverage limits of your health policy or plan will also be in effect. Your automobile insurer will only pay for necessary expenses not covered by your health policy or plan.

3. What if I lose my health coverage?

You must maintain your health coverage. If you are in an accident and your coverage is no longer in effect, your auto insurer must pay PIP medical benefits. However, you will be required to pay a \$750 additional deductible.

EXTRA PIP PACKAGE COVERAGE—STANDARD POLICY ONLY

The following package of additional benefits goes with your PIP medical expense coverage with the following minimum benefits. This coverage is available for the **STANDARD POLICY ONLY**.

- **Income Continuation:** If you cannot work because of an auto accident injury, you can collect up to \$100 a week up to a total limit of \$5,200 for lost wages.
- **Essential Services:** You can collect as much as \$12 a day, up to a total limit of \$4,380 to pay someone to do necessary services that you normally do yourself, such as cleaning your house, mowing your lawn, shoveling snow or doing laundry.
- **Death Benefit:** If you die from auto accident injuries, your family or estate will receive any benefits you have not already collected under the income continuation and essential services coverages.
- **Funeral Expense Benefit:** in addition to the death benefit, reasonable funeral expenses are covered up to \$1,000.

EXTRA PIP PACKAGE OPTIONS—STANDARD POLICY ONLY

You may choose not to receive the extra PIP package benefits and only have your PIP coverage be for medical expenses. Alternatively, you may choose higher limits of income continuation, essential services, death and funeral benefits. Insert table of benefit options at N.J.A.C. 11:3-7.4(b) and additional benefits if offered.

UNINSURED MOTORIST COVERAGE—STANDARD POLICY ONLY

Uninsured motorist coverage protects you if you are in an accident caused by someone who does not have the minimum level of insurance required by law. Claims that you would have made against the driver who was at fault are paid by your own policy up to the limits of your own uninsured motorist coverage. Your uninsured motorist coverage may not have a limit higher than your own bodily injury liability coverage limit. Uninsured motorist coverage does not benefit the uninsured driver.

UNDERINSURED MOTORIST COVERAGE—STANDARD POLICY ONLY

Underinsured motorist coverage protects you if you are in an accident caused by someone who is insured but who has lower liability limits than your underinsured motorist limits. If your damages are greater than the limits of the other driver's policy, you can make a claim against your own policy for the amount of damages not covered by the other driver's policy up to the difference between the limits of your underinsured motorist coverage and the other driver's policy limit.

LIMITS: You are required to have uninsured motorist coverage at the minimum liability limit. Uninsured/underinsured motorist coverage is sold together and is available up to the limits of your own liability coverage.

COLLISION COVERAGE

Collision coverage protects you from damage that you cause to your automobile. For example, collision coverage would pay for repairs to your automobile if you were at fault in an accident or hit a tree. You can also make a claim under your own collision coverage for damage to your car from an accident in which you were not at fault. This is instead of making a property damage liability claim against the driver who caused the accident. Your insurer will then seek reimbursement from the insurer of the at-fault party.

COMPREHENSIVE COVERAGE

Comprehensive coverage (also known as "other than collision coverage"), protects you if your automobile is stolen and for damage to your automobile caused by things not covered under collision coverage, such as vandalism or fire.

LIMITS—The limit of collision and comprehensive coverage is how much your automobile is worth on the market.

DEDUCTIBLES—The standard deductible for collision coverage is \$500 and higher and lower deductibles are available and are listed on the Coverage Selection Form. The standard deductible for comprehensive is \$500. Lower and higher de-

ductibles are available and are listed on the Coverage Selection Form.

COLLISION and COMPREHENSIVE COVERAGES ARE OPTIONAL for both the BASIC and STANDARD policies. Delete for Basic Policy if insurer does not offer Collision and Comprehensive

Some companies require you to buy comprehensive coverage if you buy collision coverage. Many automobiles have to be inspected within seven (7) days of being covered by collision and/or comprehensive coverage. This inspection prevents fraudulent claims for preexisting damage. Your insurer will give you information about how to get an inspection if one is required. **Named Driver Exclusion**—Normally, the coverage choices you make apply to all persons covered under the policy. However, you can choose to exclude certain drivers on your policy from being covered by collision and/or comprehensive coverage on an automobile. This can lower your premium, but means that if the excluded driver operates the automobile and is involved in a loss, you are not insured for collision and/or comprehensive coverage. Contact your insurer or producer for more information about this option.

LAWSUIT OPTIONS:

For the STANDARD POLICY, you must make a choice about the rights you will have if you are injured in an automobile accident. The choice you make does affect how much your insurance will cost. The choice you make will apply to you, your spouse, children and other relatives living with you who are not covered under another automobile insurance policy.

For the BASIC POLICY, you do not have a choice and will have the limitation on lawsuit option described below.

LIMITATION ON LAWSUIT OPTION

Under the limitation on lawsuit option, you agree not to sue the person who caused an accident for your pain and suffering unless you sustain one of the injuries that appears on this list:

- death;
- dismemberment;
- significant disfigurement or significant scarring;
- a displaced fracture;
- loss of a fetus; or
- permanent injury within a reasonable degree of medical probability other than scarring or disfigurement. Any injury shall be considered permanent when the body part or organ, or both, has not healed to function normally and will not heal to function normally with further medical treatment;

NO LIMITATION ON LAWSUIT OPTION: Under the no limitation on lawsuit option, you can sue the person at fault in an accident for pain and suffering for any injury, no matter how minor.

STANDARD POLICY—You must choose one of these two options. If you do not make a choice, you will receive the limitation on lawsuit option. The limitation on lawsuit option will decrease your premium. It is also important to remember that these options only cover lawsuits for "pain and suffering" or non-economic losses. Your medical expenses and some economic losses for injuries in auto accidents will be paid up to the limits of your PIP coverage and are not affected by the choice you make here.

WARNING: Insurance companies or their producers or representatives shall not be held liable for your choice of lawsuit option (limitation on lawsuit option or no limitation on lawsuit option). Insurers or their producers or representatives also shall not be liable if the limitation on lawsuit option is imposed by law because no choice was made on the coverage selection form. Insurers, their producers or representatives can lose this limitation on liability for failing to act in accordance with the law. See N.J.S.A. 17:28-1.9 for more information.

INSURANCE CLAIMS OMBUDSMAN

Text to be provided by Order of the Commissioner.

EXHIBIT 2

STANDARD POLICY COVERAGE SELECTION FORM

Name: _____
 This Coverage Selection Form is for a STANDARD POLICY, see Buyer's Guide, page insert page # here. A BASIC POLICY with the minimum of required coverages is also available for a lower premium. Contact your insurer or producer for more information.

BODILY INJURY LIABILITY—Buyer's Guide page insert page # here

Choose the Bodily Injury Liability Limits that you want:

At least four of the most popular coverage limits shall be listed, including the lowest limit offered. If a complete list is not provided, state that other coverage limits are available.

PROPERTY DAMAGE LIABILITY—Buyer's Guide page insert page # here

Choose the Property Damage Limits you want:

At least four of the most popular coverage limits shall be listed, including the lowest limit offered. If a complete list is not provided, state that other coverage limits are available. For insurers offering combined single limits, substitute at least four of the most popular combined single limits, including the lowest offered.

PERSONAL INJURY PROTECTION (PIP)—Buyer's Guide page insert page # here

☐ I choose the standard PIP Medical Expense Limit of \$250,000. Include higher limit if offered

☐ I choose one of the lower PIP Medical Expense Limits below.

WARNING: Prior to insert effective date of P.L. 1998, c.21, all auto insurance policies had PIP Medical Expense Benefit limits of \$250,000. The limits below provide you with less coverage.

Warning must be in at least 12 point type.

☐ \$150,000* for a ____% to ____% reduction in the PIP premium

☐ \$ 75,000* for a ____% to ____% reduction in the PIP premium

☐ \$ 50,000* for a ____% to ____% reduction in the PIP premium

☐ \$ 15,000* for a ____% to ____% reduction in the PIP premium

Even if you choose one of the amounts above, all medically necessary treatment over the policy limit up to \$250,000 will be paid for permanent or significant brain injury, spinal cord injury or disfigurement or treatment of other permanent or significant injuries rendered at a trauma center or acute care hospital immediately following the accident and until a doctor says that you no longer require critical care.

Choose the PIP Medical Expenses Deductible you want:

☐ \$ 250 deductible, minimum required by law.

☐ \$ 500 deductible, for a ____% to ____% reduction in the PIP premium.

☐ \$1,000 deductible, for a ____% to ____% reduction in the PIP premium.

☐ \$2,000 deductible, for a ____% to ____% reduction in the PIP premium.

☐ \$2,500 deductible, for a ____% to ____% reduction in the PIP premium.

Insurers with an approved pre-certification plan should insert a description of the plan here plus any deductibles or co-payments included in the plan.

Health Insurer for PIP Option

☐ I choose the health insurer for PIP option—Buyer's Guide, page insert page # here.

The name of my health insurer(s) is (are):

1. _____

Policy/Group #/Certificate # _____

2. _____

Policy/Group #/Certificate # _____

Extra PIP Package Coverage Options

The Extra PIP Package benefits include income continuation, essential services, death benefits and funeral expense benefits—Buyer's Guide page insert page # here

You may choose not to have the Extra PIP Package benefits for a ____% to ____% savings in the ____ PIP premium. Include the range of percentage savings and the base PIP premium

I choose PIP Medical Expense Only

You may choose to have higher limits for the Extra PIP Package of Income Continuation, Essential Services, Death and Funeral Benefits. Buyer's Guide page insert page # here

Insert a chart listing options and choices

UNINSURED/UNDERINSURED MOTORIST COVERAGE—Buyer's Guide, Page insert page # here

You may choose one of the following higher limits of Uninsured/Underinsured Motorist Coverage, up to your Bodily Injury Liability Insurance Limit.

List the same options available for bodily injury liability coverage above. Other options may also be listed.

COLLISION COVERAGE—Buyer's Guide, page insert page # here

☐ No, I choose not to be covered for collision damage.

☐ Yes, I choose to be covered for collision damage with the basic \$500 deductible.

☐ Yes, I choose to be covered for collision damage with the deductible circled here: \$1,000, \$1,500 or \$2,000. This premium will be less than the premium with the basic \$500 deductible. Details available from company or insurance producer (i.e., agent or broker).

☐ Yes, I choose to be covered for collision damage with the deductible circled here: \$100, \$150, \$200 or \$250. This premium will be more than the premium with the basic \$500 deductible. Details available from insurer or insurance producer.

Insert provision for coverage/no coverage per car if available

COMPREHENSIVE COVERAGE If appropriate, use the term "other than collision" coverage throughout this section

☐ No, I choose not to be covered for comprehensive damage.

☐ Yes, I choose to be covered for comprehensive damage with the basic \$500 deductible.

☐ Yes, I choose to be covered for comprehensive damage with the deductible circled here: \$1,000, \$1,500 or \$2,000. This premium will be less than the premium with the basic \$500 deductible. Details available from insurer or insurance producer.

☐ Yes, I choose to be covered for comprehensive damage with the deductible circled here: \$100, \$150, \$200 or \$250. This premium will be more than the premium with the basic \$500 deductible. Details available from insurer or insurance producer.

Insert provision for coverage/no coverage per car if available. For both collision and comprehensive, if either the \$200 deductible or \$250 deductible is not offered, that option may be deleted from this form. Also, all other available collision and comprehensive deductibles shall be listed where appropriate. **WARNING:** Insurers or their producers or representatives shall not be held liable for choices you make for insurance coverages or limits as long as your choices provide at least the minimum coverage required by law. Insurers or their producers or representatives also shall not be held liable if you choose not to purchase higher limits of PIP medical expense coverage, higher limits of uninsured/underinsured motorists coverage, collision coverage or comprehensive coverage. Insurers, their producers and representatives can lose this limitation on liability for failing to act in accordance with the law. See N.J.S.A. 17:28-1.9 for more information.

LAWSUIT OPTIONS, Buyer's Guide, page insert page # here

- ☐ I want the Limitation on Lawsuit Option.
- ☐ I want the No Limitation on Lawsuit Option. My bodily injury liability premium will be ___% to ___% higher if I select the No Limitation on Lawsuit option instead of the Limitation on Lawsuit option, depending upon where my car is garaged, my bodily injury liability coverage limit, and other factors. Per vehicle, my bodily injury liability premium at current rates will be \$___ to \$___ higher on each ___renewal of my policy if I select the No Limitation on Lawsuit option instead of the Lawsuit option. I understand that I can contact my insurer or my insurance producer for specific details.

Insurance companies writing six month policies should insert the word "semi-annual" in the blank space above. Companies writing 12 month policies should insert the word "annual." Insurance companies writing single limit liability coverage may add a footnote to inform insureds that the policy declaration page will not include a specific premium for "bodily injury liability" coverage.

WARNING: Insurance companies or their producers or representatives shall not be held liable for your choice of lawsuit option (limitation on lawsuit option or no limitation on lawsuit option). Insurers or their producers or representatives also shall not be liable if the limitation on lawsuit option is imposed by law because no choice was made on the coverage selection form. Insurers, their producers or representatives can lose this limitation on liability for failing to act in accordance with the law. See N.J.S.A. 17:28-1.9 for more information.

STATEMENT OF INSURED or APPLICANT:

I have read the Buyer's Guide outlining the coverage options available to me. The limits available for PIP medical expense coverage and uninsured and underinsured motorists coverage have been explained to me. My choices are shown above. I agree that each of these choices will apply for all vehicles insured by my policy and to each subsequent renewal, continuation, replacement or amendment until the insurer or its insurance producer receives my request that a change be made. For new policyholders, I understand that:

- If I do not make a choice to have the No Limitation on Lawsuit Option, I will receive the Limitation on Lawsuit option;
- If I carry collision and/or comprehensive coverage without making a written choice of deductible, I will receive the \$500 deductible;
- If I do not choose to have my health insurer provide PIP medical expense benefits, my auto insurer will provide PIP medical expense benefits; and
- If I do not choose a lower PIP medical expense limit, I will receive the \$250,000 limit.

I understand that if this is a policy renewal and if I do not complete choices, I will receive the same coverage as in my previous policy except when changes are required by a law becoming effective during the term of my previous policy. I understand that these choices take effect in the following manner:

- (1) For new policies, on the effective date of the policy;
- (2) For mid-term policy changes, on the day following the date of postmark or, when personal delivery is made or the postmark is illegible, the day following receipt of this form by the insurer or producer; and
- (3) For changes upon renewal, on the date of the next policy renewal if postmarked or received by the insurance company or by an insurance producer prior to the renewal date.

ANY PERSON WHO KNOWINGLY MAKES AN APPLICATION FOR MOTOR VEHICLE INSURANCE COVERAGE CONTAINING ANY STATEMENT THAT THE APPLICANT RESIDES OR IS DOMICILED IN THIS STATE WHEN, IN FACT, THAT APPLICANT RESIDES OR IS DOMICILED IN A STATE OTHER THAN THIS STATE, IS SUBJECT TO CIVIL AND CRIMINAL PENALTIES.

Please check the appropriate box to which this form applies:

☐ New Policy ___ Mid-Term Change ___ Renewal Change

SIGNATURE OF NAMED INSURED

OR APPLICANT _____

DATE _____

EXHIBIT 3

BASIC POLICY COVERAGE SELECTION FORM

Name: _____

This Coverage Selection Form is for a **BASIC POLICY**, see Buyer's Guide, page insert page # here. A **STANDARD POLICY** with more coverages and higher limits is also available for a higher premium. Contact your insurer or producer for more information.

BODILY INJURY LIABILITY—Buyer's Guide page—insert page # here

- ☐ Yes, I choose the \$10,000 Bodily Injury Liability Limit.
- ☐ No, I do not choose to have Bodily Injury Liability Coverage.

WARNING: If you do not choose to have Bodily Injury Liability Coverage and you are at fault in an accident where people are injured or die, you will be responsible for paying for the pain, suffering and other personal hardships and some economic damages, such as lost wages that you cause. Your insurer will not pay a judgment against you or pay for a lawyer to defend you if you are sued. Your assets will be at risk, including having money deducted from your wages if a judgment is entered against you. Warning must be in at least 12 point type.

WARNING: Insurers or their producers or representatives shall not be held liable for choices you make for insurance coverages or limits as long as your choices provide at least the minimum coverage required by law. Insurers or their producers or representatives also shall not be held liable if you choose to purchase a basic policy instead of a standard policy, or if you choose not to purchase bodily injury liability coverage, collision coverage or comprehensive coverage. Insurers, their producers and representatives can lose this limitation on liability for failing to act in accordance with the law. See N.J.S.A. 17:28-1.9 for more information.

PERSONAL INJURY PROTECTION—Buyer's Guide, page insert page # here

WARNING: For a **BASIC POLICY**, the limit on PIP Medical Expense Coverage is \$15,000 but includes up to \$250,000 for emergency care of certain catastrophic injuries (See Buyer's Guide page insert page # here). Prior to insert effective date of

P.L. 1998, c.21, all automobile insurance policies had PIP Medical Expense limits of \$250,000. The PIP Medical Expense Coverage for a BASIC POLICY is significantly less than previously required by law. Warning must be in at least 12 point type.

Choose the PIP Medical Expenses Deductible you want:

- ☐ \$ 250 deductible, minimum required by law.
- ☐ \$ 500 deductible, for a ____% to ____% reduction in the PIP premium.
- ☐ \$1,000 deductible, for a ____% to ____% reduction in the PIP premium.
- ☐ \$2,000 deductible, for a ____% to ____% reduction in the PIP premium.
- ☐ \$2,500 deductible, for a ____% to ____% reduction in the PIP premium.

Insurers with an approved pre-certification plan should insert a description of the plan here plus any deductibles or co-payments included in the plan.

COLLISION COVERAGE—Buyer's Guide, page insert page # here

- ☐ No, I choose not to be covered for collision damage.
- ☐ Yes, I choose to be covered for collision damage with the basic \$500 deductible.
- ☐ Yes, I choose to be covered for collision damage with the deductible circled here: \$1,000, \$1,500 or \$2,000. This premium will be less than the premium with the basic \$500 deductible. Details available from insurer or insurance producer.
- ☐ Yes, I choose to be covered for collision damage with the deductible circled here: \$100, \$150, \$200 or \$250. This premium will be more than the premium with the basic \$500 deductible. Details available from insurer or insurance producer.

COMPREHENSIVE COVERAGE Buyer's Guide page insert page # here. If appropriate, use the term "other than collision" coverage throughout this section

- ☐ No, I choose not to be covered for comprehensive damage.
- ☐ Yes, I choose to be covered for comprehensive damage with the basic \$500 deductible.
- ☐ Yes, I choose to be covered for comprehensive damage with the deductible circled here: \$1,000, \$1,500 or \$2,000. This premium will be less than the premium with the basic \$500 deductible. Details available from insurer or insurance producer.
- ☐ Yes, I choose to be covered for comprehensive damage with the deductible circled here: \$100, \$150, \$200 or \$250. This premium will be more than the premium with the basic \$500 deductible. Details available from insurer or insurance producer.

These sections should be omitted by insurers that do not offer collision and comprehensive coverage in the Basic Policy. For both collision and comprehensive, if either the \$200 deductible or \$250 deductible is not offered, that option may be deleted from this form. Also, all other available collision and comprehensive deductibles shall be listed where appropriate.

STATEMENT OF INSURED or APPLICANT:

I have read the Buyer's Guide outlining the coverage options available to me. I understand that this is a BASIC POLICY with the minimum coverages required by law and that a Standard Policy with higher limits and additional coverages is available. The option to buy Bodily Liability Coverage has been explained to me. My choices are shown above. I agree that each of these choices will apply for all vehicles insured by my policy and to each subsequent renewal, continuation, replacement or amendment until the insurer or its insurance producer receives my request that a change be made.

For new policyholders, I understand that:

- (a) Unless I choose to have the \$10,000 Bodily Injury Liability Coverage, I will not receive any Bodily Injury Liability Coverage;
- (b) If I choose collision or comprehensive coverage without making a written choice of deductible, I will receive the \$500 deductible;

I understand that if this is a policy renewal and if I do not complete choices, I will receive the same coverage as in my previous policy except when changes are required by a law becoming effective during the term of my previous policy. I understand that these choices take effect in the following manner:

- (1) For new policies, on the effective date of the policy;
- (2) For mid-term policy changes, on the date of postmark or, when personal delivery is made or if the postmark is illegible, the day following receipt of this Form by the insurers or by a producer; and
- (3) For changes upon renewal, on the date of the next policy renewal if postmarked or received by the insurance company or by an insurance producer prior to the renewal date.

ANY PERSON WHO KNOWINGLY MAKES AN APPLICATION FOR MOTOR VEHICLE INSURANCE COVERAGE CONTAINING ANY STATEMENT THAT THE APPLICANT RESIDES OR IS DOMICILED IN THIS STATE WHEN, IN FACT, THAT APPLICANT RESIDES OR IS DOMICILED IN A STATE OTHER THAN THIS STATE, IS SUBJECT TO CIVIL AND CRIMINAL PENALTIES.

Please check the appropriate box to which this form applies.

☐ NEW POLICY ____ Mid-Term Change ____ Renewal Change

SIGNATURE OF NAMED INSURED

OR APPLICANT _____

DATE _____

New Rule, R.1998 d.595, effective December 21, 1998 (operative March 22, 1999).

Sec: 30 N.J.R. 3577(a), 30 N.J.R. 4452(a).

4. Driver D: 0 MVR points, 1 accident.

SUBCHAPTER 20. REPORTING FINANCIAL DISCLOSURE AND EXCESS PROFITS

11:3-20.1 Purpose

This subchapter sets forth the financial disclosure and excess profits reporting requirements pursuant to N.J.S.A. 17:29A-5.6 to 17:29A-5.16.

Amended by R.1996 d.58, effective February 5, 1996.
See: 27 N.J.R. 3682(a), 28 N.J.R. 855(a).

Case Notes

Insurance commissioner failed to utilize statutory rule-making procedures in changing evaluation of excess profits. *American Employers' Ins. Co. v. Commissioner of Ins., Dept. of Ins., State of N.J.*, 236 N.J.Super. 428, 566 A.2d 202 (A.D.1989).

11:3-20.2 Scope

The provisions of this subchapter apply to all insurers authorized to transact private passenger automobile insurance business in this State.

11:3-20.3 Definitions

The following words and terms, when used in this subchapter, shall have the following meanings, unless the context clearly indicates otherwise.

"Actuarial gain" means the remainder obtained by subtracting the allowance for profit and contingencies from underwriting income which remainder may be positive or negative. The allowance for profit and contingencies is determined by the Clifford formula as a 3.5 percent of Earned Premium or 5.38 percent on a pre-tax basis, using the Federal corporate tax rate of 35 percent.

"AIRE Allocation" means the amount received exclusive of the company's share of Investment Income from the New Jersey Automobile Insurance Risk Exchange pursuant to N.J.S.A. 39A:6A-22.

"AIRE Assessment" means the amount paid to the Automobile Insurance Risk Exchange pursuant to N.J.S.A. 39:6A-22.

"AIRE Investment Income" means the company's share of Investment Income received from the New Jersey Automobile Insurance Risk Exchange pursuant to N.J.S.A. 39:6A-22.

"ALAE" means Defense and Cost Containment Expense as stated on the statutory annual statement, formerly identified as Allocated Loss Adjustment Expense.

"AY" means Accident Year.

"CY" means Calendar Year.

"Calendar-accident year" means the period from January 1 to December 31, during which, in the appropriate context:

1. Premium or investment income was earned;
2. Expenses were incurred; or
3. Accidents occurred which resulted in losses, loss adjustment expenses or AIRE compensation.

"Car year" means the unit of exposure equivalent to the insuring of one automobile for 12 months, or two automobiles for six months each.

"Combined profits report" means the Excess Profits Report consisting of the aggregated profits results of all members within an insurance holding company system.

"Commissioner" means the Commissioner of Banking and Insurance.

"Development adjustment" means the difference obtained by subtracting:

1. Loss and loss adjustment expenses for that calendar-accident year, developed to an ultimate basis and evaluated as of March 31 of the year preceding the year in which the profits report required by N.J.A.C. 11:3-20.5 is due; from
2. Losses and loss adjustment expenses for the calendar-accident year, developed to an ultimate basis and evaluated as of March 31 of the year in which the profits report is due.

"Direct business" means policies written by the insurer as the primary carrier, and does not reflect premiums ceded to or losses recovered from other carriers on account of reinsurance ceded, premiums received from or losses paid to other carriers on account of reinsurance assumed, or any expenses paid or incurred as a result of a reinsurance transaction.

"Exempted types" are those kinds of coverage arising out of a specialty program which uses its own rates, rules, and policy forms which have been filed with and approved by the Department and does not include private passenger automobile insurance coverage. "Exempted types" include, but are not limited to, motorcycles, "off-road" vehicles, motor homes, antique automobiles and excess liability.

"IBNR" means Incurred but Not Reported.

"Insurance holding company system" for the purpose of the excess profits report means two or more insurers under the same ultimate common ownership each of whom writes private passenger automobile insurance in New Jersey.

"Insurer" means an entity authorized or admitted to transact private passenger automobile insurance in New

Jersey. Insurer does not include any residual market mechanism for automobile insurance for the purposes of this subchapter.

“LAD fees” mean a buy-out fee as defined in the New Jersey Personal Automobile Insurance Plan, Plan of Operation, Article 5, D8.

“Non-excessive subsidization” means the number of dollars of excess profit, as calculated pursuant to this subchapter, for an individual insurer within an insurance holding company system, that is less than or equal to .5 percent (one half of one percent) of its earned premiums for the three calendar-accident years immediately preceding the year in which the Excess Profits Report is due to the extent that this excess profit has not been refunded or credited to policyholders.

“Page 15” means Page 15 of the New Jersey statutory annual statement for CY 1995 and later, and Page 14 of the New Jersey statutory annual statement for CY 1994 and earlier.

“Private passenger automobile insurance business” means direct insurance on private passenger automobiles as defined in N.J.S.A. 39:6A–2, excluding personal excess liability insurance and insurance on commercial vehicles.

“Subsidization” means the number of dollars of excess profit as calculated pursuant to this subchapter, for a member of an insurance holding company system, which has not been refunded or credited to policyholders.

“Total actuarial gain” means the sum of actuarial gains for the three calendar-accident years immediately preceding the due date of the profits report required by N.J.A.C. 11:3–20.5 less the development adjustments for the calendar-accident years beginning with the seventh calendar-accident year immediately preceding the due date of the profits report and ending with the fourth calendar-accident year immediately preceding the due date of the profits report.

“UCJF” means the Unsatisfied Claim and Judgment Fund.

“ULAE” means Adjusting & Other Expense as stated on the statutory annual statement, formerly identified as Unallocated Loss Adjustment Expense.

“Underwriting income” means the remainder obtained by subtracting the sum of losses developed to an ultimate basis, loss adjustment expenses developed to an ultimate basis, and other expenses exclusive of UCJF assessments, from the sum of premiums earned and AIRE compensation developed to an ultimate basis, which remainder may be positive or negative.

“UCJF assessments” means amounts paid by insurers to the Unsatisfied Claim and Judgment Fund pursuant to N.J.S.A. 39:6–63.

“UCJF reimbursements” means amounts received by an insurer from the Unsatisfied Claim and Judgment Fund as a result of excess medical expense benefit payments by the insurer pursuant to N.J.S.A. 39:6–73.1.

Amended by R.1991 d.17, effective January 7, 1991.

See: 22 N.J.R. 2082(b), 23 N.J.R. 106(a).

Definitions added for “combined profits report”, “non-excessive subsidization” and “subsidization”.

Amended by R.1991 d.45, effective February 4, 1991.

See: 22 N.J.R. 1678(a), 23 N.J.R. 306(b).

Revised “Insurer” definition by deleting NJAFIUA reference and added “. . . any residual market mechanism for automobile insurance . . .” to text.

Amended by R.1996 d.58, effective February 5, 1996.

See: 27 N.J.R. 3682(a), 28 N.J.R. 855(a).

Amended “Anticipated investment income” and “Development adjustment”.

Amended by R.1996 d.312, effective July 15, 1996.

See: 28 N.J.R. 1616(a), 28 N.J.R. 3627(b).

Amended by R.2001 d.44, effective February 5, 2001.

See: 32 N.J.R. 3891(a), 33 N.J.R. 573(a).

Amended by R.2002 d.386, effective December 2, 2002.

See: 34 N.J.R. 1093(a), 34 N.J.R. 4053(a).

Rewrote the section.

11:3–20.4 General reporting requirements

(a) The data in the reports required by this subchapter shall be for New Jersey voluntary private passenger automobile insurance and the Personal Automobile Insurance Plan only.

(b) Each private passenger automobile insurer, except as provided in (e) and (f) below, shall annually file with the Commissioner the data and information required by this subchapter on or before July 1 of each year. Filings shall be sent to the following address:

ATTENTION: Excess Profit Report
New Jersey Department of Banking and Insurance
Office of Property and Casualty
20 West State Street
PO Box 325
Trenton, New Jersey 08625–0325

(c) The data required by this subchapter shall be submitted either on a CD–ROM or e-mailed to the Department at the address identified either on the Department’s website (www.dobi.state.nj.us) or by telephone call to the Department’s main number, (609) 292–5360, and the Exhibits shall be submitted in written copy using the forms and record layouts contained in the Appendix to this subchapter. The information shall be presented in a Microsoft Excel 97 or compatible spreadsheet. The written copy of the Exhibits shall include in the left and top margins the row and column location respectively of all the data in the worksheets. Each page shall also display in the bottom right corner the name of the computer file on which it is contained. All calculated values shall be given as a formula in the spreadsheet. Data shall be submitted in the format set forth in Exhibits found in the Appendix to this subchapter, incorporated herein by reference. Companies may download from the Department web site or submit a blank CD–ROM and a self-addressed, stamped mailer to receive copies of the Microsoft Excel spreadsheets for current and future use in the excess profit reports required pursuant to this subchapter.

(d) The information shall be provided with respect to the insurer’s New Jersey private passenger automobile insurance business separately for each of the following coverages:

1. Personal injury protection, including all options;
2. Bodily injury liability, including uninsured and underinsured motorist coverages, reported at total limits;
3. Property damage liability reported at total limits; and

4. Physical damage, consisting of comprehensive and collision coverages, including all deductibles.

(e) Any insurer having fewer than 150 earned car years of exposure in New Jersey during the three calendar-accident years immediately preceding the date the profits report is due shall file a certification to that effect, in lieu of all other requirements of this subchapter.

(f) If an insurer's sole activity in New Jersey is exempted types of insurance, as defined in N.J.A.C. 11:3–20.3, and does not include any private passenger automobile insurance, such insurer shall file a certification to that effect, in lieu of all other requirements of this subchapter.

Amended by R.1996 d.58, effective February 5, 1996.

See: 27 N.J.R. 3682(a), 28 N.J.R. 855(a).

Amended by R.1996 d.312, effective July 15, 1996.

See: 28 N.J.R. 1616(a), 28 N.J.R. 3627(b).

Amended by R.2001 d.44, effective February 5, 2001.

See: 32 N.J.R. 3891(a), 33 N.J.R. 573(a).

Amended by R.2002 d.386, effective December 2, 2002.

See: 34 N.J.R. 1093(a), 34 N.J.R. 4053(a).

Rewrote (c).

11:3–20.5 Excess profit report

(a) Each insurer shall submit a complete and accurate profits report in the format of the exhibits appended to this subchapter, which exhibits are hereby incorporated by reference as part of these rules.

(b) The excess profit report shall contain the following information for each of the eight most recent calendar-accident years, with an evaluation date as of March 31 of the year in which the excess profit report is due:

1. Paid, unpaid and incurred loss;
2. Case incurred loss developed to an ultimate basis;
3. Paid, unpaid and incurred ALAE;
4. Case incurred ALAE developed to an ultimate basis;
5. AIRE Allocation and investment income received;
6. AIRE Allocation and investment income developed to an ultimate basis;
7. AIRE Assessment; and
8. AIRE Assessment developed to an ultimate basis.

(c) In addition to the requirements in (b) above, each insurer shall file in the format of the exhibits appended to this subchapter, the following information of the calendar-accident year ending December 31 immediately preceding the date the excess profit report is due:

1. Premiums written;
2. Premiums earned;
3. Unallocated loss adjustment expense incurred;

4. Other expenses incurred, itemized separately as follows:

- i. Commissions and brokerage fees;
 - ii. Taxes, licenses and fees;
 - iii. UCJF assessments;
 - iv. Other acquisition costs and general expenses and
 - v. Policyholder dividends including any excess profits refunded or credited to policyholders;
5. Actual investment income; and
6. UCJF reimbursements received.

(d) The excess profit report shall include a calculation of each of the following items in the format of the exhibits appended to this subchapter:

1. Underwriting income for each of the three calendar-accident years immediately preceding the date of the profits report;
2. Actuarial gain for each of the three calendar-accident years immediately preceding the date of the profits-report;
3. Actual investment income for each of the three calendar-accident years immediately preceding the date of the excess profit report;
4. Development adjustment for the calendar-accident years beginning with the seventh calendar-accident year immediately preceding the due date of the profits report and ending with the fourth calendar-accident year immediately preceding the due date of the profits report;
5. Total actuarial gain; and
6. Excess profits.

(e) No expenses included in the Excess Profits Report shall include cash call payments to the National Consumer Insurance Company with respect to NCIC pool losses.

(f) An officer of the insurer shall certify on the profits report forms that the report complies with all statutory and regulatory requirements to the best of his or her information, knowledge and belief. The officer shall sign his or her name and provide title and date, and phone number.

Amended by R.1992 d.254, effective June 15, 1992.

See: 24 N.J.R. 529(a), 24 N.J.R. 2264(a).

Text added at (e) regarding Excess Profits Report expenses.

Amended by R.1994 d.24, effective January 3, 1994.

See: 25 N.J.R. 1829(a), 26 N.J.R. 241(a).

Amended by R.1996 d.58, effective February 5, 1996.

See: 27 N.J.R. 3682(a), 28 N.J.R. 855(a).

Amended by R.1996 d.312, effective July 15, 1996.

See: 28 N.J.R. 1616(a), 28 N.J.R. 3627(b).

Amended by R.2001 d.44, effective February 5, 2001.

See: 32 N.J.R. 3891(a), 33 N.J.R. 573(a).

Rewrote (e).

Amended by R.2002 d.386, effective December 2, 2002.

See: 34 N.J.R. 1093(a), 34 N.J.R. 4053(a).

Inserted "excess" preceding "profit" throughout; rewrote (b); in (c), deleted former 5 and 6 and recodified former 7 and 8 as new 5 and 6; in (d)3, substituted "Actual" for "Excess"; deleted (g).

Law Review and Journal Commentaries

Auto Insurance. Steven P. Bann, 137 N.J.L.J. No. 16, 50 (1994).

Case Notes

Challenge to validity of regulation was justiciable. Matter of Commissioner of Insurance's Issuance of Orders A-92-189 and A-92-212, 274 N.J.Super. 385, 644 A.2d 616 (A.D.1993), affirmed 137 N.J. 93, 644 A.2d 576.

Commissioner of Insurance did not exceed his authority in prohibiting automobile insurers from deducting surtaxes and assessments under Fair Automobile Insurance Requirement Act as expenses. Matter of Commissioner of Insurance's Issuance of Orders A-92-189 and A-92-212, 274 N.J.Super. 385, 644 A.2d 616 (A.D.1993), affirmed 137 N.J. 93, 644 A.2d 576.

Insurance commissioner failed to utilize statutory rule-making procedures in changing evaluation of excess profits. American Employers' Ins. Co. v. Commissioner of Ins., Dept. of Ins., State of N.J., 236 N.J.Super. 428, 566 A.2d 202 (A.D.1989).

11:3-20.6 Reporting requirements for insurance holding company systems

(a) All private passenger automobile insurers that are part of an insurance company holding system shall file one combined excess profit report under N.J.S.A. 17:29A-5.7 and N.J.A.C. 11:3-20.5. In compliance with this obligation, separate certifications and individual excess profit reports may be filed for each insurer in an insurance holding company system and included with the combined excess profit report filed by the insurance company holding system.

(b) The Commissioner may order a complete excess profits report for any insurer in an insurance holding company system if, in his or her judgment, one or more of the insurers in that system are excessively subsidizing other insurers in that system. Excessive subsidization may exist if the number of dollars of excess profit, as calculated pursuant to this subchapter, for an individual insurer within an insurance holding company system, exceeds .5 percent (one half of one percent) of its earned premiums for the three calendar-accident years immediately preceding the year in which the Excess Profits Report is due to the extent that this excess profit has not been refunded or credited to policyholders.

(c) Notwithstanding any provision of this section to the contrary, for purposes of evaluating the Excess Profit Reports, the excess profit computation shall be performed solely on the insurance holding company system's combined excess profit report.

Amended by R.1991 d.17, effective January 7, 1991.
See: 22 N.J.R. 2082(b), 23 N.J.R. 106(a).

New subsection (c) added, provision for determining excessive subsidization.

Amended by R.1994 d.425, effective August 15, 1994.

See: 26 N.J.R. 1938(b), 26 N.J.R. 3441(b).

Amended by R.1996 d.312, effective July 15, 1996.

See: 28 N.J.R. 1616(a), 28 N.J.R. 3627(b).

Amended by R.2002 d.386, effective December 2, 2002.

See: 34 N.J.R. 1093(a), 34 N.J.R. 4053(a).

Rewrote (a); in (c), substituted "profit" for "profits" and inserted "excess" following "combined"; deleted (d), (c).

11:3-20.7 Determination of an excess profit

An excess profit shall exist if for the three calendar-accident years immediately preceding the date the excess profit report is due, an insurer's total actuarial gain for all private passenger automobile coverages combined exceeds 2.5 percent of earned premium, or 3.85 percent on a pre-tax basis, using the Federal corporate tax rate of 35 percent.

Amended by R.1996 d.312, effective July 15, 1996.

See: 28 N.J.R. 1616(a), 28 N.J.R. 3627(b).

Amended by R.2002 d.386, effective December 2, 2002.

See: 34 N.J.R. 1093(a), 34 N.J.R. 4053(a).

Rewrote the section.

Case Notes

Insurance commissioner failed to utilize statutory rule-making procedures in changing evaluation of excess profits. American Employers' Ins. Co. v. Commissioner of Ins., Dept. of Ins., State of N.J., 236 N.J.Super. 428, 566 A.2d 202 (A.D.1989).

11:3-20.8 Refund or credit of an excess profit

(a) If the Commissioner determines that an insurer is required to refund excess profits, the Commissioner shall issue written notice to the insurer of his or her determination. The notice shall contain a written explanation of the basis on which such a determination was made and shall advise the insurer that it may request a reevaluation of the determination as set forth at (b) below.

(b) An insurer may request a reevaluation of the determination that it is required to refund an excess profit by submitting a written request to the Department within 30 days of the receipt of the notice in (a) above.

1. The written request shall set forth the legal or factual basis for the requested reevaluation.

2. If the basis for the requested reevaluation is good faith error or excusable mistake, the request shall be accompanied by a written request to make a supplemental filing pursuant to N.J.A.C. 11:3-20.11.

3. The Commissioner shall notify the insurer in writing of his or her determination within 60 days, which shall constitute an initial agency decision. If no written request for a reevaluation is made as set forth in (b)1 and 2 above, the original notice of determination shall constitute a final agency decision.

(c) The insurer shall submit to the Commissioner a fair, practicable and nondiscriminatory plan to refund or credit to policyholders the excess profits within 30 days after the written notice in (a) or (b) above, as applicable, has been given to the insurer by the Commissioner.

1. The refund or credit plan shall be subject to approval by the Commissioner.

2. If the refund or credit plan is disapproved, the Commissioner shall issue a written notice to the insurer containing the reasons for disapproval, and specifications for corrections of the plan.

(d) Upon approval of the insurer's refund or credit plan, the Commissioner shall issue an order requiring the insurer to distribute all excess profits according to the approved plan.

(e) Within 15 days after the excess profits have been refunded or credited to policyholders, the insurer's corporate official shall certify that such refund or credit has occurred.

(f) Any refund or credit shall be deemed a policyholder dividend applicable to the year in which it is incurred for reporting in subsequent excess profits reports.

Amended by R.1991 d.17, effective January 7, 1991.

See: 22 N.J.R. 2082(b), 23 N.J.R. 106(a).

Provision at (a) added to require certain information in notice; new (b) added describing procedure and content of request for reevaluation. Amended by R.2002 d.386, effective December 2, 2002.

See: 34 N.J.R. 1093(a), 34 N.J.R. 4053(a).

In (b)3, substituted "an initial" for "a final" following "constitute".

11:3–20.9 Excess profit carry forward

(a) In the event an excess profit is returned by an insurer in accordance with this subchapter and subsequent reports demonstrate and additional excess profits are indicated, an excess profit carry forward shall be established.

(b) This excess profit carry forward shall be applied by such insurer as a credit against future determinations of excess profits. The credit shall only be applied in the filing year that generates an excess profit. In such filing year, the insurer shall assign the carry forward or a portion thereof to the latest three AYs of that filing. Once a carry forward is assigned to an AY, it shall remain with that AY until it is no longer displayed in subsequent filings. Once a carry forward or a portion thereof is assigned to a particular AY, that portion of the carry forward amount is exhausted and shall not be applied as a credit against any other AY. The carry forward may be used until such credit is exhausted or the end of a 15 year period from the date the excess profit was paid, whichever occurs first.

Amended by R.1990 d.470, effective September 17, 1990.

See: 22 N.J.R. 1025(a), 22 N.J.R. 2969(c).

New (c) added providing procedure by which insurer establishes "excess profit carry forward" credit.

Amended by R.1996 d.312, effective July 15, 1996.

See: 28 N.J.R. 1616(a), 28 N.J.R. 3627(b).

Amended by R.2002 d.386, effective December 2, 2002.

See: 34 N.J.R. 1093(a), 34 N.J.R. 4053(a).

Rewrote (a) and (b); deleted (c).

11:3–20.10 Order for further information

(a) If, after examination of the insurer's excess profit report, the Commissioner finds that any information or calculation in such report contains, results in, or is based upon aberrant, unusual or irregular data, the Commissioner shall issue an order to such insurer, directing that the information or calculation be altered in a manner necessary to eliminate the effect of the aberrant, unusual or irregular data.

(b) Such insurer shall submit the revised information to the Commissioner within 15 days after receiving an order pursuant to (a) above.

Amended by R.2002 d.386, effective December 2, 2002.

See: 34 N.J.R. 1093(a), 34 N.J.R. 4053(a).

In (a), substituted "profit" for "profits", deleted "contained" following "calculation" and "in writing" following "shall issue".

11:3–20.11 Supplemental filings

(a) An insurer may request permission to supplement its Excess Profits Report filing due to good faith error or excusable mistake by submitting a written request to the Department containing the following:

1. The reasons why the insurer believes that a supplemental filing is necessary;
2. A brief but complete description of the nature of the information to be contained in the supplemental filing (Note: The actual supplemental filing should not be submitted until the insurer is notified that the request has been approved); and
3. The reasons why the insurer failed to provide this information in its initial Excess Profits Report filing.

(b) The Commissioner shall either approve or disapprove the request, in writing, within 30 days after the request is received by the Department. If the insurer is notified that its request is approved, the insurer shall submit the supplemental filing to the Department within 10 days after the receipt of such notification.

New Rule, R.1991 d.17, effective January 7, 1991.

See: 22 N.J.R. 2082(b), 23 N.J.R. 106(a).

Old 20.11, Compliance dates, has been recodified to 20.12.

11:3–20.12 (Reserved)

Recodified from 11:3–20.11, by R.1991 d.17, effective January 7, 1991.

See: 22 N.J.R. 2082(b), 23 N.J.R. 106(a).

Repealed by R.1996 d.58, effective February 5, 1996.

See: 27 N.J.R. 3682(a), 28 N.J.R. 855(a).

Section was "Compliance dates".

11:3–20.13 Penalties

Failure to file a complete and accurate excess profits report so that it is received by the Commissioner on or before July 1 shall constitute a violation of this subchapter, and may result in the imposition of penalties as provided by statute.

Recodified from 11:3–20.12, by R.1991 d.17, effective January 7, 1991.

See: 22 N.J.R. 2082(b), 23 N.J.R. 106(a).

APPENDIX

EXCESS PROFIT EXHIBITS—INSTRUCTIONS

In all Exhibits, dollars are stated as whole numbers, and ratios are expressed as decimals to the third decimal place. Where a three-year sum is expressed as a ratio, the ratio required is the ratio of three years' dollar figures and not the sum of the three ratios. The Exhibits attached are 2002 exhibits. Where exhibits for later years must be reported, the filer is required to submit Exhibits which are substantially similar to the attached Exhibits to report the later years' data and which contain all information, including dates, adjusted accordingly.

INPUT SHEET

The Input Sheet consists of four sections:

Section A is for the Bodily Injury Liability, Medical Payments coverages and Uninsured/Underinsured Motorist coverages (BI/UM).

Section B is for the Property Damage Liability coverage (PD).

Section C is for the Personal Injury Protection (PIP).

Section D is for Comprehensive, Collision and other miscellaneous Physical Damage coverages (Phys Dam).

Enter the data in the appropriate sections as described below. The instructions apply uniformly to each of the four sections except where noted.

Exhibit One

All data in Exhibit One is from Page 15 for CY 2001 through 1994.

- Col (1): Direct Written Premium

Item 1: Written Premium.

Item 2: That portion of assessments paid by the company to the UCJF relating to private passenger automobile insurance (applicable for PIP only).

Items 3a through 3f: Data for Motorcycles, Off Road Vehicles, Motor Homes, Antique Autos, Excess Liability and Finance & Service Charges, respectively. This data shall be listed only if it is included as part of Item 1 above.

- Col (2): Direct Earned Premium

Item 1: Earned Premium.

Item 2: same definition as Col (1).

Items 3a through 3f: same definition as in Col (1).

- Col (3A): Paid Dividends

Item 1: Paid Dividends, including Excess Profit Refunds.

Items 3a through 3e: Data for Motorcycles, Off Road Vehicles, Motor Homes, Antique Autos and Excess Liability, respectively. This data shall be listed only if it is included as part of Item 1 above.

- Col (3B): Declared, but Unpaid Dividends

Item 1: Declared, but Unpaid Dividends, including Excess Profit Refunds.

Items 3a through 3e: same definition as in Col (3A).

- Col (4): Direct Unearned Premium Reserve

Item 1: Unearned Premium Reserve.

Items 3a through 3e: same definition as in Col (3A).

- Col (5): Direct Paid Loss

Item 1: Paid Loss.

Item 2: Excess Medical Benefits reimbursed to the company from the UCJF relating to private passenger automobile insurance (applicable for PIP only).

Items 3a through 3e: same definition as in Col (3A).

- Col (6): Direct Incurred Loss

Item 1: Incurred Loss (Case plus Bulk/IBNR).

Item 2: Excess Medical Benefits reimbursed to the company from the UCJF relating to private passenger automobile insurance (applicable for PIP only).

Items 3a through 3e: same definition as in Col (3A).

- Col (7): Direct Unpaid Loss

Item 1: Unpaid Loss (Case plus Bulk/IBNR).

Item 2: Excess Medical Benefits reimbursed to the company from the UCJF relating to private passenger automobile insurance (applicable for PIP only).

Items 3a through 3e: same definition as in Col (3A).

- Col (8): Direct Paid ALAE

Item 1: Paid ALAE

Items 3a through 3e: same definition as in Col (3A).

- Col (9): Direct Incurred ALAE

Item 1: Incurred ALAE (Case plus Bulk/IBNR).

Items 3a through 3e: same definition as in Col (3A).

- Col (10): Direct Unpaid ALAE

Item 1: Unpaid ALAE (Case plus Bulk/IBNR).

Items 3a through 3e: same definition as in Col (3A).

Exhibit Two, Part One

All data in Exhibit Two, Part One is the allocation of CY data from Page 15 to AYs 2001 through 1994.

- Col (1): Incremental Direct Paid Loss, by AY paid during each CY. The total of each column must equal Exhibit 1, Col (5), Item 1 less the sum of Items 3a-3e for each corresponding CY.
- Col (3A): Direct Unpaid Case Loss by AY as of each CY end.
Col (3B): Direct Unpaid Bulk/IBNR Loss by AY as of each CY end. The total of each column for Col (3A) and Col (3B) combined must equal Exhibit 1, Col (7), Item 1 less the sum of Items 3a-3e for each corresponding CY.
- Col (5): Incremental Direct Paid ALAE by AY paid during each CY. The total of each column must equal Exhibit 1, Col (8), Item 1 less the sum of Items 3a-3e for each corresponding CY.
- Col (7A): Direct Unpaid Case ALAE by AY as of each CY end.
Col (7B): Direct Unpaid Bulk/IBNR ALAE by AY as of each CY end. The total of each column for Col (7A) and Col (7B) combined must equal Exhibit 1, Col (10), Item 1 less the sum of Items 3a-3e for each corresponding CY.

Exhibit Two, Part Two

All data in Exhibit Two, Part Two is the allocation of data from the first calendar quarter to AYs 2002 through 1995.

- Col (10): Incremental Direct Paid Loss by AY paid during the first calendar quarter of each year.
- Col (12A): Direct Unpaid Case Loss by AY as of the end of the first calendar quarter of each year.
Col (12B): Direct Unpaid Bulk/IBNR Loss by AY as of the end of the first calendar quarter of each year.
- Col (14): Incremental Direct Paid ALAE by AY paid during the first calendar quarter of each year.
- Col (16A): Direct Unpaid Case ALAE by AY as of the end of the first calendar quarter of each year.
Col (16B): Direct Unpaid Bulk/IBNR ALAE by AY as of the end of the first calendar quarter of each year.

Exhibit Two, Part Three

All data in Exhibit Two, Part Three is from Part III of the countrywide Insurance Expense Exhibit (IEE) for CYs 2001 through 1997 and is for BI/UM/PD/PIP and Phys Dam coverages only.

- Col (19): Direct Incurred Loss
- Col (20): Direct Incurred ALAE
- Col (22): Direct Incurred ULAE

Exhibit Three

Enter the tail factor for Incurred Loss and ALAE @ 99 months to ultimate, for BI/UM and PIP coverages only. If the tail factor is greater than 1.000 provide documentation.

Exhibit Four

All data in Exhibit Four, Col (1) is from Part III of the countrywide Insurance Expense Exhibit (IEE) for CYs 2001 through 1999 and is for BI/UM/PD/PIP and Phys Dam coverages only.

- Col (1), Item 1: Direct Written Premium
- Col (1), Item 2: Direct Earned Premium
- Col (1), Item 3: Direct Other Acquisition Expense
- Col (1), Item 4: Direct General Expense
- Col (1), Item 5: Direct Commission & Brokerage Expense
- Col (1), Item 6: Direct Taxes, Licenses & Fees

All data in Exhibit Four, Col (3) is from Page 15 for CYs 2001 through 1999. For the BI/UM and PD coverages, data reported on Line 19.2 is to be split and listed under the appropriate section.

- Col (2), Item 5: Direct Commission & Brokerage Expense
- Col (2), Item 6: Direct Taxes, Licenses & Fees
- Col (2), Item 8: LAD Fees Paid

Exhibit Five

All data in Exhibit Five is countrywide for CYs 2001 through 1998 and is not split by coverage.

- Part 1, Item 1: Agents Balance
- Part 1, Item 2: Unearned Premium Reserve
- Part 2, Item 1: Interest, Dividends and Real Estate Income
- Part 2, Item 2.1: Investment Expense Incurred
- Part 2, Item 2.2: Depreciation on Real Estate
- Part 2, Item 2.3: Unaffiliated Preferred Stock
- Part 2, Item 2.4: Affiliated Preferred Stock
- Part 2, Item 2.5: Unaffiliated Common Stock
- Part 2, Item 2.6: Affiliated Common Stock
- Part 2, Item 2.7: Other Invested Assets
- Part 2, Item 2.8: Real Estate for Company's Own Occupancy
- Part 2, Item 4.1: Bonds Acquired
- Part 2, Item 4.2: Mortgage Loans on Real Estate
- Part 2, Item 4.3: Real Estate Acquired
- Part 2, Item 4.4: Collateral Loans
- Part 2, Item 4.5: Cash on Hand and on Deposit
- Part 2, Item 4.6: Short Term Investments
- Part 2, Item 4.7: Derivative Investments

Exhibit Six

All data in Exhibit Six is for the New Jersey Automobile Insurance Risk Exchange (NJ AIRE) and is AYs 2000 through 1994, evaluated @ 15 months and an estimate for AY 2001 (applicable for BI/UM only).

- Part 1: AIRE Allocation by AY received during the CY, as reported on the NJ AIRE Form 3 Reimbursement Report. Data for the latest AY shall be the company's best estimate; plus AIRE Investment Income by AY received during the CY, as reported on the NJ AIRE Annual Cash Settlement True Up Report. Data for the latest AY shall be the company's best estimate.

- Part 4: AIRE Assessment by AY paid during the CY, as reported on the NJ AIRE Form 3 Reimbursement Report. Data for the current AY shall be the company's best estimate.

Exhibit Seven

All data in Exhibit 7 is for New Jersey business only and is for the CYs 2002 through 1986.

- Item 1: List any excess profit refund paid in the applicable CYs.
- Item 2: List any carry forward used in the applicable AYs.

Exhibit Eight

All data in Exhibit 8, except for Item 23, is generated from other exhibits.

- Item 23: State whether or not the insurer is part of an insurance company holding system.

EXHIBIT ONE

Exhibit One removes UCJF Assessments, Excess Medical Benefit Reimbursements and other exclusions from State-wide premiums, losses and allocated loss adjustment expenses. Exhibit One consists of 32 sheets, one for each coverage for each of 8 CYs, beginning the year immediately prior to the year of submission and is uniform across all coverages.

For all columns, Item 3 is the sum of Items 3a-3f for premiums and Items 3a-3e for loss and ALAE from the Input Sheet. Item 4 is Item 1 Item 2 Item 3.

For Col (3), Item 5A is the excess profit refund paid listed in the Exhibit Seven portion of the Input Sheet. Item 5B = Item 4 Item 5A.

EXHIBIT TWO

Exhibit Two allocates CY Case Incurred Loss and ALAE to AYs and is uniform across all coverages.

Col (1) is the incremental Paid Loss for each AY in that CY only, taken from the Input Sheet.

Col (2) is the cumulative Paid Loss for each AY up to and including that CY.

Col (3) is the Case Unpaid Loss for each AY as of the end of that CY, taken from the Input Sheet.

Col (4) = Col (2) + Col (3).

Col (5) is the incremental Paid ALAE for each AY in that CY only, taken from the Input Sheet.

Col (6) is the cumulative Paid ALAE for each AY up to and including that CY.

Col (7) is the Case Unpaid ALAE for each AY as of the end of that CY, taken from the Input Sheet.

Col (8) = Col (6) + Col (7).

Col (9) = Col (4) + Col (8).

Col (10) is the incremental Paid Loss for each AY in the first quarter of that CY only, taken from the Input Sheet.

Col (11) = Col (2) + Col (10). For the most recent accident quarter, it is simply Col (10).

Col (12) is the Case Unpaid Loss for each AY as of the end of the first calendar quarter, taken from the Input Sheet.

Col (13) = Col (11) + Col (12).

Col (14) is the incremental Paid ALAE for each AY in the first quarter of that CY only, taken from the Input Sheet.

Col (15) = Col (6) + Col (14). For the most recent accident quarter, it is simply Col (14).

Col (16) is the Case Unpaid ALAE for each AY as of the end of the first calendar quarter, taken from the Input Sheet.

Col (17) = Col (15) + Col (16).

Col (18) = Col (13) + Col (17).

Col (19) through Col (23) are applicable only for Sheets 1 through 3 for each coverage.

Col (19) is the countrywide Direct Incurred Loss for that CY, taken from the Input Sheet.

Col (20) is the countrywide Direct Incurred ALAE for that CY, taken from the Input Sheet.

Col (21) = Col (19) + Col (20).

Col (22) is the countrywide Direct Incurred ULAE for that CY, taken from the Input Sheet.

Col (23) = Col (22) (Col (21)). The ULAE factor is the sum of one and the straight three-year average of the ratios, limited by a minimum of 1.05 and a maximum of 1.30.

EXHIBIT THREE

Exhibit Three shows the "development triangles" of Case Incurred Loss and ALAE for each coverage.

For each Part 2 and 5, any development factor that results in a division by zero shall instead not be considered in the calculation of loss development factors.

Part 1

Evaluations are 15, 27, 39, 51, 63, 75, 87 and 99 months for BI/UM and PIP coverages and 15, 27, 39 and 51 months for PD and Phys Dam coverages.

This part is derived from Exhibit 2, Col (18).

- AY 2001 @ 15 months = Sheet 1, AY 2001.
- AY 2000 @ 15 months = Sheet 2, AY 2000.
- AY 2000 @ 27 months = Sheet 1, AY 2000.
- AY 1999 @ 15 months = Sheet 3, AY 1999.
- AY 1999 @ 27 months = Sheet 2, AY 1999.
- AY 1999 @ 39 months = Sheet 1, AY 1999.
- And so on through AY 1994 @ 99 months for BI/UM and PIP coverages and through AY 1994 @ 51 months for PD and Phys Dam coverages.

Part 2

Development factors are through 87-99 months for BI/UM and PIP coverages and through 39-51 months for PD and Phys Dam coverages.

- AY 2000 @ 15-27 months = Part 1, AY 2000 @ 27 months (Part 1, AY 2000 @ 15 months.
- AY 1999 @ 15-27 months = Part 1, AY 1999 @ 27 months (Part 1, AY 1999 @ 15 months.
- AY 1999 @ 27-39 months = Part 1, AY 1999 @ 39 months (Part 1, AY 1999 @ 27 months.
- And so on through AY 1994 @ 87-99 months for BI/UM coverages and through AY 1994 @ 39-51 months for PD and Phys Dam coverages.

For BI/UM and PIP coverages:

- Col (A), is the straight average of all non-zero development factors, excluding the maximum and minimum for 15-27, 27-39, 39-51 and 51-63 months and the straight average of all non-zero development factors for 63-75, 75-87 and 87-99 months.
- Col (A), Tail Factor @ 99 months to ultimate factor entered in the Input Sheet, if greater than one, otherwise it is the greater of one and the square root of the product of Col (A) @ 75-87 months and Col (A) @ 87-99 months.
- Col (B) Tail Factor = Col (A), Tail Factor.
- Col (B) @ 87 months to ultimate = Col (B), Tail Factor x Col (A) @ 87-99 months.
- Col (B) @ 75 months to ultimate = Col (B) @ 87 months to ultimate x Col (A) @ 75-87 months.
- Col (B) @ 63 months to ultimate = Col (B) @ 75 months to ultimate x Col (A) @ 63-75 months.
- And so on through 15 months to ultimate.

For PD and Phys Dam coverages:

- Col (A) is the straight average of all non-zero development factors, excluding the maximum and minimum.
- Col (B) @ 39 months to ultimate = Col (A) @ 39-51 months.
- Col (B) @ 27 months to ultimate = Col (B) @ 39 months to ultimate x Col (A) @ 27-39 months.
- Col (B) @ 15 months to ultimate = Col (B) @ 27 months to ultimate x Col (A) @ 15-27 months.

Part 3

Development is for AYs 2001 through 1995 for BI/UM and PIP coverages and for AYs 2001 through 1998 for PD and Phys Dam coverages.

- Col (1), AY 2001 = Part 1, AY 2001 @ 15 months.
- Col (1), AY 2000 = Part 1, AY 2000 @ 27 months.
- And so on through AY 1995 for BI/UM and PIP coverages and through AY 1998 for PD and Phys Dam coverages.
- Col (2), AY 2001 = Part 2, Col (B) @ 15 months to ultimate.
- Col (2), AY 2000 = Part 2, Col (B) @ 27 months to ultimate.
- And so on through AY 1995 for BI/UM and PIP coverages and through AY 1998 for PD and Phys Dam coverages.
- Col (3) = Col (1) x Col (2).

Part 4

Evaluations are 15, 27, 39, 51, 63, 75 and 87 months for BI/UM and PIP coverages and 15, 27 and 51 months for PD and Phys Dam coverages.

- AY 2000 @ 15 months = Part 1, AY 2000 @ 15 months.
- AY 1999 @ 15 months = Part 1, AY 1999 @ 15 months.
- AY 1999 @ 27 months = Part 1, AY 1999 @ 27 months.
- And so on through AY 1994 @ 87 months for BI/UM and PIP coverages and through AY 1994 @ 51 months for PD and Phys Dam coverages.

Part 5

Development factors are through 75-87 months for BI/UM and PIP coverages and through 39-51 months for PD and Phys Dam coverages.

- AY 1999 @ 15-27 months = Part 4, AY 1999 @ 27 months (Part 4, AY 1999 @ 15 months.
- AY 1998 @ 15-27 months = Part 4, AY 1998 @ 27 months (Part 4, AY 1998 @ 15 months.
- AY 1998 @ 27-39 months = Part 4, AY 1998 @ 39 months (Part 4, AY 1998 @ 27 months.
- And so on through AY 1994 @ 75-87 months for BI/UM coverages and through AY 1994 @ 39-51 months for PD and Phys Dam coverages.

For BI/UM and PIP coverages:

- Col (A) is the straight average of all non-zero development factors, excluding the maximum and minimum for 15-27, 27-39 and 39-51 months and the straight average of all non-zero development factors for 51-63, 63-75 and 75-87 months.
- Col (A), Tail Factor = 99 months to ultimate factor entered in the Input Sheet x Part 2, Col (A) @ 87-99 months, if the Tail Factor is greater than one, otherwise it is the larger of one and the square root of the product of Col (A) @ 63-75 months and Col (A) @ 75-87 months otherwise.
- Col (B) Tail Factor = Col (A), Tail Factor.
- Col (B) @ 75 months to ultimate = Col (B), Tail Factor x Col (A) @ 75-87 months.
- Col (B) @ 63 months to ultimate = Col (B) @ 75 months to ultimate x Col (A) @ 63-75 months.
- Col (B) @ 51 months to ultimate = Col (B) @ 63 months to ultimate x Col (A) @ 51-63 months.

- And so on through 15 months to ultimate.

For PD and Phys Dam coverages:

- Col (A) is the straight average of all non-zero development factors, excluding the maximum and minimum.
- Col (B) @ 39 months to ultimate = Col (A) @ 39-51 months.
- Col (B) @ 27 months to ultimate = Col (B) @ 39 months to ultimate x Col (A) @ 27-39 months.
- Col (B) @ 15 months to ultimate = Col (B) @ 27 months to ultimate x Col (A) @ 15-27 months.

Part 6

Development of AYs 1998 through 1995 for BI/UM and PIP coverages and AYs 1998 for PD and Phys Dam coverages.

- Col (1), AY 1998 = Part 1, AY 1998 @ 51 months.
- Col (1), AY 1997 = Part 1, AY 1997 @ 63 months, for BI/UM and PIP coverages only.
- Col (1), AY 1996 = Part 1, AY 1996 @ 75 months, for BI/UM and PIP coverages only.
- Col (1), AY 1995 = Part 1, AY 1995 @ 87 months, for BI/UM and PIP coverages only.
- Col (2), AY 1998 = Part 2, Col (B) @ 51 months to ultimate.
- Col (2), AY 1997 = Part 2, Col (B) @ 63 months to ultimate.
- Col (2), AY 1996 = Part 2, Col (B) @ 75 months to ultimate.
- Col (2), AY 1995 = Part 2, Col (B) @ 87 months to ultimate.
- Col (3) = Col (1) x Col (2).
- Col (4), AY 1998 = Part 4, AY 1998 @ 39 months.
- Col (4), AY 1997 = Part 4, AY 1997 @ 51 months, for BI/UM and PIP coverages only.
- Col (4), AY 1996 = Part 4, AY 1996 @ 63 months, for BI/UM and PIP coverages only.
- Col (4), AY 1995 = Part 4, AY 1995 @ 75 months, for BI/UM and PIP coverages only.
- Col (5), AY 1998 = Part 5, Col (B) @ 39 months to ultimate.
- Col (5), AY 1997 = Part 5, Col (B) @ 51 months to ultimate, for BI/UM and PIP coverages only.
- Col (5), AY 1996 = Part 5, Col (B) @ 63 months to ultimate, for BI/UM and PIP coverages only.
- Col (5), AY 1995 = Part 5, Col (B) @ 75 months to ultimate, for BI/UM and PIP coverages only.
- Col (6) = Col (4) x Col (5).
- Col (7) = Col (3) Col (6). Total Development Adjustment is the sum of Col (7), AYs 1998-1995 for BI/UM and PIP coverages, and Col (7), AY 1998 for PD and Phys Dam coverages.

EXHIBIT FOUR

Exhibit Four, Part 1 shows countrywide direct premiums and expenses from Part III of the statutory Insurance Expense Exhibit. Exhibit Four includes each of the three years immediately preceding the year of submission.

Exhibit Four, Part 2 shows New Jersey direct premiums and expenses from Page 15 for each of the three years immediately preceding the year of submission . .

- Part 1, Col (1), Items 1 through 6 are Direct Written Premium, Direct Earned Premium, Direct Other Acquisition Expense, Direct General Expense, Direct Commission & Brokerage and Direct Taxes, Licenses, and Fees, respectively, from the Input Sheet.
- Part 1, Col (1), Item 7 = $\frac{1}{2} \times [(\text{Col (1), Item 3} \Leftrightarrow \text{Col (1), Item 4})]$.
- Part 1, Col (2), Item 3 = Col (1), Item 3 ÷ Col (1), Item 2.
- Part 1, Col (2), Item 4 = Col (1), Item 4 ÷ Col (1), Item 2.
- Part 1, Col (2), Item 5 = Col (1), Item 5 ÷ Col (1), Item 1.
- Part 1, Col (2), Item 6 = Col (1), Item 6 ÷ Col (1), Item 1.
- Part 1, Col (2), Item 7 = Col (1), Item 7 ÷ Col (1), Item 2.
- Part 2, Col (3), Item 1 = Exhibit 1, Col (1), Item 4.
- Part 2, Col (3), Item 2 = Exhibit 1, Col (2), Item 4.
- Part 2, Col (3), Item 3 = Col (3), Item 2 x Col (2), Item 3.
- Part 2, Col (3), Item 4 = Col (3), Item 2 x Col (2), Item 4.
- Part 2, Col (3), Item 5 is from the Input Sheet.
- Part 2, Col (3), Item 6 is from the Input Sheet.
- Part 2, Col (3), Item 7 = $\frac{1}{2} \times [\text{Col (3), Item 3} \Leftrightarrow \text{Col (3), Item 4})]$.
- Part 2, Col (3), Item 8 is from the Input Sheet.
- Part 2, Col (4), Item 3 = Col (3), Item 3 ÷ Col (3), Item 2.
- Part 2, Col (4), Item 4 = Col (3), Item 4 ÷ Col (3), Item 2.
- Part 2, Col (4), Item 5 = Col (3), Item 5 ÷ Col (3), Item 1.
- Part 2, Col (4), Item 6 = Col (3), Item 6 ÷ Col (3), Item 1.
- Part 2, Col (4), Item 7 = Col (3), Item 7 ÷ Col (3), Item 2.
- Part 2, Col (4), Item 8 = Col (3), Item 8 ÷ Col (3), Item 1.

EXHIBIT FIVE

Exhibit Five—Part One shows actual investment income attributable to New Jersey private passenger auto for the purpose of completing excess profit reports in each of the three calendar years covered by this report.

- Items 1 and 2 are from the Input Sheet.
- Item 3 = Item 1 ÷ Item 2, with a maximum of 1.0.
- Item 4 = Exhibit 4, Col (3), Item 7.
- Item 5 = Exhibit 4, Col (3), Item 1.
- Item 6 = Item 4 ÷ Item 5, with a maximum of 1.0.
- Item 7a for 2001 = Exhibit 1, CY 2000, Col (4), Item 4.
- Item 7a for 2000 = Exhibit 1, CY 1999, Col (4), Item 4.
- Item 7a for 1999 = Exhibit 1, CY 1998, Col (4), Item 4.
- Item 7b for 2001 = Exhibit 1, CY 2001, Col (4), Item 4.
- Item 7b for 2000 = Exhibit 1, CY 2000, Col (4), Item 4.
- Item 7a for 1999 = Exhibit 1, CY 1999, Col (4), Item 4.
- Item 7 = [Item 7a \Leftrightarrow Item 7b] / 2.
- Item 8 = Item 7 x [1 - Item 3 - Item 6] if positive, and zero otherwise.
- Item 9a for 2001 = Exhibit 1, CY 2000, Col (7), Item 4.
- Item 9a for 2000 = Exhibit 1, CY 1999, Col (7), Item 4.
- Item 9a for 1999 = Exhibit 1, CY 1998, Col (7), Item 4.
- Item 9b for 2001 = Exhibit 1, CY 2001, Col (7), Item 4.
- Item 9b for 2000 = Exhibit 1, CY 2000, Col (7), Item 4.
- Item 9b for 1999 = Exhibit 1, CY 1999, Col (7), Item 4.
- Item 9 = [Item 9a \Leftrightarrow Item 9b] / 2.
- Item 10a for 2001 = Exhibit 1, CY 2000, Col (10), Item 4.
- Item 10a for 2000 = Exhibit 1, CY 1999, Col (10), Item 4.
- Item 10a for 1999 = Exhibit 1, CY 1998, Col (10), Item 4.
- Item 10b for 2001 = Exhibit 1, CY 2001, Col (10), Item 4.
- Item 10b for 2000 = Exhibit 1, CY 2000, Col (10), Item 4.
- Item 10b for 1999 = Exhibit 1, CY 1999, Col (10), Item 4.
- Item 10 = [Item 10a \Leftrightarrow Item 10b] / 2.
- Item 11 = Exhibit 2, Part 3, ULAE Factor.
- Item 12 = [Item 9 \Leftrightarrow Item 10] x Item 11.
- Item 13 = Item 8 + Item 12.

- Item 14 = Part 2C, Item 8, 3 Year Total.
- Item 15 = Item 13 x Item 14.

Exhibit Five—Part Two. All data is from the countrywide statutory annual statement for investments purchased in each of the three calendar years covered by this report.

- Part 2A, Items 1 through 2.8 are from the Input Sheet.
- Part 2A, Item 2 = the sum of Part 2A, Items 2.1 through 2.8.
- Part 2A, Item 3 = the sum of Part 2A, Item 1 Part 2A, Item 2.
- Part 2B, Items 4.1 through 4.7 are from the Input Sheet.
- Part 2B, Item 4 = the sum of Part 2B, Items 4.1 through 4.7.
- Part 2B, Item 5 = $\frac{1}{2}$ x Part 2B, Item 4.
- Part 2C, Item 6 = Part 2A, Item 3.
- Part 2C, Item 7 = Part 2B, Item 5.
- Part 2C, Item 8 = Part 2C, Item 6 (Part 2C, Item 7.

EXHIBIT SIX

Exhibit Six—Part One shows the accumulated AIRE Allocation and Investment Income received by the insurer for each accident year as of the various stages of development, as derived from the Assessment Allocation column in the Statewide Company Annual Cash Settlement Report issued by ISO to AIRE member companies added to the Investment Income column in the Annual Cash Settlement True Up Report issued by ISO to AIRE member companies. This exhibit applies only to the BI/UM coverage.

For each Part 2 and 5, any development factor that results in a division by zero shall instead not be considered in the calculation of AIRE development factors.

Part 1

Evaluations are 15, 27, 39, 51, 63, 75 and 87 months.

All values in Part 1 is the cumulative of the Allocation and Investment Income received for the appropriate AYs.

Part 2

Evaluations are through 75–87 months.

- AY 2000 @ 15–27 months = Part 1, AY 2000 @ 27 months (Part 1, AY 2000 @ 15 months.
- AY 1999 @ 15–27 months = Part 1, AY 1999 @ 27 months (Part 1, AY 1999 @ 15 months.
- AY 1999 @ 27–39 months = Part 1, AY 1999 @ 39 months (Part 1, AY 1999 @ 27 months.
- And so on through AY 1995 @ 75–87 months.
- Col (A) is the straight average of all non-zero development factors, excluding the maximum and minimum for 15–27, 27–39 and 39–51 and the straight average of all non-zero development factors for 51–63, 63–75 and 75–87 months.
- Col (B) @ 75 months to ultimate = Col (A) @ 75–87 months.
- Col (B) @ 63 months to ultimate = Col (B) @ 75 months to ultimate x Col (A) 63–75 months.
- And so on through 15 months to ultimate.

Part 3

Evaluations are for AY 2001, 2000 and 1999.

- Col (1), AY 2001 is the sum of the estimated AIRE Allocation and Investment Income @ 15 months as entered on the Input Sheet.
- Col (1), AY 2000 = Part 1 AY 2000 @ 15 months.
- Col (1), AY 1999 = Part 1 AY 1999 @ 27 months.
- Col (2), AY 2001 and AY 2000 = Part 2, Col (B) @ 15 months to ultimate.
- Col (2), AY 1999 = Part 2, Col (B) @ 27 months to ultimate.
- Col (3) = Col (1) x Col (2)

Exhibit Six—Part Four shows the accumulated AIRE Assessment paid by the insurer for each accident year as of the various stages of development as derived from the Assessments at Present Rate column in the Annual Cash Settlement Report issued by ISO to AIRE member companies.

Parts 4–6

Parts 4–6 are substantially the same as Parts 1–3, with AIRE Assessment substituting for the sum of AIRE Allocation and Investment Income.

Part 7

- Col (1) = Part 3, Col (3)
- Col (2) = Part 6, Col (3)
- Col (3) = Col (1) Col (2)

EXHIBIT SEVEN

Exhibit Seven shows the excess profit paid in each of the last 17 CYs and carry forward used in each of the last 19 AYs by coverage along with the total.

Item 1 is the excess profit paid by the company as stated in the Input Sheet.

Items 2.1 through 2.19 are the carry forwards used in the applicable AYs as stated in the Input Sheet.

Item 2 is the total of Items 2.1 through 2.19.

Item 3 = Item 1 Item 3.

EXHIBIT EIGHT

Exhibit Eight uses the data developed in Exhibits One through Seven to calculate excess profit for AYs 1999, 2000 and 2001, as well as a three-year total.

- Item 1 = Exhibit 1, Col (1), Item 4.
- Item 2 = Exhibit 1, Col (2), Item 4.
- Item 3 = Exhibit 1, Col (3), Item 5b.
- Item 4 = Exhibit 6, Part 7, Col (3) for BI/UM and zero for all other coverages.
- Item 5 = Item 2 Item 3 + Item 4.
- Item 6 = Exhibit 3, Part 3, Col (3).
- Item 7 = Exhibit 2, Part 3, ULAE Factor.

- Item 8 = Item 6 x Item 7.
- Item 9 = Item 8 (Item 5.
- Item 10 = Exhibit 4, Col (3), Item 5.
- Item 11 = Exhibit 4, Col (3), Item 3.
- Item 12 = Exhibit 4, Col (3), Item 4.
- Item 13 = Exhibit 4, Col (3), Item 6.
- Item 14a = Exhibit 4, Col (3), Item 8.
- Item 14b = 50 percent.
- Item 14 = Item 14a x Item 14b.
- Item 15 = Item 10 + Item 11 + Item 12 + Item 13 + Item 14.
- Item 16 = Item 5 Item 8 Item 15
- Item 17 = Item 2 x Clifford Formula [3.5 percent divided by 1 minus the Federal corporation tax rate of 35 percent]
- Item 18 = Exhibit 5, Part 1, Item 15
- Item 19 = Items 16 Item 17 + Item 18
- Item 20 = Exhibit 3, Part 6, Col (7), for the three-year total only.
- Item 21 = Item 19 Item 20, for the three-year total only.
- Item 22 = Item 2 x Additional Non Excessive Profit Allowance [2.5 percent divided by 1 minus the Federal corporation tax rate of 35 percent].
- Item 23 = Item 2 x Holding Company Non Excessive Subsidization [0.5 percent]
- Item 24 = Item 21 Item 22 Item 23, for the three year total only

Item 25 = Exhibit 7, Item 2.

Item 26 = Item 24 - Item 25, for the three year total only.

Amended by R.2002 d.386, effective December 2, 2002.
See: 34 N.J.R. 1093(a), 34 N.J.R. 4053(a).

N.J.A.C. 11:3-20 APPENDIX INPUT FORMS AND EXHIBITS

Introduction

The appendix contains the Input Forms that must be used by insurers in the submission of data as part of the excess profit report. The exact format contained herein must be used. In accordance with N.J.A.C. 11:3-20.4(a), insurers can receive a copy of these forms on a CD ROM together with the required formulas from the Department. These Input Forms are to be used for the following coverages: BI/UM, PD, PIP coverage and physical damage.

The Appendix also contains copies of Exhibit One to Exhibit Eight of the excess profit report. Once again, the format must be strictly followed. Copies can be obtained in accordance with N.J.A.C. 11:3-20.4(c).

	A	B	C	D	E	F	G	H	I	J	K	L
1	Group Name:	Name					BI/UM Liab	XXX				Input Sheet
2	Group NAIC #:	#					PD Liab					Section A
3	Company Name:	Name					PIP					
4	Company NAIC #:	#					Phys Dam					
5	Year Filed:	2002					TOTAL					
6												
7												
8	Exhibit 1											
9	Source: Annual Statement - NJ Page 15, Line 19.2 (BI/UM)				2001	2000	1999	1998	1997	1996	1995	1994
10	Note: List data in Exclusions (Items 3a-3f) only if the data is included in Item 1.											
11	Direct Written Premium											
12	Col (1) Item 1	Total		0	0	0	0	0	0	0	0	0
13	Col (1) Item 2	UCJF Assessments	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
14	Col (1) Item 3a	Motorcycles		0	0	0	0	0	0	0	0	0
15	Col (1) Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0	0
16	Col (1) Item 3c	Motor Homes		0	0	0	0	0	0	0	0	0
17	Col (1) Item 3d	Antique Auto		0	0	0	0	0	0	0	0	0
18	Col (1) Item 3e	Excess Liability		0	0	0	0	0	0	0	0	0
19	Col (1) Item 3f	Finance & Service Charges		0	0	0	0	0	0	0	0	0
20												
21	Direct Earned Premium											
22	Col (2) Item 1	Total		0	0	0	0	0	0	0	0	0
23	Col (2) Item 2	UCJF Assessments	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
24	Col (2) Item 3a	Motorcycles		0	0	0	0	0	0	0	0	0
25	Col (2) Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0	0
26	Col (2) Item 3c	Motor Homes		0	0	0	0	0	0	0	0	0
27	Col (2) Item 3d	Antique Auto		0	0	0	0	0	0	0	0	0
28	Col (2) Item 3e	Excess Liability		0	0	0	0	0	0	0	0	0
29	Col (2) Item 3f	Finance & Service Charges		0	0	0	0	0	0	0	0	0
30												
31	Paid Dividends (Incl. Excess Profit Refunds)											
32	Col (3A) Item 1	Total		0	0	0	0	0	0	0	0	0
33	Col (3A) Item 3a	Motorcycles		0	0	0	0	0	0	0	0	0
34	Col (3A) Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0	0
35	Col (3A) Item 3c	Motor Homes		0	0	0	0	0	0	0	0	0
36	Col (3A) Item 3d	Antique Auto		0	0	0	0	0	0	0	0	0
37	Col (3A) Item 3e	Excess Liability		0	0	0	0	0	0	0	0	0
38												
39	Declared, but Unpaid Dividends (Incl. Excess Profit Refunds)											
40	Col (3B) Item 1	Total		0	0	0	0	0	0	0	0	0
41	Col (3B) Item 3a	Motorcycles		0	0	0	0	0	0	0	0	0
42	Col (3B) Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0	0
43	Col (3B) Item 3c	Motor Homes		0	0	0	0	0	0	0	0	0
44	Col (3B) Item 3d	Antique Auto		0	0	0	0	0	0	0	0	0
45	Col (3B) Item 3e	Excess Liability		0	0	0	0	0	0	0	0	0
46												
47	Direct Unearned Premium Reserves											
48	Col (4) Item 1	Total		0	0	0	0	0	0	0	0	0
49	Col (4) Item 3a	Motorcycles		0	0	0	0	0	0	0	0	0
50	Col (4) Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0	0
51	Col (4) Item 3c	Motor Homes		0	0	0	0	0	0	0	0	0
52	Col (4) Item 3d	Antique Auto		0	0	0	0	0	0	0	0	0
53	Col (4) Item 3e	Excess Liability		0	0	0	0	0	0	0	0	0
54												

	A	B	C	D	E	F	G	H	I	J	K	L
1	Group Name:	Name					BI/UM Liab	XXX				Input Sheet
2	Group NAIC #:	#					PD Liab					Section A
3	Company Name:	Name					PIP					
4	Company NAIC #:	#					Phys Dam					
5	Year Filed:	2002					TOTAL					
6												
7												
55	Direct Paid Loss											
56	Col (5)	Item 1	Total		0	0	0	0	0	0	0	0
57	Col (5)	Item 2	Excess Medical Benefits	XXX		XXX	0	XXX	0	XXX	0	XXX
58	Col (5)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0
59	Col (5)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0
60	Col (5)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0
61	Col (5)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0
62	Col (5)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0
63												
64	Direct Incurred Loss (Case + Bulk/IBNR)											
65	Col (6)	Item 1	Total		0	0	0	0	0	0	0	0
66	Col (6)	Item 2	Excess Medical Benefits	XXX		XXX	0	XXX	0	XXX	0	XXX
67	Col (6)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0
68	Col (6)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0
69	Col (6)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0
70	Col (6)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0
71	Col (6)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0
72												
73	Direct Unpaid Loss (Case + Bulk/IBNR)											
74	Col (7)	Item 1	Total		0	0	0	0	0	0	0	0
75	Col (7)	Item 2	Excess Medical Benefits	XXX		XXX	0	XXX	0	XXX	0	XXX
76	Col (7)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0
77	Col (7)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0
78	Col (7)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0
79	Col (7)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0
80	Col (7)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0
81												
82	Direct Paid Defense & Cost Containment (ALAE)											
83	Col (8)	Item 1	Total		0	0	0	0	0	0	0	0
84	Col (8)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0
85	Col (8)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0
86	Col (8)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0
87	Col (8)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0
88	Col (8)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0
89												
90	Direct Incurred ALAE (Case + Bulk/IBNR)											
91	Col (9)	Item 1	Total		0	0	0	0	0	0	0	0
92	Col (9)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0
93	Col (9)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0
94	Col (9)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0
95	Col (9)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0
96	Col (9)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0
97												
98	Direct Unpaid ALAE (Case + Bulk/IBNR)											
99	Col (10)	Item 1	Total		0	0	0	0	0	0	0	0
100	Col (10)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0
101	Col (10)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0
102	Col (10)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0
103	Col (10)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0
104	Col (10)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0
105												
106												

	A	B	C	D	E	F	G	H	I	J	K	L		
1	Group Name:	Name					BI/UM Liab	XXX				Input Sheet		
2	Group NAIC #:	#					PD Liab					Section A		
3	Company Name:	Name					PIP							
4	Company NAIC #:	#					Phys Dam							
5	Year Filed:	2002					TOTAL							
6														
7														
107	Exhibit 2 - Part 1													
108	Allocation of Page 15 data (from Exh 1) by Accident Year													
109							Calendar Year Paid Loss							
110							2001	2000	1999	1998	1997	1996	1995	1994
111	Incremental Direct Paid Loss													
112	Col (1)	AY 2001, Paid in the CY		0	XXX		0	XXX		XXX		XXX		XXX
113	Col (1)	AY 2000, Paid in the CY		0			0	XXX		XXX		XXX		XXX
114	Col (1)	AY 1999, Paid in the CY		0	0		0		XXX	XXX		XXX		XXX
115	Col (1)	AY 1998, Paid in the CY		0	0	0	0	0	XXX	XXX		XXX		XXX
116	Col (1)	AY 1997, Paid in the CY		0	0	0	0	0	0	XXX		XXX		XXX
117	Col (1)	AY 1996, Paid in the CY		0	0	0	0	0	0	0	0	XXX		XXX
118	Col (1)	AY 1995, Paid in the CY		0	0	0	0	0	0	0	0	0	0	XXX
119	Col (1)	AY 1994, Paid in the CY		0	0	0	0	0	0	0	0	0	0	0
120	Col (1)	AY 1993 & prior, Paid in the CY		0	0	0	0	0	0	0	0	0	0	0
121		Total		0	0	0	0	0	0	0	0	0	0	0
122		Exhibit 1, Col (5)		0	0	0	0	0	0	0	0	0	0	0
123	Direct Unpaid Case Loss													
124	Col (3A)	AY 2001, Unpaid at the end of CY		0	XXX		0	XXX		XXX		XXX		XXX
125	Col (3A)	AY 2000, Unpaid at the end of CY		0			0	XXX		XXX		XXX		XXX
126	Col (3A)	AY 1999, Unpaid at the end of CY		0	0		0		XXX	XXX		XXX		XXX
127	Col (3A)	AY 1998, Unpaid at the end of CY		0	0	0	0	0	XXX	XXX		XXX		XXX
128	Col (3A)	AY 1997, Unpaid at the end of CY		0	0	0	0	0	0	XXX		XXX		XXX
129	Col (3A)	AY 1996, Unpaid at the end of CY		0	0	0	0	0	0	0	0	XXX		XXX
130	Col (3A)	AY 1995, Unpaid at the end of CY		0	0	0	0	0	0	0	0	0	0	XXX
131	Col (3A)	AY 1994, Unpaid at the end of CY		0	0	0	0	0	0	0	0	0	0	0
132	Col (3A)	AY 1993 & prior, Unpaid at the end of CY		0	0	0	0	0	0	0	0	0	0	0
133		Total		0	0	0	0	0	0	0	0	0	0	0
134	Direct Unpaid Bulk/IBNR Loss													
135	Col (3B)	AY 2001, Unpaid at the end of CY		0	XXX		0	XXX		XXX		XXX		XXX
136	Col (3B)	AY 2000, Unpaid at the end of CY		0			0	XXX		XXX		XXX		XXX
137	Col (3B)	AY 1999, Unpaid at the end of CY		0	0		0		XXX	XXX		XXX		XXX
138	Col (3B)	AY 1998, Unpaid at the end of CY		0	0	0	0	0	XXX	XXX		XXX		XXX
139	Col (3B)	AY 1997, Unpaid at the end of CY		0	0	0	0	0	0	XXX		XXX		XXX
140	Col (3B)	AY 1996, Unpaid at the end of CY		0	0	0	0	0	0	0	0	XXX		XXX
141	Col (3B)	AY 1995, Unpaid at the end of CY		0	0	0	0	0	0	0	0	0	0	XXX
142	Col (3B)	AY 1994, Unpaid at the end of CY		0	0	0	0	0	0	0	0	0	0	0
143	Col (3B)	AY 1993 & prior, Unpaid at the end of CY		0	0	0	0	0	0	0	0	0	0	0
144		Total		0	0	0	0	0	0	0	0	0	0	0
145		Total Col (3A) + Col (3B)		0	0	0	0	0	0	0	0	0	0	0
146		Exhibit 1, Col (7)		0	0	0	0	0	0	0	0	0	0	0
147				0	0	0	0	0	0	0	0	0	0	0
148				0	0	0	0	0	0	0	0	0	0	0
149														

	A	B	C	D	E	F	G	H	I	J	K	L
1	Group Name:	Name					BI/UM Liab	XXX				Input Sheet
2	Group NAIC #:	#					PD Liab					Section A
3	Company Name:	Name					PIP					
4	Company NAIC #:	#					Phys Dam					
5	Year Filed:	2002					TOTAL					
6												
7												
150	Incremental Direct Paid ALAE											
151	Col (5)	AY 2001, Paid in the CY		0	XXX		XXX	XXX	XXX	XXX	XXX	XXX
152	Col (5)	AY 2000, Paid in the CY		0		XXX	XXX	XXX	XXX	XXX	XXX	XXX
153	Col (5)	AY 1999, Paid in the CY		0	0		XXX	XXX	XXX	XXX	XXX	XXX
154	Col (5)	AY 1998, Paid in the CY		0	0	0		XXX	XXX	XXX	XXX	XXX
155	Col (5)	AY 1997, Paid in the CY		0	0	0	0		XXX	XXX	XXX	XXX
156	Col (5)	AY 1996, Paid in the CY		0	0	0	0	0		XXX	XXX	XXX
157	Col (5)	AY 1995, Paid in the CY		0	0	0	0	0	0		0	XXX
158	Col (5)	AY 1994, Paid in the CY		0	0	0	0	0	0	0	0	0
159	Col (5)	AY 1993 & prior, Paid in the CY		0	0	0	0	0	0	0	0	0
160		Total		0	0	0	0	0	0	0	0	0
161		Exhibit 1, Col (8)		0	0	0	0	0	0	0	0	0
162												
163	Direct Unpaid Case ALAE											
164	Col (7A)	AY 2001, Unpaid at the end of CY		0	XXX		XXX	XXX	XXX	XXX	XXX	XXX
165	Col (7A)	AY 2000, Unpaid at the end of CY		0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
166	Col (7A)	AY 1999, Unpaid at the end of CY		0	0		XXX	XXX	XXX	XXX	XXX	XXX
167	Col (7A)	AY 1998, Unpaid at the end of CY		0	0	0		XXX	XXX	XXX	XXX	XXX
168	Col (7A)	AY 1997, Unpaid at the end of CY		0	0	0	0		XXX	XXX	XXX	XXX
169	Col (7A)	AY 1996, Unpaid at the end of CY		0	0	0	0	0		0	XXX	XXX
170	Col (7A)	AY 1995, Unpaid at the end of CY		0	0	0	0	0	0	0	0	XXX
171	Col (7A)	AY 1994, Unpaid at the end of CY		0	0	0	0	0	0	0	0	0
172	Col (7A)	AY 1993 & prior, Unpaid at the end of CY		0	0	0	0	0	0	0	0	0
173		Total		0	0	0	0	0	0	0	0	0
174												
175	Direct Unpaid Bulk/IBNR ALAE											
176	Col (7B)	AY 2001, Unpaid at the end of CY		0	XXX		XXX	XXX	XXX	XXX	XXX	XXX
177	Col (7B)	AY 2000, Unpaid at the end of CY		0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
178	Col (7B)	AY 1999, Unpaid at the end of CY		0	0		XXX	XXX	XXX	XXX	XXX	XXX
179	Col (7B)	AY 1998, Unpaid at the end of CY		0	0	0		XXX	XXX	XXX	XXX	XXX
180	Col (7B)	AY 1997, Unpaid at the end of CY		0	0	0	0		XXX	XXX	XXX	XXX
181	Col (7B)	AY 1996, Unpaid at the end of CY		0	0	0	0	0		0	XXX	XXX
182	Col (7B)	AY 1995, Unpaid at the end of CY		0	0	0	0	0	0	0	0	XXX
183	Col (7B)	AY 1994, Unpaid at the end of CY		0	0	0	0	0	0	0	0	0
184	Col (7B)	AY 1993 & prior, Unpaid at the end of CY		0	0	0	0	0	0	0	0	0
185		Total		0	0	0	0	0	0	0	0	0
186												
187		Total Col (7A) + Col (7B)		0	0	0	0	0	0	0	0	0
188		Exhibit 1, Col (10)		0	0	0	0	0	0	0	0	0
189												
190												

3-90.17

Supp. 2-18-03

	A	B	C	D	E	F	G	H	I	J	K	L	
1	Group Name:	Name					BI/UM Liab	XXX				Input Sheet	
2	Group NAIC #:	#					PD Liab					Section A	
3	Company Name:	Name					PIP						
4	Company NAIC #:	#					Phys Dam						
5	Year Filed:	2002					TOTAL						
6													
7													
191	Exhibit 2 - Part 2												
192	Allocation of Calendar Quarter 1, by Accident Year												
193							First Quarter Paid Loss						
194							1Q 2002	1Q 2001	1Q 2000	1Q 1999	1Q 1998	1Q 1997	1Q 1996
195	Incremental Direct Paid Loss												
196	Col (10)	AY 2002, Paid in the CQ		0	XXX		0	XXX	XXX	XXX	XXX	XXX	XXX
197	Col (10)	AY 2001, Paid in the CQ		0		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
198	Col (10)	AY 2000, Paid in the CQ		0	0	0		XXX	XXX	XXX	XXX	XXX	XXX
199	Col (10)	AY 1999, Paid in the CQ		0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
200	Col (10)	AY 1998, Paid in the CQ		0	0	0	0	0	0	XXX	XXX	XXX	XXX
201	Col (10)	AY 1997, Paid in the CQ		0	0	0	0	0	0	0	0	XXX	XXX
202	Col (10)	AY 1996, Paid in the CQ		0	0	0	0	0	0	0	0	0	XXX
203	Col (10)	AY 1995, Paid in the CQ		0	0	0	0	0	0	0	0	0	0
204	Col (10)	AY 1994, Paid in the CQ		0	0	0	0	0	0	0	0	0	0
205	Col (10)	AY 1993 & prior, Paid in the CQ		0	0	0	0	0	0	0	0	0	0
206		Total		0	0	0	0	0	0	0	0	0	0
207	Direct Unpaid Case Loss												
208	Col (12A)	AY 2002, Unpaid at the end of CQ		0	XXX		0	XXX	XXX	XXX	XXX	XXX	XXX
209	Col (12A)	AY 2001, Unpaid at the end of CQ		0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
210	Col (12A)	AY 2000, Unpaid at the end of CQ		0	0	0		XXX	XXX	XXX	XXX	XXX	XXX
211	Col (12A)	AY 1999, Unpaid at the end of CQ		0	0	0	0	0	XXX	XXX	XXX	XXX	XXX
212	Col (12A)	AY 1998, Unpaid at the end of CQ		0	0	0	0	0	0	XXX	XXX	XXX	XXX
213	Col (12A)	AY 1997, Unpaid at the end of CQ		0	0	0	0	0	0	0	0	XXX	XXX
214	Col (12A)	AY 1996, Unpaid at the end of CQ		0	0	0	0	0	0	0	0	0	XXX
215	Col (12A)	AY 1995, Unpaid at the end of CQ		0	0	0	0	0	0	0	0	0	0
216	Col (12A)	AY 1994, Unpaid at the end of CQ		0	0	0	0	0	0	0	0	0	0
217	Col (12A)	AY 1993 & prior, Unpaid at the end of CQ		0	0	0	0	0	0	0	0	0	0
218		Total		0	0	0	0	0	0	0	0	0	0
219	Direct Unpaid Bulk/IBNR Loss												
220	Col (12B)	AY 2002, Unpaid at the end of CQ		0	XXX		0	XXX	XXX	XXX	XXX	XXX	XXX
221	Col (12B)	AY 2001, Unpaid at the end of CQ		0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
222	Col (12B)	AY 2000, Unpaid at the end of CQ		0	0	0		XXX	XXX	XXX	XXX	XXX	XXX
223	Col (12B)	AY 1999, Unpaid at the end of CQ		0	0	0	0	0	XXX	XXX	XXX	XXX	XXX
224	Col (12B)	AY 1998, Unpaid at the end of CQ		0	0	0	0	0	0	XXX	XXX	XXX	XXX
225	Col (12B)	AY 1997, Unpaid at the end of CQ		0	0	0	0	0	0	0	0	XXX	XXX
226	Col (12B)	AY 1996, Unpaid at the end of CQ		0	0	0	0	0	0	0	0	0	XXX
227	Col (12B)	AY 1995, Unpaid at the end of CQ		0	0	0	0	0	0	0	0	0	0
228	Col (12B)	AY 1994, Unpaid at the end of CQ		0	0	0	0	0	0	0	0	0	0
229	Col (12B)	AY 1993 & prior, Unpaid at the end of CQ		0	0	0	0	0	0	0	0	0	0
230		Total		0	0	0	0	0	0	0	0	0	0
231				0	0	0	0	0	0	0	0	0	0
232													

	A	B	C	D	E	F	G	H	I	J	K	L
1	Group Name:		Name				BI/UM Liab		XXX		Input Sheet	
2	Group NAIC #:		#				PD Liab				Section A	
3	Company Name:		Name				PIP					
4	Company NAIC #:		#				Phys Dam					
5	Year Filed:		2002				TOTAL					
6												
7												
233	Incremental Direct Paid ALAE											
234	Col (14)	AY 2002, Paid in the CQ	0	XXX		XXX		XXX		XXX		XXX
235	Col (14)	AY 2001, Paid in the CQ	0		0	XXX		XXX		XXX		XXX
236	Col (14)	AY 2000, Paid in the CQ	0		0		0	XXX		XXX		XXX
237	Col (14)	AY 1999, Paid in the CQ	0		0		0		0	XXX		XXX
238	Col (14)	AY 1998, Paid in the CQ	0		0		0		0		0	XXX
239	Col (14)	AY 1997, Paid in the CQ	0		0		0		0		0	XXX
240	Col (14)	AY 1996, Paid in the CQ	0		0		0		0		0	XXX
241	Col (14)	AY 1995, Paid in the CQ	0		0		0		0		0	0
242	Col (14)	AY 1994, Paid in the CQ	0		0		0		0		0	0
243	Col (14)	AY 1993 & prior, Paid in the CQ	0		0		0		0		0	0
244		Total	0		0		0		0		0	0
245												
246	Direct Unpaid Case ALAE											
247	Col (16A)	AY 2002, Unpaid at the end of CQ	0	XXX		XXX		XXX		XXX		XXX
248	Col (16A)	AY 2001, Unpaid at the end of CQ	0		0	XXX		XXX		XXX		XXX
249	Col (16A)	AY 2000, Unpaid at the end of CQ	0		0		0	XXX		XXX		XXX
250	Col (16A)	AY 1999, Unpaid at the end of CQ	0		0		0		0	XXX		XXX
251	Col (16A)	AY 1998, Unpaid at the end of CQ	0		0		0		0		0	XXX
252	Col (16A)	AY 1997, Unpaid at the end of CQ	0		0		0		0		0	XXX
253	Col (16A)	AY 1996, Unpaid at the end of CQ	0		0		0		0		0	0
254	Col (16A)	AY 1995, Unpaid at the end of CQ	0		0		0		0		0	0
255	Col (16A)	AY 1994, Unpaid at the end of CQ	0		0		0		0		0	0
256	Col (16A)	AY 1993 & prior, Unpaid at the end of CQ	0		0		0		0		0	0
257		Total	0		0		0		0		0	0
258												
259	Direct Unpaid Bulk/IBNR ALAE											
260	Col (16B)	AY 2002, Unpaid at the end of CQ	0	XXX		XXX		XXX		XXX		XXX
261	Col (16B)	AY 2001, Unpaid at the end of CQ	0		0	XXX		XXX		XXX		XXX
262	Col (16B)	AY 2000, Unpaid at the end of CQ	0		0		0	XXX		XXX		XXX
263	Col (16B)	AY 1999, Unpaid at the end of CQ	0		0		0		0	XXX		XXX
264	Col (16B)	AY 1998, Unpaid at the end of CQ	0		0		0		0		0	XXX
265	Col (16B)	AY 1997, Unpaid at the end of CQ	0		0		0		0		0	XXX
266	Col (16B)	AY 1996, Unpaid at the end of CQ	0		0		0		0		0	0
267	Col (16B)	AY 1995, Unpaid at the end of CQ	0		0		0		0		0	0
268	Col (16B)	AY 1994, Unpaid at the end of CQ	0		0		0		0		0	0
269	Col (16B)	AY 1993 & prior, Unpaid at the end of CQ	0		0		0		0		0	0
270		Total	0		0		0		0		0	0
271												
272												
273	Exhibit 2 - Part 3											
274	Source: Countrywide Insurance Expense Exhibit (IEE),											
275	Part 3, Line 19.1 + 19.2											
276	Col (19)	Direct Incurred Loss - CW	0	0	0	0	0	0	0	XXX	XXX	XXX
277	Col (20)	Direct Incurred ALAE - CW	0	0	0	0	0	0	0	XXX	XXX	XXX
278	Col (22)	Direct Incurred ULAE - CW	0	0	0	0	0	0	0	XXX	XXX	XXX
279												
280												
281	Exhibit 3 Tail Factor (99 months-ultimate) 1.000 Provide Documentation if greater than 1.000											
282												
283												

3-90.19

Supp. 2-18-03

	A	B	C	D	E	F	G	H	I	J	K	L
1	Group Name:	Name					BI/UM Liab	XXX				Input Sheet
2	Group NAIC #:	#					PD Liab					Section A
3	Company Name:	Name					PIP					
4	Company NAIC #:	#					Phys Dam					
5	Year Filed:	2002					TOTAL					
6												
7												
284	Exhibit 4			Calendar Year								
285	Source: Countrywide Insurance Expense Exhibit (IEE),			2001	2000	1999	1998	1997	1996	1995	1994	
286	Part 3, Line 19.1 + 19.2											
287	Col (1)	Item 1	Direct Written Premium - CW	0	0	0	XXX	XXX	XXX	XXX	XXX	
288	Col (1)	Item 2	Direct Earned Premium - CW	0	0	0	XXX	XXX	XXX	XXX	XXX	
289	Col (1)	Item 3	Direct Other Acquisition Expense - CW	0	0	0	XXX	XXX	XXX	XXX	XXX	
290	Col (1)	Item 4	Direct General Expense - CW	0	0	0	XXX	XXX	XXX	XXX	XXX	
291	Col (1)	Item 5	Direct Commission & Brokerage - CW	0	0	0	XXX	XXX	XXX	XXX	XXX	
292	Col (1)	Item 6	Direct Taxes, Licenses & Fees - CW	0	0	0	XXX	XXX	XXX	XXX	XXX	
293												
294	Source: Annual Statement - NJ Page 15, Line 19.2 (BI/UM)											
295	Col (3)	Item 5	Direct Commission & Brokerage - NJ	0	0	0	XXX	XXX	XXX	XXX	XXX	
296	Col (3)	Item 6	Direct Taxes, Licenses & Fees - NJ	0	0	0	XXX	XXX	XXX	XXX	XXX	
297	Col (3)	Item 8	LAD Fees Paid - NJ	0	0	0	XXX	XXX	XXX	XXX	XXX	
298												
299												
300	Exhibit 5			Purchase Year								
301	All data on Exhibit 5 is Countrywide, for all coverages combined.			2001	2000	1999	1998	1997	1996	1995	1994	
302												
303	Part 1	Item 1	Agents Balances	0	0	0	0	XXX	XXX	XXX	XXX	
304	Part 1	Item 2	Unearned Premium Reserve	0	0	0	0	XXX	XXX	XXX	XXX	
305												
306	Part 2A	Item 1	Interest, Dividend & Real Estate Income	0	0	0	0	XXX	XXX	XXX	XXX	
307	Part 2A	Item 2.1	Investment Expense Incurred	0	0	0	0	XXX	XXX	XXX	XXX	
308	Part 2A	Item 2.2	Depreciation on Real Estate	0	0	0	0	XXX	XXX	XXX	XXX	
309	Part 2A	Item 2.3	Unaffiliated Preferred Stock	0	0	0	0	XXX	XXX	XXX	XXX	
310	Part 2A	Item 2.4	Affiliated Preferred Stock	0	0	0	0	XXX	XXX	XXX	XXX	
311	Part 2A	Item 2.5	Unaffiliated Common Stock	0	0	0	0	XXX	XXX	XXX	XXX	
312	Part 2A	Item 2.6	Affiliated Common Stock	0	0	0	0	XXX	XXX	XXX	XXX	
313	Part 2A	Item 2.7	Other Invested Assets	0	0	0	0	XXX	XXX	XXX	XXX	
314	Part 2A	Item 2.8	Real Estate for Co's Own Occupancy	0	0	0	0	XXX	XXX	XXX	XXX	
315												
316	Part 2B	Item 4.1	Bonds Acquired	0	0	0	0	XXX	XXX	XXX	XXX	
317	Part 2B	Item 4.2	Mortgage Loans on Real Estate	0	0	0	0	XXX	XXX	XXX	XXX	
318	Part 2B	Item 4.3	Real Estate Acquired	0	0	0	0	XXX	XXX	XXX	XXX	
319	Part 2B	Item 4.4	Collateral Loans	0	0	0	0	XXX	XXX	XXX	XXX	
320	Part 2B	Item 4.5	Cash on Hand and on Deposit	0	0	0	0	XXX	XXX	XXX	XXX	
321	Part 2B	Item 4.6	Short-Term Investments	0	0	0	0	XXX	XXX	XXX	XXX	
322	Part 2B	Item 4.7	Derivative Instruments	0	0	0	0	XXX	XXX	XXX	XXX	
323												
324												

	A	B	C	D	E	F	G	H	I	J	K	L		
1	Group Name:	Name					BI/UM Liab	XXX				Input Sheet		
2	Group NAIC #:	#					PD Liab					Section A		
3	Company Name:	Name					PIP							
4	Company NAIC #:	#					Phys Dam							
5	Year Filed:	2002					TOTAL							
6														
7														
325	Exhibit 6													
326	All data on Exhibit 6 is for New Jersey only.													
327							Calendar Year ending 3/31							
328							2002 (Estimated)	2001	2000	1999	1998	1997	1996	1995
329	Cumulative AIRE Allocation Received													
330	Part 1	AY 2001, Received through CY		0	XXX			XXX	XXX	XXX	XXX	XXX	XXX	XXX
331	Part 1	AY 2000, Received through CY	XXX		0	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
332	Part 1	AY 1999, Received through CY	XXX		0		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
333	Part 1	AY 1998, Received through CY	XXX		0		0		0	XXX	XXX	XXX	XXX	XXX
334	Part 1	AY 1997, Received through CY	XXX		0		0		0		0	XXX	XXX	XXX
335	Part 1	AY 1996, Received through CY	XXX		0		0		0		0		0	XXX
336	Part 1	AY 1995, Received through CY	XXX		0		0		0		0		0	XXX
337	Part 1	AY 1994, Received through CY	XXX		0		0		0		0		0	0
338	Cumulative AIRE Investment Income Received													
339	Part 1	AY 2001, Received through CY		0	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
340	Part 1	AY 2000, Received through CY	XXX		0	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
341	Part 1	AY 1999, Received through CY	XXX		0		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
342	Part 1	AY 1998, Received through CY	XXX		0		0		0	XXX	XXX	XXX	XXX	XXX
343	Part 1	AY 1997, Received through CY	XXX		0		0		0		0	XXX	XXX	XXX
344	Part 1	AY 1996, Received through CY	XXX		0		0		0		0		0	XXX
345	Part 1	AY 1995, Received through CY	XXX		0		0		0		0		0	XXX
346	Part 1	AY 1994, Received through CY	XXX		0		0		0		0		0	0
347	Cumulative AIRE Assessment Paid													
348	Part 3	AY 2001, Paid through CY		0	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
349	Part 3	AY 2000, Paid through CY	XXX		0	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
350	Part 3	AY 1999, Paid through CY	XXX		0		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
351	Part 3	AY 1998, Paid through CY	XXX		0		0		0	XXX	XXX	XXX	XXX	XXX
352	Part 3	AY 1997, Paid through CY	XXX		0		0		0		0	XXX	XXX	XXX
353	Part 3	AY 1996, Paid through CY	XXX		0		0		0		0		0	XXX
354	Part 3	AY 1995, Paid through CY	XXX		0		0		0		0		0	XXX
355	Part 3	AY 1994, Paid through CY	XXX		0		0		0		0		0	0
356	Part 3	AY 1994, Paid through CY	XXX		0		0		0		0		0	0
357														
358														

	A	B	C	D	E	F	G	H	I	J	K	L
1	Group Name:	Name					BI/UM Liab	XXX				Input Sheet
2	Group NAIC #:	#					PD Liab					Section A
3	Company Name:	Name					PIP					
4	Company NAIC #:	#					Phys Dam					
5	Year Filed:	2002					TOTAL					
6												
7												
359	Exhibit 7											
360	All data on Exhibit 7 is for New Jersey business only.											
361				2002	2001	2000	1999	1998	1997	1996	1995	1994
362	Excess Profit Refund Paid											
363	Item 1			0	0	0	0	0	0	0	0	0
364												
365	Carryforward Used											
366	Item 2.1	in AY 2001		0	0	0	0	0	0	0	0	0
367	Item 2.2	in AY 2000		0	0	0	0	0	0	0	0	0
368	Item 2.3	in AY 1999		0	0	0	0	0	0	0	0	0
369	Item 2.4	in AY 1998	XXX	0	0	0	0	0	0	0	0	0
370	Item 2.5	in AY 1997	XXX		0	0	0	0	0	0	0	0
371	Item 2.6	in AY 1996	XXX	XXX	XXX	0	0	0	0	0	0	0
372	Item 2.7	in AY 1995	XXX	XXX	XXX	XXX	0	0	0	0	0	0
373	Item 2.8	in AY 1994	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
374	Item 2.9	in AY 1993	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
375	Item 2.10	in AY 1992	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
376	Item 2.11	in AY 1991	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
377												
378												
379												
380	Excess Profit Refund Paid											
381	Item 1			0	0	0	0	0	0	0	0	0
382												
383	Carryforward Used											
384	Item 2.1	in AY 2001		0	0	0	0	0	0	0	0	0
385	Item 2.2	in AY 2000		0	0	0	0	0	0	0	0	0
386	Item 2.3	in AY 1999		0	0	0	0	0	0	0	0	0
387	Item 2.4	in AY 1998		0	0	0	0	0	0	0	0	0
388	Item 2.5	in AY 1997		0	0	0	0	0	0	0	0	0
389	Item 2.6	in AY 1996		0	0	0	0	0	0	0	0	0
390	Item 2.7	in AY 1995		0	0	0	0	0	0	0	0	0
391	Item 2.8	in AY 1994		0	0	0	0	0	0	0	0	0
392	Item 2.9	in AY 1993		0	0	0	0	0	0	0	0	0
393	Item 2.10	in AY 1992		0	0	0	0	0	0	0	0	0
394	Item 2.11	in AY 1991		0	0	0	0	0	0	0	0	0
395	Item 2.12	in AY 1990		0	0	0	0	0	0	0	0	0
396	Item 2.13	in AY 1989	XXX	0	0	0	0	0	0	0	0	0
397	Item 2.14	in AY 1988	XXX	XXX	0	0	0	0	0	0	0	0
398	Item 2.15	in AY 1987	XXX	XXX	XXX	0	0	0	0	0	0	0
399	Item 2.16	in AY 1986	XXX	XXX	XXX	XXX	0	0	0	0	0	0
400	Item 2.17	in AY 1985	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
401	Item 2.18	in AY 1984	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
402	Item 2.19	in AY 1983	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
403												
404												
405	Exhibit 8											
406	Item 23	Holding Company System (Y or N)		N								

	A	B	C	D	E	F	G	H	I	J
1	Group Name:	Name				BI/UM Liab	XXX			Exhibit 1A
2	Group NAIC #:	#				PD Liab				Sheet 1
3	Company Name:	Name				PIP				
4	Company NAIC #:	#				Phys Dam				
5	Year Filed:	2002				TOTAL				
6										
7	Calendar Year 2001			Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
8				Direct	Direct	Dividends	Direct	Direct	Direct	Direct
9				Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid
10				Premium	Premium	Business	Premium	Losses	Losses	Losses
11	Item 1	Source: Page 15		0	0	0	0	0	0	0
12	Item 2	UCJF Assessments & Excess Medical Benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13	Item 3	Total Exclusions	0	0	0	0	0	0	0	0
14	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)	0	0	0	0	0	0	0	0
15										
16	Item 5a	Refund of Excess Profit, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
17	Item 5b	All Other Dividends, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
18										
19										
20					Col (8)	Col (9)	Col (10)			
21					Direct	Direct	Direct			
22					Paid	Incurred	Unpaid			
23					ALAE	ALAE	ALAE			
24	Item 1	Source: Page 15		0	0	0	0			
25	Item 3	Total Exclusions		0	0	0	0			
26	Item 4	Excess Profit Data (Item 1 - Item 3)		0	0	0	0			
27										
28										

	A	B	C	D	E	F	G	H	I	J
29	Group Name:	Name				BI/UM Liab	XXX			Exhibit 1A
30	Group NAIC #:	#				PD Liab				Sheet 2
31	Company Name:	Name				PIP				
32	Company NAIC #:	#				Phys Dam				
33	Year Filed:	2002				TOTAL				
34										
35	Calendar Year 2000			Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
36				Direct	Direct	Dividends	Direct	Direct	Direct	Direct
37				Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid
38				Premium	Premium	Business	Premium	Losses	Losses	Losses
39	Item 1	Source: Page 15		0	0	0	0	0	0	0
40	Item 2	UCJF Assessments & Excess Medical Benefits	XXX		XXX	XXX	XXX	XXX	XXX	XXX
41	Item 3	Total Exclusions		0	0	0	0	0	0	0
42	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)		0	0	0	0	0	0	0
43										
44	Item 5a	Refund of Excess Profit, included in Col (3)	XXX		XXX	0	XXX	XXX	XXX	XXX
45	Item 5b	All Other Dividends, included in Col (3)	XXX		XXX	0	XXX	XXX	XXX	XXX
46										
47										
48					Col (8)	Col (9)	Col (10)			
49					Direct	Direct	Direct			
50					Paid	Incurred	Unpaid			
51					ALAE	ALAE	ALAE			
52	Item 1	Source: Page 15			0	0	0			
53	Item 3	Total Exclusions			0	0	0			
54	Item 4	Excess Profit Data (Item 1 - Item 3)			0	0	0			
55										
56										

57	A	B	C	D	E	F	G	H	I	J
58	Group Name:	Name				BI/UM Liab	XXX			Exhibit 1A
59	Group NAIC #:	#				PD Liab				Sheet 3
60	Company Name:	Name				PIP				
61	Company NAIC #:	#				Phys Dam				
62	Year Filed:	2002				TOTAL				
63	Calendar Year 1999			Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
64				Direct	Direct	Dividends	Direct	Direct	Direct	Direct
65				Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid
66				Premium	Premium	Business	Premium	Losses	Losses	Losses
67	Item 1	Source: Page 15		0	0	0	0	0	0	0
68	Item 2	UCJF Assessments & Excess Medical Benefits	XXX		XXX	XXX	XXX	XXX	XXX	XXX
69	Item 3	Total Exclusions		0	0	0	0	0	0	0
70	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)		0	0	0	0	0	0	0
71										
72	Item 5a	Refund of Excess Profit, included in Col (3)	XXX		XXX	0	XXX	XXX	XXX	XXX
73	Item 5b	All Other Dividends, included in Col (3)	XXX		XXX	0	XXX	XXX	XXX	XXX
74										
75										
76					Col (8)	Col (9)	Col (10)			
77					Direct	Direct	Direct			
78					Paid	Incurred	Unpaid			
79					ALAE	ALAE	ALAE			
80	Item 1	Source: Page 15			0	0	0			
81	Item 3	Total Exclusions			0	0	0			
82	Item 4	Excess Profit Data (Item 1 - Item 3)			0	0	0			
83										
84										

	A	B	C	D	E	F	G	H	I	J
85	Group Name:	Name				BI/UM Liab	XXX			Exhibit 1A
86	Group NAIC #:	#				PD Liab				Sheet 4
87	Company Name:	Name				PIP				
88	Company NAIC #:	#				Phys Dam				
89	Year Filed:	2002				TOTAL				
90										
91	Calendar Year 1998			Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
92				Direct	Direct	Dividends	Direct	Direct	Direct	Direct
93				Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid
94				Premium	Premium	Business	Premium	Losses	Losses	Losses
95	Item 1	Source: Page 15		0	0	0	0	0	0	0
96	Item 2	UCJF Assessments & Excess Medical Benefits	XXX		XXX	XXX	XXX	XXX	XXX	XXX
97	Item 3	Total Exclusions		0	0	0	0	0	0	0
98	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)		0	0	0	0	0	0	0
99										
100	Item 5a	Refund of Excess Profit, included in Col (3)	XXX		XXX	0	XXX	XXX	XXX	XXX
101	Item 5b	All Other Dividends, included in Col (3)	XXX		XXX	0	XXX	XXX	XXX	XXX
102										
103										
104					Col (8)	Col (9)	Col (10)			
105					Direct	Direct	Direct			
106					Paid	Incurred	Unpaid			
107					ALAE	ALAE	ALAE			
108	Item 1	Source: Page 15			0	0	0			
109	Item 3	Total Exclusions			0	0	0			
110	Item 4	Excess Profit Data (Item 1 - Item 3)			0	0	0			
111										
112										

	A	B	C	D	E	F	G	H	I	J
113	Group Name:	Name				BI/UM Liab	XXX			Exhibit 1A
114	Group NAIC #:	#				PD Liab				Sheet 5
115	Company Name:	Name				PIP				
116	Company NAIC #:	#				Phys Dam				
117	Year Filed:	2002				TOTAL				
118										
119	Calendar Year 1997			Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
120				Direct	Direct	Dividends	Direct	Direct	Direct	Direct
121				Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid
122				Premium	Premium	Business	Premium	Losses	Losses	Losses
123	Item 1	Source: Page 15		0	0	0	0	0	0	0
124	Item 2	UCJF Assessments & Excess Medical Benefits	XXX		XXX	XXX	XXX	XXX	XXX	XXX
125	Item 3	Total Exclusions		0	0	0	0	0	0	0
126	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)		0	0	0	0	0	0	0
127										
128	Item 5a	Refund of Excess Profit, included in Col (3)	XXX		XXX	0	XXX	XXX	XXX	XXX
129	Item 5b	All Other Dividends, included in Col (3)	XXX		XXX	0	XXX	XXX	XXX	XXX
130										
131										
132					Col (8)	Col (9)	Col (10)			
133					Direct	Direct	Direct			
134					Paid	Incurred	Unpaid			
135					ALAE	ALAE	ALAE			
136	Item 1	Source: Page 15		0	0	0	0			
137	Item 3	Total Exclusions		0	0	0	0			
138	Item 4	Excess Profit Data (Item 1 - Item 3)		0	0	0	0			
139										
140										

	A	B	C	D	E	F	G	H	I	J
141	Group Name:	Name				BI/UM Liab	XXX			Exhibit 1A
142	Group NAIC #:	#				PD Liab				Sheet 6
143	Company Name:	Name				PIP				
144	Company NAIC #:	#				Phys Dam				
145	Year Filed:	2002				TOTAL				
146										
147	Calendar Year 1996			Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
148				Direct	Direct	Dividends	Direct	Direct	Direct	Direct
149				Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid
150				Premium	Premium	Business	Premium	Losses	Losses	Losses
151	Item 1	Source: Page 15		0	0	0	0	0	0	0
152	Item 2	UCJF Assessments & Excess Medical Benefits	XXX		XXX	XXX	XXX	XXX	XXX	XXX
153	Item 3	Total Exclusions		0	0	0	0	0	0	0
154	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)		0	0	0	0	0	0	0
155										
156	Item 5a	Refund of Excess Profit, included in Col (3)	XXX		XXX	0	XXX	XXX	XXX	XXX
157	Item 5b	All Other Dividends, included in Col (3)	XXX		XXX	0	XXX	XXX	XXX	XXX
158										
159										
160					Col (8)	Col (9)	Col (10)			
161					Direct	Direct	Direct			
162					Paid	Incurred	Unpaid			
163					ALAE	ALAE	ALAE			
164	Item 1	Source: Page 15			0	0	0			
165	Item 3	Total Exclusions			0	0	0			
166	Item 4	Excess Profit Data (Item 1 - Item 3)			0	0	0			
167										
168										

	A	B	C	D	E	F	G	H	I	J
169	Group Name:	Name				BI/UM Liab	XXX			Exhibit 1A
170	Group NAIC #:	#				PD Liab				Sheet 7
171	Company Name:	Name				PIP				
172	Company NAIC #:	#				Phys Dam				
173	Year Filed:	2002				TOTAL				
174										
175	Calendar Year 1995			Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
176				Direct	Direct	Dividends	Direct	Direct	Direct	Direct
177				Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid
178				<u>Premium</u>	<u>Premium</u>	<u>Business</u>	<u>Premium</u>	<u>Losses</u>	<u>Losses</u>	<u>Losses</u>
179	Item 1	Source: Page 15		0	0	0	0	0	0	0
180	Item 2	UCJF Assessments & Excess Medical Benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
181	Item 3	Total Exclusions	0	0	0	0	0	0	0	0
182	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)	0	0	0	0	0	0	0	0
183										
184	Item 5a	Refund of Excess Profit, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
185	Item 5b	All Other Dividends, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
186										
187										
188					Col (8)	Col (9)	Col (10)			
189					Direct	Direct	Direct			
190					Paid	Incurred	Unpaid			
191					<u>ALAE</u>	<u>ALAE</u>	<u>ALAE</u>			
192	Item 1	Source: Page 15		0	0	0	0			
193	Item 3	Total Exclusions		0	0	0	0			
194	Item 4	Excess Profit Data (Item 1 - Item 3)		0	0	0	0			
195										
196										

	A	B	C	D	E	F	G	H	I	J
197	Group Name:	Name				BI/UM Liab	XXX			Exhibit 1A
198	Group NAIC #:	#				PD Liab				Sheet 8
199	Company Name:	Name				PIP				
200	Company NAIC #:	#				Phys Dam				
201	Year Filed:	2002				TOTAL				
202										
203	Calendar Year 1994			Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
204				Direct	Direct	Dividends	Direct	Direct	Direct	Direct
205				Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid
206				<u>Premium</u>	<u>Premium</u>	<u>Business</u>	<u>Premium</u>	<u>Losses</u>	<u>Losses</u>	<u>Losses</u>
207	Item 1	Source: Page 15		0	0	0	0	0	0	0
208	Item 2	UCJF Assessments & Excess Medical Benefits	XXX		XXX	XXX	XXX	XXX	XXX	XXX
209	Item 3	Total Exclusions		0	0	0	0	0	0	0
210	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)		0	0	0	0	0	0	0
211										
212	Item 5a	Refund of Excess Profit, included in Col (3)	XXX		XXX	0	XXX	XXX	XXX	XXX
213	Item 5b	All Other Dividends, included in Col (3)	XXX		XXX	0	XXX	XXX	XXX	XXX
214										
215										
216					Col (8)	Col (9)	Col (10)			
217					Direct	Direct	Direct			
218					Paid	Incurred	Unpaid			
219					<u>ALAE</u>	<u>ALAE</u>	<u>ALAE</u>			
220	Item 1	Source: Page 15			0	0	0			
221	Item 3	Total Exclusions			0	0	0			
222	Item 4	Excess Profit Data (Item 1 - Item 3)			0	0	0			

	A	B	C	D	E	F	G	H	I	J
1	Group Name:	Name				BI/UM Liab	XXX			Exhibit 2A
2	Group NAIC #:	#				PD Liab				Sheet 1
3	Company Name:	Name				PIP				
4	Company NAIC #:	#				Phys Dam				
5	Year Filed:	2002				TOTAL				
6										
7	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
8	Calendar Year 2001	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
9		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
10	<u>Accident Year</u>	<u>@ 12/31/01</u>	<u>@ 12/31/01</u>	<u>@ 12/31/01</u>	<u>@ 12/31/01</u>	<u>@ 12/31/01</u>	<u>@ 12/31/01</u>	<u>@ 12/31/01</u>	<u>@ 12/31/01</u>	<u>@ 12/31/01</u>
11	2001	0	0	0	0	0	0	0	0	0
12	2000	0	0	0	0	0	0	0	0	0
13	1999	0	0	0	0	0	0	0	0	0
14	1998	0	0	0	0	0	0	0	0	0
15	1997	0	0	0	0	0	0	0	0	0
16	1996	0	0	0	0	0	0	0	0	0
17	1995	0	0	0	0	0	0	0	0	0
18	1994	0	0	0	0	0	0	0	0	0
19	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
20	Total	0	0	0	0	0	0	0	0	0
21										
22	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
23	Calendar Qtr 2002-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
24		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
25	<u>Accident Year</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>
26	2002	0	0	0	0	0	0	0	0	0
27	2001	0	0	0	0	0	0	0	0	0
28	2000	0	0	0	0	0	0	0	0	0
29	1999	0	0	0	0	0	0	0	0	0
30	1998	0	0	0	0	0	0	0	0	0
31	1997	0	0	0	0	0	0	0	0	0
32	1996	0	0	0	0	0	0	0	0	0
33	1995	0	0	0	0	0	0	0	0	0
34	1994	0	0	0	0	0	0	0	0	0
35	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
36	Total	0	0	0	0	0	0	0	0	0
37										
38	Part 3	Col (19)	Col (20)	Col (21)	Col (22)	Col (23)				
39	<u>Calendar Year</u>	<u>Incurred Loss</u>	<u>Incurred ALAE</u>	<u>Inc. Loss+ALAE</u>	<u>Incurred ULAE</u>	<u>ULAE Ratio</u>				
40	2001	0	0	0	0	0.000				
41	2000	0	0	0	0	0.000				
42	1999	0	0	0	0	0.000				
43	Average					0.000				
44	ULAE Factor	Min. 1.05	Max. 1.30			0.000				
45										
46										

3-90.31

Supp. 2-18-03

	A	B	C	D	E	F	G	H	I	J
47	Group Name:	Name				BI/UM Liab	XXX			Exhibit 2A
48	Group NAIC #:	#				PD Liab				Sheet 2
49	Company Name:	Name				PIP				
50	Company NAIC #:	#				Phys Dam				
51	Year Filed:	2002				TOTAL				
52										
53	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
54	Calendar Year 2000	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case
55		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Incurred Loss+ALAE
56	<u>Accident Year</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>
57	2000	0	0	0	0	0	0	0	0	0
58	1999	0	0	0	0	0	0	0	0	0
59	1998	0	0	0	0	0	0	0	0	0
60	1997	0	0	0	0	0	0	0	0	0
61	1996	0	0	0	0	0	0	0	0	0
62	1995	0	0	0	0	0	0	0	0	0
63	1994	0	0	0	0	0	0	0	0	0
64	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
65	Total	0	0	0	0	0	0	0	0	0
66										
67	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
68	Calendar Qtr 2001-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case
69		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Incurred Loss+ALAE
70	<u>Accident Year</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>
71	2001	0	0	0	0	0	0	0	0	0
72	2000	0	0	0	0	0	0	0	0	0
73	1999	0	0	0	0	0	0	0	0	0
74	1998	0	0	0	0	0	0	0	0	0
75	1997	0	0	0	0	0	0	0	0	0
76	1996	0	0	0	0	0	0	0	0	0
77	1995	0	0	0	0	0	0	0	0	0
78	1994	0	0	0	0	0	0	0	0	0
79	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
80	Total	0	0	0	0	0	0	0	0	0
81										
82	Part 3	Col (19)	Col (20)	Col (21)	Col (22)	Col (23)				
83	<u>Calendar Year</u>	<u>Incurred Loss</u>	<u>Incurred ALAE</u>	<u>Inc. Loss+ALAE</u>	<u>Incurred ULAE</u>	<u>ULAE Ratio</u>				
84	2000	0	0	0	0	0.000				
85	1999	0	0	0	0	0.000				
86	1998	0	0	0	0	0.000				
87	Average					0.000				
88	ULAE Factor	Min. 1.05	Max. 1.30			0.000				
89										
90										

	A	B	C	D	E	F	G	H	I	J
91	Group Name:	Name				BI/UM Liab	XXX			Exhibit 2A
92	Group NAIC #:	#				PD Liab				Sheet 3
93	Company Name:	Name				PIP				
94	Company NAIC #:	#				Phys Dam				
95	Year Filed:	2002				TOTAL				
96										
97	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
98	Calendar Year 1999	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case
99		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
100	<u>Accident Year</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>
101	1999	0	0	0	0	0	0	0	0	0
102	1998	0	0	0	0	0	0	0	0	0
103	1997	0	0	0	0	0	0	0	0	0
104	1996	0	0	0	0	0	0	0	0	0
105	1995	0	0	0	0	0	0	0	0	0
106	1994	0	0	0	0	0	0	0	0	0
107	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
108	Total	0	0	0	0	0	0	0	0	0
109										
110	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
111	Calendar Qtr 2000-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case
112		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
113	<u>Accident Year</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>
114	2000	0	0	0	0	0	0	0	0	0
115	1999	0	0	0	0	0	0	0	0	0
116	1998	0	0	0	0	0	0	0	0	0
117	1997	0	0	0	0	0	0	0	0	0
118	1996	0	0	0	0	0	0	0	0	0
119	1995	0	0	0	0	0	0	0	0	0
120	1994	0	0	0	0	0	0	0	0	0
121	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
122	Total	0	0	0	0	0	0	0	0	0
123										
124	Part 3	Col (19)	Col (20)	Col (21)	Col (22)	Col (23)				
125	<u>Calendar Year</u>	<u>Incurred Loss</u>	<u>Incurred ALAE</u>	<u>Inc. Loss+ALAE</u>	<u>Incurred ULAE</u>	<u>ULAE Ratio</u>				
126	1999	0	0	0	0	0.000				
127	1998	0	0	0	0	0.000				
128	1997	0	0	0	0	0.000				
129	Average					0.000				
130	ULAE Factor	Min. 1.05	Max. 1.30			0.000				
131										
132										

	A	B	C	D	E	F	G	H	I	J
133	Group Name:	Name				BI/UM Liab	XXX			Exhibit 2A
134	Group NAIC #:	#				PD Liab				Sheet 4
135	Company Name:	Name				PIP				
136	Company NAIC #:	#				Phys Dam				
137	Year Filed:	2002				TOTAL				
138										
139	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
140	Calendar Year 1998	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case
141		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
142	<u>Accident Year</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>
143	1998	0	0	0	0	0	0	0	0	0
144	1997	0	0	0	0	0	0	0	0	0
145	1996	0	0	0	0	0	0	0	0	0
146	1995	0	0	0	0	0	0	0	0	0
147	1994	0	0	0	0	0	0	0	0	0
148	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
149	Total	0	0	0	0	0	0	0	0	0
150										
151	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
152	Calendar Qtr 1999-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case
153		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
154	<u>Accident Year</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>
155	1999	0	0	0	0	0	0	0	0	0
156	1998	0	0	0	0	0	0	0	0	0
157	1997	0	0	0	0	0	0	0	0	0
158	1996	0	0	0	0	0	0	0	0	0
159	1995	0	0	0	0	0	0	0	0	0
160	1994	0	0	0	0	0	0	0	0	0
161	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
162	Total	0	0	0	0	0	0	0	0	0
163										
164										

	A	B	C	D	E	F	G	H	I	J
165	Group Name:	Name				BI/UM Liab	XXX			Exhibit 2A
166	Group NAIC #:	#				PD Liab				Sheet 5
167	Company Name:	Name				PIP				
168	Company NAIC #:	#				Phys Dam				
169	Year Filed:	2002				TOTAL				
170										
171	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
172	Calendar Year 1997	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
173		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
174	<u>Accident Year</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>
175	1997	0	0	0	0	0	0	0	0	0
176	1996	0	0	0	0	0	0	0	0	0
177	1995	0	0	0	0	0	0	0	0	0
178	1994	0	0	0	0	0	0	0	0	0
179	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
180	Total	0	0	0	0	0	0	0	0	0
181										
182	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
183	Calendar Qtr 1998-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
184		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
185	<u>Accident Year</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>
186	1998	0	0	0	0	0	0	0	0	0
187	1997	0	0	0	0	0	0	0	0	0
188	1996	0	0	0	0	0	0	0	0	0
189	1995	0	0	0	0	0	0	0	0	0
190	1994	0	0	0	0	0	0	0	0	0
191	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
192	Total	0	0	0	0	0	0	0	0	0
193										
194										

	A	B	C	D	E	F	G	H	I	J
195	Group Name:	Name				BI/UM Liab	XXX			Exhibit 2A
196	Group NAIC #:	#				PD Liab				Sheet 6
197	Company Name:	Name				PIP				
198	Company NAIC #:	#				Phys Dam				
199	Year Filed:	2002				TOTAL				
200										
201	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
202	Calendar Year 1996	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case
203		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Incurred Loss+ALAE
204	<u>Accident Year</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>
205	1996	0	0	0	0	0	0	0	0	0
206	1995	0	0	0	0	0	0	0	0	0
207	1994	0	0	0	0	0	0	0	0	0
208	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
209	Total	0	0	0	0	0	0	0	0	0
210										
211	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
212	Calendar Qtr 1997-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case
213		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Incurred Loss+ALAE
214	<u>Accident Year</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>
215	1997	0	0	0	0	0	0	0	0	0
216	1996	0	0	0	0	0	0	0	0	0
217	1995	0	0	0	0	0	0	0	0	0
218	1994	0	0	0	0	0	0	0	0	0
219	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
220	Total	0	0	0	0	0	0	0	0	0
221										
222										

	A	B	C	D	E	F	G	H	I	J
223	Group Name:	Name				BI/UM Liab	XXX			Exhibit 2A
224	Group NAIC #:	#				PD Liab				Sheet 7
225	Company Name:	Name				PIP				
226	Company NAIC #:	#				Phys Dam				
227	Year Filed:	2002				TOTAL				
228										
229	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
230	Calendar Year 1995	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
231		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
232	<u>Accident Year</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>
233	1995	0	0	0	0	0	0	0	0	0
234	1994	0	0	0	0	0	0	0	0	0
235	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
236	Total	0	0	0	0	0	0	0	0	0
237										
238	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
239	Calendar Qtr 1996-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
240		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
241	<u>Accident Year</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>
242	1996	0	0	0	0	0	0	0	0	0
243	1995	0	0	0	0	0	0	0	0	0
244	1994	0	0	0	0	0	0	0	0	0
245	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
246	Total	0	0	0	0	0	0	0	0	0
247										
248										

	A	B	C	D	E	F	G	H	I	J
249	Group Name:	Name				BI/UM Liab	XXX			Exhibit 2A
250	Group NAIC #:	#				PD Liab				Sheet 8
251	Company Name:	Name				PIP				
252	Company NAIC #:	#				Phys Dam				
253	Year Filed:	2002				TOTAL				
254										
255	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
256	Calendar Year 1994	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case
257		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
258	<u>Accident Year</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>
259	1994	0	0	0	0	0	0	0	0	0
260	1993 & prior	0	0	0	0	0	0	0	0	0
261	Total	0	0	0	0	0	0	0	0	0
262										
263	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
264	Calendar Qtr 1995-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case
265		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
266	<u>Accident Year</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>
267	1995	0	0	0	0	0	0	0	0	0
268	1994	0	0	0	0	0	0	0	0	0
269	1993 & prior	0	0	0	0	0	0	0	0	0
270	Total	0	0	0	0	0	0	0	0	0
271										
272										

	A	B	C	D	E	F	G	H	I	J	K
1	Group Name:	Name				BI/UM Liab	XXX				Exhibit 3A
2	Group NAIC #:	#				PD Liab					Parts 1-3
3	Company Name:	Name				PIP					
4	Company NAIC #:	#				Phys Dam					
5	Year Filed:	2002				TOTAL					
6											
7											
8	Part 1										
9	Cumulative										
10	Case Incurred										
11	Loss + ALAE										
12						Accident Year					
13	as of	1994	1995	1996	1997	1998	1999	2000	2001		
14	15 months	0	0	0	0	0	0	0	0		
15	27 months	0	0	0	0	0	0	0	0		
16	39 months	0	0	0	0	0	0	0	0		
17	51 months	0	0	0	0	0	0	0	0		
18	63 months	0	0	0	0	0	0	0	0		
19	75 months	0	0	0	0	0	0	0	0		
20	87 months	0	0	0	0	0	0	0	0		
21	99 months	0	0	0	0	0	0	0	0		
22	Part 2										
23	Development										
24											
25	Factors	1994	1995	1996	1997	1998	1999	2000			
26	15-27 months	1.000	1.000	1.000	1.000	1.000	1.000	1.000	Col (A)	Development	Col (B)
27	27-39 months	1.000	1.000	1.000	1.000	1.000	1.000	1.000	Incremental	Factors	Cumulative
28	39-51 months	1.000	1.000	1.000	1.000	1.000	1.000	1.000	LDF	LDF	
29	51-63 months	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000	15 mo. - ult.	0.000
30	63-75 months	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000	27 mo. - ult.	0.000
31	75-87 months	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000	39 mo. - ult.	0.000
32	87-99 months	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000	51 mo. - ult.	0.000
33									0.000	63 mo. - ult.	0.000
34									0.000	75 mo. - ult.	0.000
35									0.000	87 mo. - ult.	0.000
36									0.000	99 mo. - ult.	0.000
37									Tail Factor:		1.000
38											
39											
40											
41											
42											
43											
44											
45											
46											
47											

3-90.40

[illegible]

A		B	C	D	E	F	G
1	Group Name:	Name		BI/UM Liab		XXX	Exhibit 4A
2	Group NAIC #:	#		PD Liab			
3	Company Name:	Name		PIP			
4	Company NAIC #:	#		Phys Dam			
5	Year Filed:	2002		TOTAL			
6							
7			Part 1 - Countrywide		Part 2 - New Jersey		
8			Insurance Expense Exhibit		Page 15		
9			Col (1)	Col (2)	Col (3)	Col (4)	
10		Calendar Year 2001					
11	Item 1	Direct Written Premium	\$0		\$0		
12	Item 2	Direct Earned Premium	0		0		
13	Item 3	Direct Other Acquisition Expense	0	0.00%	0	0.00%	
14	Item 4	Direct General Expense	0	0.00%	0	0.00%	
15	Item 5	Direct Commission & Brokerage	0	0.00%	0	0.00%	
16	Item 6	Direct Taxes, Licenses & Fees	0	0.00%	0	0.00%	
17	Item 7	Direct Prepaid Expenses	0	0.00%	0	0.00%	
18	Item 8	LAD Fees Paid	N/A	N/A	0	0.00%	
19							
20			Part 1 - Countrywide		Part 2 - New Jersey		
21			Insurance Expense Exhibit		Page 15		
22			Col (1)	Col (2)	Col (3)	Col (4)	
23		Calendar Year 2000					
24	Item 1	Direct Written Premium	\$0		\$0		
25	Item 2	Direct Earned Premium	0		0		
26	Item 3	Direct Other Acquisition Expense	0	0.00%	0	0.00%	
27	Item 4	Direct General Expense	0	0.00%	0	0.00%	
28	Item 5	Direct Commission & Brokerage	0	0.00%	0	0.00%	
29	Item 6	Direct Taxes, Licenses & Fees	0	0.00%	0	0.00%	
30	Item 7	Direct Prepaid Expenses	0	0.00%	0	0.00%	
31	Item 8	LAD Fees Paid	N/A	N/A	0	0.00%	
32							
33			Part 1 - Countrywide		Part 2 - New Jersey		
34			Insurance Expense Exhibit		Page 15		
35			Col (1)	Col (2)	Col (3)	Col (4)	
36		Calendar Year 1999					
37	Item 1	Direct Written Premium	\$0		\$0		
38	Item 2	Direct Earned Premium	0		0		
39	Item 3	Direct Other Acquisition Expense	0	0.00%	0	0.00%	
40	Item 4	Direct Earned Premium	0	0.00%	0	0.00%	
41	Item 5	Direct Commission & Brokerage	0	0.00%	0	0.00%	
42	Item 6	Direct Taxes, Licenses & Fees	0	0.00%	0	0.00%	
43	Item 7	Direct Prepaid Expenses	0	0.00%	0	0.00%	
44	Item 8	LAD Fees Paid	N/A	N/A	0	0.00%	

	A	B	C	D	E	F
1	Group Name:	Name	BI/UM Liab	XXX		Exhibit 5A
2	Group NAIC #:	#	PD Liab			Part 1
3	Company Name:	Name	PIP			
4	Company NAIC #:	#	Phys Dam			
5	Year Filed:	2002	TOTAL			
6						
7						
8	Part 1		1999	2000	2001	
9	Item 1	Agents Balances	0	0	0	
10	Item 2	Unearned Premium Reserve	0	0	0	
11	Item 3	Agents Balance Ratio [Item 1 / Item 2]	0.000	0.000	0.000	
12	Item 4	Direct Prepaid Expenses - NJ (Exhibit 4)	0	0	0	
13	Item 5	Direct Net Written Premium - NJ (Exhibit 4)	0	0	0	
14	Item 6	Prepaid Expense Ratio [Item 4 / Item 5]	0.000	0.000	0.000	
15	Item 7a	Direct Unearned Premium Reserve - Beginning (Exhibit 1)	0	0	0	
16	Item 7b	Direct Unearned Premium Reserve - Ending (Exhibit 1)	0	0	0	
17	Item 7	Average Unearned Premium Reserve [(Item 7a + Item 7b) / 2]	0	0	0	
18	Item 8	Investable Unearned Premium [Item 7 * (1 - Item 3 - Item 6)]	0	0	0	
19	Item 9a	Direct Unpaid Loss - Beginning (Exhibit 1)	0	0	0	
20	Item 9b	Direct Unpaid Loss - Ending (Exhibit 1)	0	0	0	
21	Item 9	Average Loss Reserve [(Item 9a + Item 9b) / 2]	0	0	0	
22	Item 10a	Direct Unpaid ALAE - Beginning (Exhibit 1)	0	0	0	
23	Item 10b	Direct Unpaid ALAE - Ending (Exhibit 1)	0	0	0	
24	Item 10	Average ALAE Reserve [(Item 10a + Item 10b) / 2]	0	0	0	
25	Item 11	ULAE Factor (Exhibit 2)	0.000	0.000	0.000	
26	Item 12	Average Loss + LAE Reserve [(Item 9 + Item 10) * Item 11]	0	0	0	
27	Item 13	Total Reserve [Item 8 + Item 12]	0	0	0	
28	Item 14	Rate of Return (Part 2C, Item 8, 3-Yr Total)	0.0%	0.0%	0.0%	
29	Item 15	Actual Investment Income Earned [Item 13 * Item 14]	0	0	0	
30						
31						
32						
33						
34						
35						
36						
37						
38						
39						

	AC	AD	AE	AF	AG	AH
1	Group Name:	Name				Exhibit 5
2	Group NAIC #:	#				Part 2
3	Company Name:	Name				
4	Company NAIC #:	#				
5	Year Filed:	2002				
6						
7	Part 2A					
			Year Investment Purchased			
8		<u>Investment Income</u>	<u>1999</u>	<u>2000</u>	<u>2001</u>	<u>3-Yr Total</u>
9	Item 1	Interest, Dividend & Real Estate Income	0	0	0	0
10	Item 2.1	Investment Expense Incurred	0	0	0	0
11	Item 2.2	Depreciation on Real Estate	0	0	0	0
12	Item 2.3	Unaffiliated Preferred Stock	0	0	0	0
13	Item 2.4	Affiliated Preferred Stock	0	0	0	0
14	Item 2.5	Unaffiliated Common Stock	0	0	0	0
15	Item 2.6	Affiliated Common Stock	0	0	0	0
16	Item 2.7	Other Invested Assets	0	0	0	0
17	Item 2.8	Real Estate for Co's Own Occupancy	0	0	0	0
18	Item 2	Total Deductions	0	0	0	0
19	Item 3	Net Investment Income [Item 1 - Item 2]	0	0	0	0
20						
21						
22	Part 2B					
			Year Investment Purchased			
23		<u>Invested Assets</u>	<u>1999</u>	<u>2000</u>	<u>2001</u>	<u>3-Yr Total</u>
24	Item 4.1	Bonds Acquired	0	0	0	0
25	Item 4.2	Mortgage Loans on Real Estate	0	0	0	0
26	Item 4.3	Real Estate Acquired	0	0	0	0
27	Item 4.4	Collateral Loans	0	0	0	0
28	Item 4.5	Cash on Hand and on Deposit	0	0	0	0
29	Item 4.6	Short-Term Investments	0	0	0	0
30	Item 4.7	Derivative Instruments	0	0	0	0
31	Item 4	Ending Invested Assets	0	0	0	0
32	Item 5	Average Invested Assets [Item 4 / 2]	0	0	0	0
33						
34	Part 2C					
			Year Investment Purchased			
35			<u>1999</u>	<u>2000</u>	<u>2001</u>	<u>3-Yr Total</u>
36	Item 6	Net Investment Income (Item 3)	0	0	0	0
37	Item 7	Average Invested Assets (Item 5)	0	0	0	0
38	Item 8	Rate of Return [Item 6 / Item 7]	0.0%	0.0%	0.0%	0.0%
39						

	A	B	C	D	E	F	G	H	I	J	K
1	Group Name:	Name				BI/UM Liab	XXX				Exhibit 6
2	Group NAIC #:	#				PD Liab					Parts 1-3
3	Company Name:	Name				PIP					
4	Company NAIC #:	#				Phys Dam					
5	Year Filed:	2002				TOTAL					
6											
7											
8	Part 1										
9	Cumulative										
10	AIRE Allocation plus										
11	Investment Income										
12	Received as of	1994	1995	1996	1997	1998	1999	2000			
13	15 months	0	0	0	0	0	0	0			
14	27 months	0	0	0	0	0	0				
15	39 months	0	0	0	0	0					
16	51 months	0	0	0	0						
17	63 months	0	0	0							
18	75 months	0	0								
19	87 months	0									
20											
21	Part 2										
22	Development								Col (A)		Col (B)
23	Factors	1994	1995	1996	1997	1998	1999		Selected	Development	Projected
24	15-27 months	1.000	1.000	1.000	1.000	1.000	1.000		Factor	Factors	Factor
25	27-39 months	1.000	1.000	1.000	1.000	1.000			0.000	15 mo. - ult.	0.000
26	39-51 months	1.000	1.000	1.000	1.000				0.000	27 mo. - ult.	0.000
27	51-63 months	1.000	1.000	1.000					0.000	39 mo. - ult.	0.000
28	63-75 months	1.000	1.000						0.000	51 mo. - ult.	0.000
29	75-87 months	1.000							0.000	63 mo. - ult.	0.000
30									0.000	75 mo. - ult.	0.000
31	Part 3										
32		Col (1)	Col (2)	Col (3)							
33	AIRE Allocation			Projected							
34	plus Investment			Ultimate							
35	Income	Development		Allocation plus							
36	Accident Year	@ 3/31/02	Factor	Investment Income							
37	2001 (Estimate)	0	0.000	0							
38	2000	0	0.000	0							
39	1999	0	0.000	0							
40		1994									

	A	B	C	D	E	F	G	H	I	J	K
41	Group Name:	Name				BI/UM Liab	XXX				Exhibit 6
42	Group NAIC #:	#				PD Liab					Parts 4-7
43	Company Name:	Name				PIP					
44	Company NAIC #:	#				Phys Dam					
45	Year Filed:	2002				TOTAL					
46											
47	Part 4										
48	AIRE Assessment	Accident Year									
49	Paid as of	1994	1995	1996	1997	1998	1999	2000			
50	15 months	0	0	0	0	0	0	0			
51	27 months	0	0	0	0	0	0	0			
52	39 months	0	0	0	0	0					
53	51 months	0	0	0	0						
54	63 months	0	0	0							
55	75 months	0	0								
56	87 months	0									
57											
58	Part 5										
59	Development	Accident Year						Col (A)	Development	Col (B)	
60	Factors	1994	1995	1996	1997	1998	1999	Selected	Factor	Projected	
61	15-27 months	1.000	1.000	1.000	1.000	1.000	1.000	0.000	15 mo. - ult.	0.000	
62	27-39 months	1.000	1.000	1.000	1.000	1.000		0.000	27 mo. - ult.	0.000	
63	39-51 months	1.000	1.000	1.000	1.000			0.000	39 mo. - ult.	0.000	
64	51-63 months	1.000	1.000	1.000				0.000	51 mo. - ult.	0.000	
65	63-75 months	1.000	1.000					0.000	63 mo. - ult.	0.000	
66	75-87 months	1.000						0.000	75 mo. - ult.	0.000	
67											
68	Part 6		Col (1)	Col (2)	Col (3)						
69		AIRE			Projected						
70		Assessment	Development		Ultimate						
71	Accident Year	@ 3/31/02	Factor		Assessment						
72	2001 (Estimate)	0	0.000		0						
73	2000	0	0.000		0						
74	1999	0	0.000		0						
75											
76	Part 7		Col (1)	Col (2)	Col (3)						
77	Net AIRE										
78		Projected			Net						
79		Ultimate	Projected		AIRE						
80		Allocation plus	Ultimate								
81	Accident Year	Investment Income	Assessment		(1) - (2)						
82	2001 (Estimate)	0	0		0						
83	2000	0	0		0						
84	1999	0	0		0						

	A	B	C	D	E	F	G	H	I	J
1	Group Name:		Name					BI/UM Liab	XXX	Exhibit 7A
2	Group NAIC #:		#					PD Liab		Sheet 1
3	Company Name:		Name					PIP		
4	Company NAIC #:		#					Phys Dam		
5	Year Filed:		2002					TOTAL		
6										
7										
8										
9										
10	Item 1 Excess Profit Paid		2002	2001	2000	1999	1998	1997	1996	1995
11			0	0	0	0	0	0	0	0
12										
13	Carryforward Used									
14	for Accident Year		2002	2001	2000	1999	1998	1997	1996	1995
15	Item 2.1	2001	0	0	0	0	0	0	0	0
16	Item 2.2	2000	0	0	0	0	0	0	0	0
17	Item 2.3	1999	0	0	0	0	0	0	0	0
18	Item 2.4	1998	XXX	0	0	0	0	0	0	0
19	Item 2.5	1997	XXX	XXX	0	0	0	0	0	0
20	Item 2.6	1996	XXX	XXX	XXX	0	0	0	0	0
21	Item 2.7	1995	XXX	XXX	XXX	XXX	0	0	0	0
22	Item 2.8	1994	XXX	XXX	XXX	XXX	XXX	0	0	0
23	Item 2.9	1993	XXX	XXX	XXX	XXX	XXX	XXX	0	0
24	Item 2.10	1992	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
25	Item 2.11	1991	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
26	Item 2.12	1990	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
27	Item 2.13	1989	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
28	Item 2.14	1988	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
29	Item 2.15	1987	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
30	Item 2.16	1986	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
31	Item 2.17	1985	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32	Item 2.18	1984	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33	Item 2.19	1983	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34										
35	Item 2 Total Carryforward Used		0	0	0	0	0	0	0	0
36										
37	Item 3 Carryforward Unused		0	0	0	0	0	0	0	0

	K	L	M	N	O	P	Q	R	S	T
1								BI/UM Liab	XXX	Exhibit 7A
2								PD Liab		Sheet 2
3								PIP		
4								Phys Dam		
5								TOTAL		
6										
7										
8	Calendar Year									
9	1994	1993	1992	1991	1990	1989	1988	1987	1986	Total
10	0	0	0	0	0	0	0	0	0	0
11										
12										
13	Calendar Year Excess Profit Paid									
14	1994	1993	1992	1991	1990	1989	1988	1987	1986	Total
15	0	0	0	0	0	0	0	0	0	0
16	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0
18	0	0	0	0	0	0	0	0	0	0
19	0	0	0	0	0	0	0	0	0	0
20	0	0	0	0	0	0	0	0	0	0
21	0	0	0	0	0	0	0	0	0	0
22	0	0	0	0	0	0	0	0	0	0
23	0	0	0	0	0	0	0	0	0	0
24	0	0	0	0	0	0	0	0	0	0
25	0	0	0	0	0	0	0	0	0	0
26	XXX	0	0	0	0	0	0	0	0	0
27	XXX	XXX	0	0	0	0	0	0	0	0
28	XXX	XXX	XXX	0	0	0	0	0	0	0
29	XXX	XXX	XXX	XXX	0	0	0	0	0	0
30	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
31	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
32	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
33	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
34										
35	0	0	0	0	0	0	0	0	0	0
36										
37	0	0	0	0	0	0	0	0	0	0

A		B	C	D	E	F
1	Group Name:	Name		BI/UM Liab	XXX	Exhibit 8A
2	Group NAIC #:	#		PD Liab		
3	Company Name:	Name		PIP		
4	Company NAIC #:	#		Phys Dam		
5	Year Filed:	2002		TOTAL		
6						
7			1999	2000	2001	Total
8	Item 1	Direct Calendar Year Written Premium [Exhibit 1A, Col (1), Item 4]	0	0	0	0
9	Item 2	Direct Calendar Year Earned Premium [Exhibit 1A, Col (2), Item 4]	0	0	0	0
10	Item 3	Dividends excluding Refund of Excess Profit [Exhibit 1A, Col (3), Item 5b]	0	0	0	0
11	Item 4	Net AIRE [Exhibit 6, Part 7, Col (3)]	0	0	0	0
12	Item 5	Direct Calendar Year Net Earned Premium [Item 2 - Item 3 + Item 4]	0	0	0	0
13						
14	Item 6	Direct Accident Year Ultimate Loss & ALAE [Exhibit 3A, Part 3, Col (3)]	0	0	0	0
15	Item 7	ULAE Ratio [Exhibit 2A, Part 3, Col (23)]	0.000	0.000	0.000	0.000
16	Item 8	Direct Accident Year Ultimate Loss & LAE [Item 6 * Item 7]	0	0	0	0
17	Item 9	Direct Accident Year Ultimate Loss & LAE Ratio [Item 8 / Item 5]	0.000	0.000	0.000	0.000
18						
19	Item 10	Direct Commission & Brokerage [Exhibit 4A, Col (3), Item 5]	0	0	0	0
20	Item 11	Direct Other Acquisition Expense [Exhibit 4A, Col (3), Item 3]	0	0	0	0
21	Item 12	Direct General Expense [Exhibit 4A, Col (3), Item 4]	0	0	0	0
22	Item 13	Direct Taxes, Licenses & Fees [Exhibit 4A, Col (3), Item 6]	0	0	0	0
23	Item 14a	LAD Fees Paid [Exhibit 4A, Col (3), Item 8]	0	0	0	0
24	Item 14b	Percentage Reflected in Excess Profit Report	0%	0%	0%	
25	Item 14	Item 14a * Item 14b	0	0	0	0
26	Item 15	Total Expenses [Sum (Item 10 - Item 14)]	0	0	0	0
27						
28	Item 16	Underwriting Income [Item 5 - Item 8 - Item 15]	0	0	0	0
29	Item 17	Allowance for Profit & Contin. [Item 2 * Clifford Formula 5.38% Pre-Tax]	0	0	0	0
30	Item 18	Investment Income Earned [Exhibit 5A, Part 1, Item 15]	0	0	0	0
31	Item 19	Actuarial Gain [Item 16 - Item 17 + Item 18]	0	0	0	0
32						
33	Item 20	Total Development Adjustment [Exhibit 3A, Part 6, Col (7)]	--	--	--	0
34	Item 21	Total Actuarial Gain (Item 19 - Item 20)	--	--	--	0
35						
36	Item 22	Additional Non-Excessive Profit Allowance [Item 2 * 3.85% Pre-Tax]	--	--	--	0
37	Item 23	Holding Company Non-Excessive Subsidization [Item 2 * 0.5%]	--	--	--	0
38	Item 24	Gross Excess Profit / (Loss) [Item 21 - Item 22 - Item 23]	--	--	--	0
39						
40	Item 25	Carryforward of a Prior Refund of Excess Profit (Exhibit 7A, Item 2)	0	0	0	0
41						
42	Item 26	Net Excess Profit / (Loss) [Item 24 - Item 25]	--	--	--	0

	N	O	P	Q	R	S	T	U	V	W	X	Y
1	Group Name:		Name				BI/UM Liab				Input Sheet	
2	Group NAIC #:		#				PD Liab		XXX		Section B	
3	Company Name:		Name				PIP					
4	Company NAIC #:		#				Phys Dam					
5	Year Filed:		2002				TOTAL					
6												
7												
8	Exhibit 1											
9	Source: Annual Statement - NJ Page 15, Line 19.2 (PD)											
10	Note: List data in Exclusions (Items 3a-3f) only if the data is included in Item 1.											
11	Direct Written Premium											
12	Col (1)	Item 1	Total	2001	2000	1999	1998	1997	1996	1995	1994	
13	Col (1)	Item 2	UCJF Assessments	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
14	Col (1)	Item 3a	Motorcycles	0	0	0	0	0	0	0	0	
15	Col (1)	Item 3b	Off-Road Vehicles	0	0	0	0	0	0	0	0	
16	Col (1)	Item 3c	Motor Homes	0	0	0	0	0	0	0	0	
17	Col (1)	Item 3d	Antique Auto	0	0	0	0	0	0	0	0	
18	Col (1)	Item 3e	Excess Liability	0	0	0	0	0	0	0	0	
19	Col (1)	Item 3f	Finance & Service Charges	0	0	0	0	0	0	0	0	
20												
21	Direct Earned Premium											
22	Col (2)	Item 1	Total	0	0	0	0	0	0	0	0	
23	Col (2)	Item 2	UCJF Assessments	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
24	Col (2)	Item 3a	Motorcycles	0	0	0	0	0	0	0	0	
25	Col (2)	Item 3b	Off-Road Vehicles	0	0	0	0	0	0	0	0	
26	Col (2)	Item 3c	Motor Homes	0	0	0	0	0	0	0	0	
27	Col (2)	Item 3d	Antique Auto	0	0	0	0	0	0	0	0	
28	Col (2)	Item 3e	Excess Liability	0	0	0	0	0	0	0	0	
29	Col (2)	Item 3f	Finance & Service Charges	0	0	0	0	0	0	0	0	
30												
31	Paid Dividends (incl. Excess Profit Refunds)											
32	Col (3A)	Item 1	Total	0	0	0	0	0	0	0	0	
33	Col (3A)	Item 3a	Motorcycles	0	0	0	0	0	0	0	0	
34	Col (3A)	Item 3b	Off-Road Vehicles	0	0	0	0	0	0	0	0	
35	Col (3A)	Item 3c	Motor Homes	0	0	0	0	0	0	0	0	
36	Col (3A)	Item 3d	Antique Auto	0	0	0	0	0	0	0	0	
37	Col (3A)	Item 3e	Excess Liability	0	0	0	0	0	0	0	0	
38												
39	Declared, but Unpaid Dividends (incl. Excess Profit Refunds)											
40	Col (3B)	Item 1	Total	0	0	0	0	0	0	0	0	
41	Col (3B)	Item 3a	Motorcycles	0	0	0	0	0	0	0	0	
42	Col (3B)	Item 3b	Off-Road Vehicles	0	0	0	0	0	0	0	0	
43	Col (3B)	Item 3c	Motor Homes	0	0	0	0	0	0	0	0	
44	Col (3B)	Item 3d	Antique Auto	0	0	0	0	0	0	0	0	
45	Col (3B)	Item 3e	Excess Liability	0	0	0	0	0	0	0	0	
46												
47	Direct Unearned Premium Reserves											
48	Col (4)	Item 1	Total	0	0	0	0	0	0	0	0	
49	Col (4)	Item 3a	Motorcycles	0	0	0	0	0	0	0	0	
50	Col (4)	Item 3b	Off-Road Vehicles	0	0	0	0	0	0	0	0	
51	Col (4)	Item 3c	Motor Homes	0	0	0	0	0	0	0	0	
52	Col (4)	Item 3d	Antique Auto	0	0	0	0	0	0	0	0	
53	Col (4)	Item 3e	Excess Liability	0	0	0	0	0	0	0	0	
54												

	N	O	P	Q	R	S	T	U	V	W	X	Y	
1	Group Name:	Name						BI/UM Liab					Input Sheet
2	Group NAIC #:	#						PD Liab	XXX				Section B
3	Company Name:	Name						PIP					
4	Company NAIC #:	#						Phys Dam					
5	Year Filed:	2002						TOTAL					
6													
7													
55	Direct Paid Loss												
56	Col (5)	Item 1	Total		0	0	0	0	0	0	0	0	
57	Col (5)	Item 2	Excess Medical Benefits	XXX		XXX	0	XXX	0	XXX	0	XXX	
58	Col (5)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0	
59	Col (5)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0	
60	Col (5)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0	
61	Col (5)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0	
62	Col (5)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0	
63													
64	Direct Incurred Loss (Case + Bulk/IBNR)												
65	Col (6)	Item 1	Total		0	0	0	0	0	0	0	0	
66	Col (6)	Item 2	Excess Medical Benefits	XXX		XXX	0	XXX	0	XXX	0	XXX	
67	Col (6)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0	
68	Col (6)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0	
69	Col (6)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0	
70	Col (6)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0	
71	Col (6)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0	
72													
73	Direct Unpaid Loss (Case + Bulk/IBNR)												
74	Col (7)	Item 1	Total		0	0	0	0	0	0	0	0	
75	Col (7)	Item 2	Excess Medical Benefits	XXX		XXX	0	XXX	0	XXX	0	XXX	
76	Col (7)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0	
77	Col (7)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0	
78	Col (7)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0	
79	Col (7)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0	
80	Col (7)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0	
81													
82	Direct Paid Defense & Cost Containment (ALAE)												
83	Col (8)	Item 1	Total		0	0	0	0	0	0	0	0	
84	Col (8)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0	
85	Col (8)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0	
86	Col (8)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0	
87	Col (8)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0	
88	Col (8)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0	
89													
90	Direct Incurred ALAE (Case + Bulk/IBNR)												
91	Col (9)	Item 1	Total		0	0	0	0	0	0	0	0	
92	Col (9)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0	
93	Col (9)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0	
94	Col (9)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0	
95	Col (9)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0	
96	Col (9)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0	
97													
98	Direct Unpaid ALAE (Case + Bulk/IBNR)												
99	Col (10)	Item 1	Total		0	0	0	0	0	0	0	0	
100	Col (10)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0	
101	Col (10)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0	
102	Col (10)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0	
103	Col (10)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0	
104	Col (10)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0	
105													
106													

	N	O	P	Q	R	S	T	U	V	W	X	Y
1	Group Name:		Name				BI/UM Liab					Input Sheet
2	Group NAIC #:		#				PD Liab	XXX				Section B
3	Company Name:		Name				PIP					
4	Company NAIC #:		#				Phys Dam					
5	Year Filed:		2002				TOTAL					
6												
7												
107	Exhibit 2 - Part 1											
108	Allocation of Page 15 data (from Exh 1) by Accident Year											
109							Calendar Year Paid Loss					
110							2001	2000	1999	1998	1997	1996
111	Col (1)	AY 2001, Paid in the CY					0	XXX	XXX	XXX	XXX	XXX
112	Col (1)	AY 2000, Paid in the CY					0	0	XXX	XXX	XXX	XXX
113	Col (1)	AY 1999, Paid in the CY					0	0	0	XXX	XXX	XXX
114	Col (1)	AY 1998, Paid in the CY					0	0	0	0	XXX	XXX
115	Col (1)	AY 1997, Paid in the CY					0	0	0	0	XXX	XXX
116	Col (1)	AY 1996, Paid in the CY					0	0	0	0	0	XXX
117	Col (1)	AY 1995, Paid in the CY					0	0	0	0	0	0
118	Col (1)	AY 1994, Paid in the CY					0	0	0	0	0	0
119	Col (1)	AY 1993 & prior, Paid in the CY					0	0	0	0	0	0
120	Total						0	0	0	0	0	0
121	Exhibit 1, Col (5)						0	0	0	0	0	0
122												
123	Direct Unpaid Case Loss											
124	Col (3A)	AY 2001, Unpaid at the end of CY					0	XXX	XXX	XXX	XXX	XXX
125	Col (3A)	AY 2000, Unpaid at the end of CY					0	0	XXX	XXX	XXX	XXX
126	Col (3A)	AY 1999, Unpaid at the end of CY					0	0	0	XXX	XXX	XXX
127	Col (3A)	AY 1998, Unpaid at the end of CY					0	0	0	0	XXX	XXX
128	Col (3A)	AY 1997, Unpaid at the end of CY					0	0	0	0	XXX	XXX
129	Col (3A)	AY 1996, Unpaid at the end of CY					0	0	0	0	0	XXX
130	Col (3A)	AY 1995, Unpaid at the end of CY					0	0	0	0	0	0
131	Col (3A)	AY 1994, Unpaid at the end of CY					0	0	0	0	0	0
132	Col (3A)	AY 1993 & prior, Unpaid at the end of CY					0	0	0	0	0	0
133	Total						0	0	0	0	0	0
134												
135	Direct Unpaid Bulk/IBNR Loss											
136	Col (3B)	AY 2001, Unpaid at the end of CY					0	XXX	XXX	XXX	XXX	XXX
137	Col (3B)	AY 2000, Unpaid at the end of CY					0	0	XXX	XXX	XXX	XXX
138	Col (3B)	AY 1999, Unpaid at the end of CY					0	0	0	XXX	XXX	XXX
139	Col (3B)	AY 1998, Unpaid at the end of CY					0	0	0	0	XXX	XXX
140	Col (3B)	AY 1997, Unpaid at the end of CY					0	0	0	0	XXX	XXX
141	Col (3B)	AY 1996, Unpaid at the end of CY					0	0	0	0	0	XXX
142	Col (3B)	AY 1995, Unpaid at the end of CY					0	0	0	0	0	0
143	Col (3B)	AY 1994, Unpaid at the end of CY					0	0	0	0	0	0
144	Col (3B)	AY 1993 & prior, Unpaid at the end of CY					0	0	0	0	0	0
145	Total						0	0	0	0	0	0
146												
147	Total Col (3A) + Col (3B)						0	0	0	0	0	0
148	Exhibit 1, Col (7)						0	0	0	0	0	0
149												

	N	O	P	Q	R	S	T	U	V	W	X	Y
1	Group Name:	Name					BI/UM Liab					Input Sheet
2	Group NAIC #:	#					PD Liab	XXX				Section B
3	Company Name:	Name					PIP					
4	Company NAIC #:	#					Phys Dam					
5	Year Filed:	2002					TOTAL					
6												
7												
150	Incremental Direct Paid ALAE											
151	Col (5)	AY 2001, Paid in the CY		0	XXX		XXX	XXX	XXX	XXX	XXX	XXX
152	Col (5)	AY 2000, Paid in the CY		0		0	XXX	XXX	XXX	XXX	XXX	XXX
153	Col (5)	AY 1999, Paid in the CY		0	0	0		XXX	XXX	XXX	XXX	XXX
154	Col (5)	AY 1998, Paid in the CY		0	0	0	0		XXX	XXX	XXX	XXX
155	Col (5)	AY 1997, Paid in the CY		0	0	0	0	0	XXX	XXX	XXX	XXX
156	Col (5)	AY 1996, Paid in the CY		0	0	0	0	0		0	XXX	XXX
157	Col (5)	AY 1995, Paid in the CY		0	0	0	0	0	0		0	XXX
158	Col (5)	AY 1994, Paid in the CY		0	0	0	0	0	0	0	0	0
159	Col (5)	AY 1993 & prior, Paid in the CY		0	0	0	0	0	0	0	0	0
160	Total			0	0	0	0	0	0	0	0	0
161	Exhibit 1, Col (8)			0	0	0	0	0	0	0	0	0
162												
163	Direct Unpaid Case ALAE											
164	Col (7A)	AY 2001, Unpaid at the end of CY		0	XXX		XXX	XXX	XXX	XXX	XXX	XXX
165	Col (7A)	AY 2000, Unpaid at the end of CY		0		0	XXX	XXX	XXX	XXX	XXX	XXX
166	Col (7A)	AY 1999, Unpaid at the end of CY		0	0	0		XXX	XXX	XXX	XXX	XXX
167	Col (7A)	AY 1998, Unpaid at the end of CY		0	0	0	0		XXX	XXX	XXX	XXX
168	Col (7A)	AY 1997, Unpaid at the end of CY		0	0	0	0	0	XXX	XXX	XXX	XXX
169	Col (7A)	AY 1996, Unpaid at the end of CY		0	0	0	0	0		0	XXX	XXX
170	Col (7A)	AY 1995, Unpaid at the end of CY		0	0	0	0	0	0	0	0	XXX
171	Col (7A)	AY 1994, Unpaid at the end of CY		0	0	0	0	0	0	0	0	0
172	Col (7A)	AY 1993 & prior, Unpaid at the end of CY		0	0	0	0	0	0	0	0	0
173	Total			0	0	0	0	0	0	0	0	0
174												
175	Direct Unpaid Bulk/BNR ALAE											
176	Col (7B)	AY 2001, Unpaid at the end of CY		0	XXX		XXX	XXX	XXX	XXX	XXX	XXX
177	Col (7B)	AY 2000, Unpaid at the end of CY		0		0	XXX	XXX	XXX	XXX	XXX	XXX
178	Col (7B)	AY 1999, Unpaid at the end of CY		0	0	0		XXX	XXX	XXX	XXX	XXX
179	Col (7B)	AY 1998, Unpaid at the end of CY		0	0	0	0		XXX	XXX	XXX	XXX
180	Col (7B)	AY 1997, Unpaid at the end of CY		0	0	0	0	0	XXX	XXX	XXX	XXX
181	Col (7B)	AY 1996, Unpaid at the end of CY		0	0	0	0	0		0	XXX	XXX
182	Col (7B)	AY 1995, Unpaid at the end of CY		0	0	0	0	0	0	0	0	XXX
183	Col (7B)	AY 1994, Unpaid at the end of CY		0	0	0	0	0	0	0	0	0
184	Col (7B)	AY 1993 & prior, Unpaid at the end of CY		0	0	0	0	0	0	0	0	0
185	Total			0	0	0	0	0	0	0	0	0
186												
187	Total Col (7A) + Col (7B)			0	0	0	0	0	0	0	0	0
188	Exhibit 1, Col (10)			0	0	0	0	0	0	0	0	0
189												
190												

	N	O	P	Q	R	S	T	U	V	W	X	Y		
1	Group Name:	Name					BI/UM Liab			Input Sheet				
2	Group NAIC #:	#					PD Liab			Section B				
3	Company Name:	Name					PIP							
4	Company NAIC #:	#					Phys Dam							
5	Year Filed:	2002					TOTAL							
6														
7														
191	Exhibit 2 - Part 2													
192	Allocation of Calendar Quarter 1, by Accident Year													
193							First Quarter Paid Loss							
194	Incremental Direct Paid Loss						1Q 2002	1Q 2001	1Q 2000	1Q 1999	1Q 1998	1Q 1997	1Q 1996	1Q 1995
195	Col (10) AY 2002, Paid in the CQ	0	XXX		XXX		XXX		XXX		XXX		XXX	XXX
196	Col (10) AY 2001, Paid in the CQ	0		0	XXX		XXX		XXX		XXX		XXX	XXX
197	Col (10) AY 2000, Paid in the CQ	0		0		0	XXX		XXX		XXX		XXX	XXX
198	Col (10) AY 1999, Paid in the CQ	0		0		0		0	XXX		XXX		XXX	XXX
199	Col (10) AY 1998, Paid in the CQ	0		0		0		0		0	XXX		XXX	XXX
200	Col (10) AY 1997, Paid in the CQ	0		0		0		0		0		0	XXX	XXX
201	Col (10) AY 1996, Paid in the CQ	0		0		0		0		0		0		XXX
202	Col (10) AY 1995, Paid in the CQ	0		0		0		0		0		0	0	0
203	Col (10) AY 1994, Paid in the CQ	0		0		0		0		0		0	0	0
204	Col (10) AY 1993 & prior, Paid in the CQ	0		0		0		0		0		0	0	0
205	Total	0		0		0		0		0		0	0	0
206														
207	Direct Unpaid Case Loss													
208	Col (12A) AY 2002, Unpaid at the end of CQ	0	XXX		XXX		XXX		XXX		XXX		XXX	XXX
209	Col (12A) AY 2001, Unpaid at the end of CQ	0		0	XXX		XXX		XXX		XXX		XXX	XXX
210	Col (12A) AY 2000, Unpaid at the end of CQ	0		0		0	XXX		XXX		XXX		XXX	XXX
211	Col (12A) AY 1999, Unpaid at the end of CQ	0		0		0		0	XXX		XXX		XXX	XXX
212	Col (12A) AY 1998, Unpaid at the end of CQ	0		0		0		0		0	XXX		XXX	XXX
213	Col (12A) AY 1997, Unpaid at the end of CQ	0		0		0		0		0		0	XXX	XXX
214	Col (12A) AY 1996, Unpaid at the end of CQ	0		0		0		0		0		0		XXX
215	Col (12A) AY 1995, Unpaid at the end of CQ	0		0		0		0		0		0	0	0
216	Col (12A) AY 1994, Unpaid at the end of CQ	0		0		0		0		0		0	0	0
217	Col (12A) AY 1993 & prior, Unpaid at the end of CQ	0		0		0		0		0		0	0	0
218	Total	0		0		0		0		0		0	0	0
219														
220	Direct Unpaid Bulk/IBNR Loss													
221	Col (12B) AY 2002, Unpaid at the end of CQ	0	XXX		XXX		XXX		XXX		XXX		XXX	XXX
222	Col (12B) AY 2001, Unpaid at the end of CQ	0		0	XXX		XXX		XXX		XXX		XXX	XXX
223	Col (12B) AY 2000, Unpaid at the end of CQ	0		0		0	XXX		XXX		XXX		XXX	XXX
224	Col (12B) AY 1999, Unpaid at the end of CQ	0		0		0		0	XXX		XXX		XXX	XXX
225	Col (12B) AY 1998, Unpaid at the end of CQ	0		0		0		0		0	XXX		XXX	XXX
226	Col (12B) AY 1997, Unpaid at the end of CQ	0		0		0		0		0		0	XXX	XXX
227	Col (12B) AY 1996, Unpaid at the end of CQ	0		0		0		0		0		0		XXX
228	Col (12B) AY 1995, Unpaid at the end of CQ	0		0		0		0		0		0	0	0
229	Col (12B) AY 1994, Unpaid at the end of CQ	0		0		0		0		0		0	0	0
230	Col (12B) AY 1993 & prior, Unpaid at the end of CQ	0		0		0		0		0		0	0	0
231	Total	0		0		0		0		0		0	0	0
232														

	N	O	P	Q	R	S	T	U	V	W	X	Y
1	Group Name:	Name					BI/UM Liab					Input Sheet
2	Group NAIC #:	#					PD Liab	XXX				Section B
3	Company Name:	Name					PIP					
4	Company NAIC #:	#					Phys Dam					
5	Year Filed:	2002					TOTAL					
6												
7												
233	Incremental Direct Paid ALAE											
234	Col (14)	AY 2002, Paid in the CQ		0	XXX		XXX	XXX	XXX	XXX	XXX	XXX
235	Col (14)	AY 2001, Paid in the CQ		0		XXX		XXX	XXX	XXX	XXX	XXX
236	Col (14)	AY 2000, Paid in the CQ		0	0		0	XXX	XXX	XXX	XXX	XXX
237	Col (14)	AY 1999, Paid in the CQ		0	0		0		XXX	XXX	XXX	XXX
238	Col (14)	AY 1998, Paid in the CQ		0	0		0	0	0	XXX	XXX	XXX
239	Col (14)	AY 1997, Paid in the CQ		0	0		0	0	0	0	XXX	XXX
240	Col (14)	AY 1996, Paid in the CQ		0	0		0	0	0	0	0	XXX
241	Col (14)	AY 1995, Paid in the CQ		0	0		0	0	0	0	0	0
242	Col (14)	AY 1994, Paid in the CQ		0	0		0	0	0	0	0	0
243	Col (14)	AY 1993 & prior, Paid in the CQ		0	0		0	0	0	0	0	0
244		Total		0	0		0	0	0	0	0	0
245												
246	Direct Unpaid Case ALAE											
247	Col (16A)	AY 2002, Unpaid at the end of CQ		0	XXX		XXX	XXX	XXX	XXX	XXX	XXX
248	Col (16A)	AY 2001, Unpaid at the end of CQ		0	0		XXX	XXX	XXX	XXX	XXX	XXX
249	Col (16A)	AY 2000, Unpaid at the end of CQ		0	0		0	XXX	XXX	XXX	XXX	XXX
250	Col (16A)	AY 1999, Unpaid at the end of CQ		0	0		0		XXX	XXX	XXX	XXX
251	Col (16A)	AY 1998, Unpaid at the end of CQ		0	0		0	0	0	XXX	XXX	XXX
252	Col (16A)	AY 1997, Unpaid at the end of CQ		0	0		0	0	0	0	XXX	XXX
253	Col (16A)	AY 1996, Unpaid at the end of CQ		0	0		0	0	0	0	0	XXX
254	Col (16A)	AY 1995, Unpaid at the end of CQ		0	0		0	0	0	0	0	0
255	Col (16A)	AY 1994, Unpaid at the end of CQ		0	0		0	0	0	0	0	0
256	Col (16A)	AY 1993 & prior, Unpaid at the end of CQ		0	0		0	0	0	0	0	0
257		Total		0	0		0	0	0	0	0	0
258												
259	Direct Unpaid Bulk/IBNR ALAE											
260	Col (16B)	AY 2002, Unpaid at the end of CQ		0	XXX		XXX	XXX	XXX	XXX	XXX	XXX
261	Col (16B)	AY 2001, Unpaid at the end of CQ		0	0		XXX	XXX	XXX	XXX	XXX	XXX
262	Col (16B)	AY 2000, Unpaid at the end of CQ		0	0		0	XXX	XXX	XXX	XXX	XXX
263	Col (16B)	AY 1999, Unpaid at the end of CQ		0	0		0	0	XXX	XXX	XXX	XXX
264	Col (16B)	AY 1998, Unpaid at the end of CQ		0	0		0	0	0	XXX	XXX	XXX
265	Col (16B)	AY 1997, Unpaid at the end of CQ		0	0		0	0	0	0	XXX	XXX
266	Col (16B)	AY 1996, Unpaid at the end of CQ		0	0		0	0	0	0	0	XXX
267	Col (16B)	AY 1995, Unpaid at the end of CQ		0	0		0	0	0	0	0	0
268	Col (16B)	AY 1994, Unpaid at the end of CQ		0	0		0	0	0	0	0	0
269	Col (16B)	AY 1993 & prior, Unpaid at the end of CQ		0	0		0	0	0	0	0	0
270		Total		0	0		0	0	0	0	0	0
271												
272												
273	Exhibit 2 - Part 3											
274	Not Applicable											
275												
276	Col (19)	Direct Incurred Loss - CW		XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX
277	Col (20)	Direct Incurred ALAE - CW		XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX
278	Col (22)	Direct Incurred ULAE - CW		XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX
279												
280												
281	Exhibit 3	Not Applicable			Tail Factor (99 months-ultimate)		XXX					Provide Documentation if greater than 1.000
282												
283												

	N	O	P	Q	R	S	T	U	V	W	X	Y
1	Group Name:			Name				BI/UM Liab				Input Sheet Section B
2	Group NAIC #:			#				PD Liab	XXX			
3	Company Name:			Name				PIP				
4	Company NAIC #:			#				Phys Dam				
5	Year Filed:			2002				TOTAL				
6												
7												
284	Exhibit 4											
285	Not Applicable											
286	Calendar Year											
287	Col (1)	Item 1	Direct Written Premium - CW	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
288	Col (1)	Item 2	Direct Earned Premium - CW	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
289	Col (1)	Item 3	Direct Other Acquisition Expense - CW	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
290	Col (1)	Item 4	Direct General Expense - CW	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
291	Col (1)	Item 5	Direct Commission & Brokerage - CW	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
292	Col (1)	Item 6	Direct Taxes, Licenses & Fees - CW	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
293												
294	Source: Annual Statement - NJ Page 15, Line 19.2 (PD)											
295	Col (3)	Item 5	Direct Commission & Brokerage - NJ	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
296	Col (3)	Item 6	Direct Taxes, Licenses & Fees - NJ	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
297	Col (3)	Item 8	LAD Fees Paid - NJ	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
298												
299												
300	Exhibit 5											
301	Not Applicable											
302	Purchase Year											
303	Part 1	Item 1	Agents Balances	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
304	Part 1	Item 2	Unearned Premium Reserve	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
305												
306	Part 2A	Item 1	Interest, Dividend & Real Estate Income	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
307	Part 2A	Item 2.1	Investment Expense Incurred	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
308	Part 2A	Item 2.2	Depreciation on Real Estate	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
309	Part 2A	Item 2.3	Unaffiliated Preferred Stock	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
310	Part 2A	Item 2.4	Affiliated Preferred Stock	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
311	Part 2A	Item 2.5	Unaffiliated Common Stock	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
312	Part 2A	Item 2.6	Affiliated Common Stock	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
313	Part 2A	Item 2.7	Other Invested Assets	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
314	Part 2A	Item 2.8	Real Estate for Co's Own Occupancy	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
315												
316	Part 2B	Item 4.1	Bonds Acquired	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
317	Part 2B	Item 4.2	Mortgage Loans on Real Estate	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
318	Part 2B	Item 4.3	Real Estate Acquired	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
319	Part 2B	Item 4.4	Collateral Loans	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
320	Part 2B	Item 4.5	Cash on Hand and on Deposit	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
321	Part 2B	Item 4.6	Short-Term Investments	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
322	Part 2B	Item 4.7	Derivative Instruments	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
323												
324												

	N	O	P	Q	R	S	T	U	V	W	X	Y	
1	Group Name:	Name					BI/UM Liab					Input Sheet	
2	Group NAIC #:	#					PD Liab	XXX				Section B	
3	Company Name:	Name					PIP						
4	Company NAIC #:	#					Phys Dam						
5	Year Filed:	2002					TOTAL						
6													
7													
325	Exhibit 6												
326	Not Applicable												
327							Calendar Year ending 3/31						
328							2002 (Estimated)	2001	2000	1999	1998	1997	1996
329	Cumulative AIRE Allocation Received												
329	Part 1	AY 2001, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
330	Part 1	AY 2000, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
331	Part 1	AY 1999, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
332	Part 1	AY 1998, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
333	Part 1	AY 1997, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
334	Part 1	AY 1996, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
335	Part 1	AY 1995, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
336	Part 1	AY 1994, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
337													
338	Cumulative AIRE Investment Income Received												
339	Part 1	AY 2001, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
340	Part 1	AY 2000, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
341	Part 1	AY 1999, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
342	Part 1	AY 1998, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
343	Part 1	AY 1997, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
344	Part 1	AY 1996, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
345	Part 1	AY 1995, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
346	Part 1	AY 1994, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
347													
348	Cumulative AIRE Assessment Paid												
349	Part 3	AY 2001, Paid through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
350	Part 3	AY 2000, Paid through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
351	Part 3	AY 1999, Paid through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
352	Part 3	AY 1998, Paid through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
353	Part 3	AY 1997, Paid through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
354	Part 3	AY 1996, Paid through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
355	Part 3	AY 1995, Paid through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
356	Part 3	AY 1994, Paid through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
357													
358													

	N	O	P	Q	R	S	T	U	V	W	X	Y									
1	Group Name:	Name					BI/UM Liab						Input Sheet Section B								
2	Group NAIC #:	#					PD Liab		XXX												
3	Company Name:	Name					PIP														
4	Company NAIC #:	#					Phys Dam														
5	Year Filed:	2002					TOTAL														
6																					
7																					
359	Exhibit 7																				
360	All data on Exhibit 7 is for New Jersey business only.																				
361	<div style="text-align: right;">Calendar Year Excess Profit Paid</div> <div> <div>2002</div> <div>2001</div> <div>2000</div> <div>1999</div> <div>1998</div> <div>1997</div> <div>1996</div> <div>1995</div> <div>1994</div> </div>																				
362	Excess Profit Refund Paid																				
363	Item 1	<div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div>																			
364																					
365	Carryforward Used																				
366	Item 2.1	in AY 2001	<div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div>																		
367	Item 2.2	in AY 2000	<div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div>																		
368	Item 2.3	in AY 1999	<div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div>																		
369	Item 2.4	in AY 1998	XXX	<div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div>																	
370	Item 2.5	in AY 1997	XXX	XXX	<div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div>																
371	Item 2.6	in AY 1996	XXX	XXX	XXX	<div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div>															
372	Item 2.7	in AY 1995	XXX	XXX	XXX	XXX	<div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div>														
373	Item 2.8	in AY 1994	XXX	XXX	XXX	XXX	XXX	<div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div>													
374	Item 2.9	in AY 1993	XXX	XXX	XXX	XXX	XXX	XXX	<div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div>												
375	Item 2.10	in AY 1992	XXX	XXX	XXX	XXX	XXX	XXX	XXX	<div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div>											
376	Item 2.11	in AY 1991	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	<div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div>										
377																					
378	<div style="text-align: right;">Calendar Year Excess Profit Paid</div> <div> <div>1993</div> <div>1992</div> <div>1991</div> <div>1990</div> <div>1989</div> <div>1988</div> <div>1987</div> <div>1986</div> </div>																				
379	Excess Profit Refund Paid																				
380	Item 1	<div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div>																			
381																					
382	Carryforward Used																				
383	Item 2.1	in AY 2001	<div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div>																		
384	Item 2.2	in AY 2000	<div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div>																		
385	Item 2.3	in AY 1999	<div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div>																		
386	Item 2.4	in AY 1998	<div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div>																		
387	Item 2.5	in AY 1997	<div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div>																		
388	Item 2.6	in AY 1996	<div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div>																		
389	Item 2.7	in AY 1995	<div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div>																		
390	Item 2.8	in AY 1994	<div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div>																		
391	Item 2.9	in AY 1993	<div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div>																		
392	Item 2.10	in AY 1992	<div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div>																		
393	Item 2.11	in AY 1991	<div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div>																		
394	Item 2.12	in AY 1990	<div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div>																		
395	Item 2.13	in AY 1989	XXX	<div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div>																	
396	Item 2.14	in AY 1988	XXX	XXX	<div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div>																
397	Item 2.15	in AY 1987	XXX	XXX	XXX	<div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div>															
398	Item 2.16	in AY 1986	XXX	XXX	XXX	XXX	<div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div>														
399	Item 2.17	in AY 1985	XXX	XXX	XXX	XXX	XXX	<div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div>													
400	Item 2.18	in AY 1984	XXX	XXX	XXX	XXX	XXX	XXX	<div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div>												
401	Item 2.19	in AY 1983	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	<div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div> <div>0</div>										
402																					
403																					
404																					
405	Exhibit 8																				
406	Item 23	Holding Company System (Y or N)		N																	

L	M	N	O	P	Q	R	S	T	U
1	Group Name:	Name			BI/UM Liab				Exhibit 1B
2	Group NAIC #:	#			PD Liab	XXX			Sheet 1
3	Company Name:	Name			PIP				
4	Company NAIC #:	#			Phys Dam				
5	Year Filed:	2002			TOTAL				
6									
7	Calendar Year 2001		Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
8			Direct	Direct	Dividends	Direct	Direct	Direct	Direct
9			Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid
10			Premium	Premium	Business	Premium	Losses	Losses	Losses
11	Item 1	Source: Page 15	0	0	0	0	0	0	0
12	Item 2	UCJF Assessments & Excess Medical Benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13	Item 3	Total Exclusions	0	0	0	0	0	0	0
14	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)	0	0	0	0	0	0	0
15									
16	Item 5a	Refund of Excess Profit, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX
17	Item 5b	All Other Dividends, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX
18									
19									
20				Col (8)	Col (9)	Col (10)			
21				Direct	Direct	Direct			
22				Paid	Incurred	Unpaid			
23				ALAE	ALAE	ALAE			
24	Item 1	Source: Page 15	0	0	0	0			
25	Item 3	Total Exclusions	0	0	0	0			
26	Item 4	Excess Profit Data (Item 1 - Item 3)	0	0	0	0			
27									
28									

L	M	N	O	P	Q	R	S	T	U
29	Group Name:	Name			BI/UM Liab				Exhibit 1B
30	Group NAIC #:	#			PD Liab	XXX			Sheet 2
31	Company Name:	Name			PIP				
32	Company NAIC #:	#			Phys Dam				
33	Year Filed:	2002			TOTAL				
34									
35	Calendar Year 2000				Col (1)	Col (2)	Col (3)	Col (4)	Col (5)
36					Direct	Direct	Dividends	Direct	Direct
37					Written	Earned	on Direct	Unearned	Paid
38					Premium	Premium	Business	Premium	Losses
39	Item 1	Source: Page 15			0	0	0	0	0
40	Item 2	UCJF Assessments & Excess Medical Benefits	XXX		XXX	0	XXX	0	XXX
41	Item 3	Total Exclusions			0	0	0	0	0
42	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)			0	0	0	0	0
43									
44	Item 5a	Refund of Excess Profit, included in Col (3)	XXX		XXX	0	XXX	XXX	XXX
45	Item 5b	All Other Dividends, included in Col (3)	XXX		XXX	0	XXX	XXX	XXX
46									
47									
48					Col (8)	Col (9)	Col (10)		
49					Direct	Direct	Direct		
50					Paid	Incurred	Unpaid		
51					ALAE	ALAE	ALAE		
52	Item 1	Source: Page 15			0	0	0		
53	Item 3	Total Exclusions			0	0	0		
54	Item 4	Excess Profit Data (Item 1 - Item 3)			0	0	0		
55									
56									

	L	M	N	O	P	Q	R	S	T	U
57	Group Name:	Name				BI/UM Liab				Exhibit 1B
58	Group NAIC #:	#				PD Liab	XXX			Sheet 3
59	Company Name:	Name				PIP				
60	Company NAIC #:	#				Phys Dam				
61	Year Filed:	2002				TOTAL				
62										
63	Calendar Year 1999									
64			Col (1)		Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
65			Direct		Direct	Dividends	Direct	Direct	Direct	Direct
66			Written		Earned	on Direct	Unearned	Paid	Incurred	Unpaid
67			Premium		Premium	Business	Premium	Losses	Losses	Losses
68	Item 1	Source: Page 15	0		0	0	0	0	0	0
69	Item 2	UCJF Assessments & Excess Medical Benefits	XXX		XXX	XXX	XXX	XXX	XXX	XXX
70	Item 3	Total Exclusions	0		0	0	0	0	0	0
71	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)	0		0	0	0	0	0	0
72	Item 5a	Refund of Excess Profit, included in Col (3)	XXX		XXX	0	XXX	XXX	XXX	XXX
73	Item 5b	All Other Dividends, included in Col (3)	XXX		XXX	0	XXX	XXX	XXX	XXX
74										
75										
76					Col (8)	Col (9)	Col (10)			
77					Direct	Direct	Direct			
78					Paid	Incurred	Unpaid			
79					ALAE	ALAE	ALAE			
80	Item 1	Source: Page 15			0	0	0			
81	Item 3	Total Exclusions			0	0	0			
82	Item 4	Excess Profit Data (Item 1 - Item 3)			0	0	0			
83										
84										

	L	M	N	O	P	Q	R	S	T	U
85	Group Name:	Name				BI/UM Liab				Exhibit 1B
86	Group NAIC #:	#				PD Liab	XXX			Sheet 4
87	Company Name:	Name				PIP				
88	Company NAIC #:	#				Phys Dam				
89	Year Filed:	2002				TOTAL				
90										
91	Calendar Year 1998			Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
92				Direct	Direct	Dividends	Direct	Direct	Direct	Direct
93				Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid
94				Premium	Premium	Business	Premium	Losses	Losses	Losses
95	Item 1	Source: Page 15		0	0	0	0	0	0	0
96	Item 2	UCJF Assessments & Excess Medical Benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
97	Item 3	Total Exclusions	0	0	0	0	0	0	0	0
98	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)	0	0	0	0	0	0	0	0
99										
100	Item 5a	Refund of Excess Profit, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
101	Item 5b	All Other Dividends, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
102										
103										
104					Col (8)	Col (9)	Col (10)			
105					Direct	Direct	Direct			
106					Paid	Incurred	Unpaid			
107					ALAE	ALAE	ALAE			
108	Item 1	Source: Page 15		0	0	0	0			
109	Item 3	Total Exclusions		0	0	0	0			
110	Item 4	Excess Profit Data (Item 1 - Item 3)		0	0	0	0			
111										
112										

	L	M	N	O	P	Q	R	S	T	U
113	Group Name:	Name				BI/UM Liab				Exhibit 1B
114	Group NAIC #:	#				PD Liab	XXX			Sheet 5
115	Company Name:	Name				PIP				
116	Company NAIC #:	#				Phys Dam				
117	Year Filed:	2002				TOTAL				
118										
119	Calendar Year 1997			Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
120				Direct	Direct	Dividends	Direct	Direct	Direct	Direct
121				Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid
122				Premium	Premium	Business	Premium	Losses	Losses	Losses
123	Item 1	Source: Page 15		0	0	0	0	0	0	0
124	Item 2	UCJF Assessments & Excess Medical Benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
125	Item 3	Total Exclusions	0	0	0	0	0	0	0	0
126	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)	0	0	0	0	0	0	0	0
127										
128	Item 5a	Refund of Excess Profit, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
129	Item 5b	All Other Dividends, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
130										
131										
132					Col (8)	Col (9)	Col (10)			
133					Direct	Direct	Direct			
134					Paid	Incurred	Unpaid			
135					ALAE	ALAE	ALAE			
136	Item 1	Source: Page 15		0	0	0	0			
137	Item 3	Total Exclusions	0	0	0	0	0			
138	Item 4	Excess Profit Data (Item 1 - Item 3)	0	0	0	0	0			
139										
140										

	L	M	N	O	P	Q	R	S	T	U
141	Group Name:	Name				BI/UM Liab				Exhibit 1B
142	Group NAIC #:	#				PD Liab	XXX			Sheet 6
143	Company Name:	Name				PIP				
144	Company NAIC #:	#				Phys Dam				
145	Year Filed:	2002				TOTAL				
146										
147	Calendar Year 1996			Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
148				Direct	Direct	Dividends	Direct	Direct	Direct	Direct
149				Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid
150				Premium	Premium	Business	Premium	Losses	Losses	Losses
151	Item 1	Source: Page 15		0	0	0	0	0	0	0
152	Item 2	UCJF Assessments & Excess Medical Benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
153	Item 3	Total Exclusions	0	0	0	0	0	0	0	0
154	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)	0	0	0	0	0	0	0	0
155										
156	Item 5a	Refund of Excess Profit, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
157	Item 5b	All Other Dividends, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
158										
159										
160					Col (8)	Col (9)	Col (10)			
161					Direct	Direct	Direct			
162					Paid	Incurred	Unpaid			
163					ALAE	ALAE	ALAE			
164	Item 1	Source: Page 15		0	0	0	0			
165	Item 3	Total Exclusions		0	0	0	0			
166	Item 4	Excess Profit Data (Item 1 - Item 3)		0	0	0	0			
167										
168										

	L	M	N	O	P	Q	R	S	T	U
169	Group Name:	Name				BI/UM Liab				Exhibit 1B
170	Group NAIC #:	#				PD Liab	XXX			Sheet 7
171	Company Name:	Name				PIP				
172	Company NAIC #:	#				Phys Dam				
173	Year Filed:	2002				TOTAL				
174										
175	Calendar Year 1995		Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	
176			Direct	Direct	Dividends	Direct	Direct	Direct	Direct	
177			Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid	
178			Premium	Premium	Business	Premium	Losses	Losses	Losses	
179	Item 1	Source: Page 15	0	0	0	0	0	0	0	
180	Item 2	UCJF Assessments & Excess Medical Benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
181	Item 3	Total Exclusions	0	0	0	0	0	0	0	
182	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)	0	0	0	0	0	0	0	
183										
184	Item 5a	Refund of Excess Profit, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	
185	Item 5b	All Other Dividends, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	
186										
187										
188				Col (8)	Col (9)	Col (10)				
189				Direct	Direct	Direct				
190				Paid	Incurred	Unpaid				
191				ALAE	ALAE	ALAE				
192	Item 1	Source: Page 15	0	0	0	0				
193	Item 3	Total Exclusions	0	0	0	0				
194	Item 4	Excess Profit Data (Item 1 - Item 3)	0	0	0	0				
195										
196										

	L	M	N	O	P	Q	R	S	T	U
197	Group Name:	Name				BI/UM Liab				Exhibit 1B
198	Group NAIC #:	#				PD Liab	XXX			Sheet 8
199	Company Name:	Name				PIP				
200	Company NAIC #:	#				Phys Dam				
201	Year Filed:	2002				TOTAL				
202										
203	Calendar Year 1994			Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
204				Direct	Direct	Dividends	Direct	Direct	Direct	Direct
205				Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid
206				Premium	Premium	Business	Premium	Losses	Losses	Losses
207	Item 1	Source: Page 15		0	0	0	0	0	0	0
208	Item 2	UCJF Assessments & Excess Medical Benefits	XXX		XXX	XXX	XXX	XXX	XXX	XXX
209	Item 3	Total Exclusions		0	0	0	0	0	0	0
210	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)		0	0	0	0	0	0	0
211										
212	Item 5a	Refund of Excess Profit, included in Col (3)	XXX		XXX	0	XXX	XXX	XXX	XXX
213	Item 5b	All Other Dividends, included in Col (3)	XXX		XXX	0	XXX	XXX	XXX	XXX
214										
215										
216					Col (8)	Col (9)	Col (10)			
217					Direct	Direct	Direct			
218					Paid	Incurred	Unpaid			
219					ALAE	ALAE	ALAE			
220	Item 1	Source: Page 15		0	0	0	0			
221	Item 3	Total Exclusions		0	0	0	0			
222	Item 4	Excess Profit Data (Item 1 - Item 3)		0	0	0	0			

	L	M	N	O	P	Q	R	S	T	U
1	Group Name:	Name				BI/UM Liab				Exhibit 2B
2	Group NAIC #:	#				PD Liab	XXX			Sheet 1
3	Company Name:	Name				PIP				
4	Company NAIC #:	#				Phys Dam				
5	Year Filed:	2002				TOTAL				
6										
7	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
8	Calendar Year 2001	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
9		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
10	Accident Year	@ 12/31/01	@ 12/31/01	@ 12/31/01	@ 12/31/01	@ 12/31/01	@ 12/31/01	@ 12/31/01	@ 12/31/01	@ 12/31/01
11	2001	0	0	0	0	0	0	0	0	0
12	2000	0	0	0	0	0	0	0	0	0
13	1999	0	0	0	0	0	0	0	0	0
14	1998	0	0	0	0	0	0	0	0	0
15	1997	0	0	0	0	0	0	0	0	0
16	1996	0	0	0	0	0	0	0	0	0
17	1995	0	0	0	0	0	0	0	0	0
18	1994	0	0	0	0	0	0	0	0	0
19	1993 & prior	0	0	0	0	0	0	0	0	0
20	Total	0	0	0	0	0	0	0	0	0
21										
22	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
23	Calendar Qtr 2002-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
24		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
25	Accident Year	@ 3/31/02	@ 3/31/02	@ 3/31/02	@ 3/31/02	@ 3/31/02	@ 3/31/02	@ 3/31/02	@ 3/31/02	@ 3/31/02
26	2002	0	0	0	0	0	0	0	0	0
27	2001	0	0	0	0	0	0	0	0	0
28	2000	0	0	0	0	0	0	0	0	0
29	1999	0	0	0	0	0	0	0	0	0
30	1998	0	0	0	0	0	0	0	0	0
31	1997	0	0	0	0	0	0	0	0	0
32	1996	0	0	0	0	0	0	0	0	0
33	1995	0	0	0	0	0	0	0	0	0
34	1994	0	0	0	0	0	0	0	0	0
35	1993 & prior	0	0	0	0	0	0	0	0	0
36	Total	0	0	0	0	0	0	0	0	0
37										
38	Part 3	Col (19)	Col (20)	Col (21)	Col (22)	Col (23)				
39	Calendar Year	Incurred Loss	Incurred ALAE	Inc. Loss+ALAE	Incurred ULAE	ULAE Ratio				
40	2001	0	0	0	0	0.000				
41	2000	0	0	0	0	0.000				
42	1999	0	0	0	0	0.000				
43	Average					0.000				
44	ULAE Factor	Min. 1.05	Max. 1.30			0.000				
45										
46										

	L	M	N	O	P	Q	R	S	T	U
47	Group Name:	Name				BI/UM Liab				Exhibit 2B
48	Group NAIC #:	#				PD Liab	XXX			Sheet 2
49	Company Name:	Name				PIP				
50	Company NAIC #:	#				Phys Dam				
51	Year Filed:	2002				TOTAL				
52										
53	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
54	Calendar Year 2000	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case
55		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
56	<u>Accident Year</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>
57	2000	0	0	0	0	0	0	0	0	0
58	1999	0	0	0	0	0	0	0	0	0
59	1998	0	0	0	0	0	0	0	0	0
60	1997	0	0	0	0	0	0	0	0	0
61	1996	0	0	0	0	0	0	0	0	0
62	1995	0	0	0	0	0	0	0	0	0
63	1994	0	0	0	0	0	0	0	0	0
64	1993 & prior	0	0	0	0	0	0	0	0	0
65	Total	0	0	0	0	0	0	0	0	0
66										
67	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
68	Calendar Qtr 2001-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case
69		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
70	<u>Accident Year</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>
71	2001	0	0	0	0	0	0	0	0	0
72	2000	0	0	0	0	0	0	0	0	0
73	1999	0	0	0	0	0	0	0	0	0
74	1998	0	0	0	0	0	0	0	0	0
75	1997	0	0	0	0	0	0	0	0	0
76	1996	0	0	0	0	0	0	0	0	0
77	1995	0	0	0	0	0	0	0	0	0
78	1994	0	0	0	0	0	0	0	0	0
79	1993 & prior	0	0	0	0	0	0	0	0	0
80	Total	0	0	0	0	0	0	0	0	0
81										
82	Part 3	Col (19)	Col (20)	Col (21)	Col (21)	Col (22)				
83	Calendar Year	Incurred Loss	Incurred ALAE	Inc. Loss+ALAE	Inc. Loss+ALAE	Incurred ULAE				
84	2000	0	0	0	0	0.000				
85	1999	0	0	0	0	0.000				
86	1998	0	0	0	0	0.000				
87	Average					0.000				
88	ULAE Factor	Min. 1.05	Max. 1.30			0.000				
89										
90										

	L	M	N	O	P	Q	R	S	T	U
91	Group Name:	Name				BI/UM Liab				Exhibit 2B
92	Group NAIC #:	#				PD Liab	XXX			Sheet 3
93	Company Name:	Name				PIP				
94	Company NAIC #:	#				Phys Dam				
95	Year Filed:	2002				TOTAL				
96										
97	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
98	Calendar Year 1999	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case
99		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Incurred
100	Accident Year	@ 12/31/99	@ 12/31/99	@ 12/31/99	@ 12/31/99	@ 12/31/99	@ 12/31/99	@ 12/31/99	@ 12/31/99	Loss+ALAE
101	1999	0	0	0	0	0	0	0	0	0
102	1998	0	0	0	0	0	0	0	0	0
103	1997	0	0	0	0	0	0	0	0	0
104	1996	0	0	0	0	0	0	0	0	0
105	1995	0	0	0	0	0	0	0	0	0
106	1994	0	0	0	0	0	0	0	0	0
107	1993 & prior	0	0	0	0	0	0	0	0	0
108	Total	0	0	0	0	0	0	0	0	0
109										
110	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
111	Calendar Qtr 2000-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case
112		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Incurred
113	Accident Year	@ 3/31/02	@ 3/31/02	@ 3/31/02	@ 3/31/02	@ 3/31/02	@ 3/31/02	@ 3/31/02	@ 3/31/02	Loss+ALAE
114	2000	0	0	0	0	0	0	0	0	0
115	1999	0	0	0	0	0	0	0	0	0
116	1998	0	0	0	0	0	0	0	0	0
117	1997	0	0	0	0	0	0	0	0	0
118	1996	0	0	0	0	0	0	0	0	0
119	1995	0	0	0	0	0	0	0	0	0
120	1994	0	0	0	0	0	0	0	0	0
121	1993 & prior	0	0	0	0	0	0	0	0	0
122	Total	0	0	0	0	0	0	0	0	0
123										
124	Part 3	Col (19)	Col (20)	Col (21)	Col (22)	Col (23)				
125	Calendar Year	Incurred Loss	Incurred ALAE	Inc. Loss+ALAE	Incurred ULAE	ULAE Ratio				
126	1999	0	0	0	0	0.000				
127	1998	0	0	0	0	0.000				
128	1997	0	0	0	0	0.000				
129	Average					0.000				
130	ULAE Factor	Min. 1.05	Max. 1.30			0.000				
131										
132										

	L	M	N	O	P	Q	R	S	T	U
133	Group Name:	Name				BI/UM Liab				Exhibit 2B
134	Group NAIC #:	#				PD Liab	XXX			Sheet 4
135	Company Name:	Name				PIP				
136	Company NAIC #:	#				Phys Dam				
137	Year Filed:	2002				TOTAL				
138										
139	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
140	Calendar Year 1998	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
141		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
142	<u>Accident Year</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>
143	1998	0	0	0	0	0	0	0	0	0
144	1997	0	0	0	0	0	0	0	0	0
145	1996	0	0	0	0	0	0	0	0	0
146	1995	0	0	0	0	0	0	0	0	0
147	1994	0	0	0	0	0	0	0	0	0
148	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
149	Total	0	0	0	0	0	0	0	0	0
150										
151	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
152	Calendar Qtr 1999-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
153		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
154	<u>Accident Year</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>
155	1999	0	0	0	0	0	0	0	0	0
156	1998	0	0	0	0	0	0	0	0	0
157	1997	0	0	0	0	0	0	0	0	0
158	1996	0	0	0	0	0	0	0	0	0
159	1995	0	0	0	0	0	0	0	0	0
160	1994	0	0	0	0	0	0	0	0	0
161	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
162	Total	0	0	0	0	0	0	0	0	0
163										
164										

	L	M	N	O	P	Q	R	S	T	U
165	Group Name:	Name				BI/UM Liab				Exhibit 2B
166	Group NAIC #:	#				PD Liab	XXX			Sheet 5
167	Company Name:	Name				PIP				
168	Company NAIC #:	#				Phys Dam				
169	Year Filed:	2002				TOTAL				
170										
171	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
172	Calendar Year 1997	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case
173		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
174	<u>Accident Year</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>
175	1997	0	0	0	0	0	0	0	0	0
176	1996	0	0	0	0	0	0	0	0	0
177	1995	0	0	0	0	0	0	0	0	0
178	1994	0	0	0	0	0	0	0	0	0
179	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
180	Total	0	0	0	0	0	0	0	0	0
181										
182	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
183	Calendar Qtr 1998-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case
184		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
185	<u>Accident Year</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>
186	1998	0	0	0	0	0	0	0	0	0
187	1997	0	0	0	0	0	0	0	0	0
188	1996	0	0	0	0	0	0	0	0	0
189	1995	0	0	0	0	0	0	0	0	0
190	1994	0	0	0	0	0	0	0	0	0
191	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
192	Total	0	0	0	0	0	0	0	0	0
193										
194										

	L	M	N	O	P	Q	R	S	T	U
195	Group Name:	Name				BI/UM Liab				Exhibit 2B
196	Group NAIC #:	#				PD Liab	XXX			Sheet 6
197	Company Name:	Name				PIP				
198	Company NAIC #:	#				Phys Dam				
199	Year Filed:	2002				TOTAL				
200										
201	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
202	Calendar Year 1996	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
203		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
204	<u>Accident Year</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>
205	1996	0	0	0	0	0	0	0	0	0
206	1995	0	0	0	0	0	0	0	0	0
207	1994	0	0	0	0	0	0	0	0	0
208	1993 & prior	0	0	0	0	0	0	0	0	0
209	Total	0	0	0	0	0	0	0	0	0
210										
211	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
212	Calendar Qtr 1997-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
213		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
214	<u>Accident Year</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>
215	1997	0	0	0	0	0	0	0	0	0
216	1996	0	0	0	0	0	0	0	0	0
217	1995	0	0	0	0	0	0	0	0	0
218	1994	0	0	0	0	0	0	0	0	0
219	1993 & prior	0	0	0	0	0	0	0	0	0
220	Total	0	0	0	0	0	0	0	0	0
221										
222										

	L	M	N	O	P	Q	R	S	T	U
223	Group Name:	Name				BI/UM Liab				Exhibit 2B
224	Group NAIC #:	#				PD Liab	XXX			Sheet 7
225	Company Name:	Name				PIP				
226	Company NAIC #:	#				Phys Dam				
227	Year Filed:	2002				TOTAL				
228										
229	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
230	Calendar Year 1995	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
231		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
232	<u>Accident Year</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>
233	1995	0	0	0	0	0	0	0	0	0
234	1994	0	0	0	0	0	0	0	0	0
235	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
236	Total	0	0	0	0	0	0	0	0	0
237										
238	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
239	Calendar Qtr 1996-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
240		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
241	<u>Accident Year</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>
242	1996	0	0	0	0	0	0	0	0	0
243	1995	0	0	0	0	0	0	0	0	0
244	1994	0	0	0	0	0	0	0	0	0
245	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
246	Total	0	0	0	0	0	0	0	0	0
247										
248										

	L	M	N	O	P	Q	R	S	T	U
249	Group Name:	Name				BI/UM Liab				Exhibit 2B
250	Group NAIC #:	#				PD Liab	XXX			Sheet 8
251	Company Name:	Name				PIP				
252	Company NAIC #:	#				Phys Dam				
253	Year Filed:	2002				TOTAL				
254										
255	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
256	Calendar Year 1994	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
257		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
258	<u>Accident Year</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>
259	1994	0	0	0	0	0	0	0	0	0
260	1993 & prior	0	0	0	0	0	0	0	0	0
261	Total	0	0	0	0	0	0	0	0	0
262										
263	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
264	Calendar Qtr 1995-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
265		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
266	<u>Accident Year</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>
267	1995	0	0	0	0	0	0	0	0	0
268	1994	0	0	0	0	0	0	0	0	0
269	1993 & prior	0	0	0	0	0	0	0	0	0
270	Total	0	0	0	0	0	0	0	0	0
271										
272										

	M	N	O	P	Q	R	S	T	U	V	W
1	Group Name:	Name				BI/UM Liab					Exhibit 3B
2	Group NAIC #:	#				PD Liab	XXX				Parts 1-3
3	Company Name:	Name				PIP					
4	Company NAIC #:	#				Phys Dam					
5	Year Filed:	2002				TOTAL					
6											
7											
8	Part 1										
9	Cumulative										
10	Case Incurred										
11	Loss + ALAE										
12	as of	1994	1995	1996	1997	1998	1999	2000	2001		
13	15 months	0	0	0	0	0	0	0	0	0	
14	27 months	0	0	0	0	0	0	0	0		
15	39 months	0	0	0	0	0	0				
16	51 months	0	0	0	0	0					
17											
18											
19											
20											
21											
22	Part 2										
23	Development									Col (A)	Col (B)
24	Factors	1994	1995	1996	1997	1998	1999	2000		Incremental	Cumulative
25	15-27 months	1.000	1.000	1.000	1.000	1.000	1.000	1.000		LDF	LDF
26	27-39 months	1.000	1.000	1.000	1.000	1.000	1.000			0.000	0.000
27	39-51 months	1.000	1.000	1.000	1.000	1.000				0.000	0.000
28											
29											
30											
31											
32											
33											
34	Part 3										
35		Col (1)	Col (2)								
36		Case Incurred	Loss + ALAE								
37		Loss + ALAE	Development								
38	Accident Year	@ 3/31/02	Factor								
39	2001	0	0.000								
40	2000	0	0.000								
41	1999	0	0.000								
42	1998	0	1.000								
43											
44											
45											
46											
47											

3-90.75

3-90.76

	H	I	J	K	L	M
1	Group Name:	Name	BI/UM Liab			Exhibit 5B Part 1
2	Group NAIC #:	#	PD Liab XXX			
3	Company Name:	Name	PIP			
4	Company NAIC #:	#	Phys Dam			
5	Year Filed:	2002	TOTAL			
6						
7						
8	Part 1		1999	2000	2001	
9	Item 1	Agents Balances	0	0	0	
10	Item 2	Unearned Premium Reserve	0	0	0	
11	Item 3	Agents Balance Ratio [Item 1 / Item 2]	0.000	0.000	0.000	
12	Item 4	Direct Prepaid Expenses - NJ (Exhibit 4)	0	0	0	
13	Item 5	Direct Net Written Premium - NJ (Exhibit 4)	0	0	0	
14	Item 6	Prepaid Expense Ratio [Item 4 / Item 5]	0.000	0.000	0.000	
15	Item 7a	Direct Unearned Premium Reserve - Beginning (Exhibit 1)	0	0	0	
16	Item 7b	Direct Unearned Premium Reserve - Ending (Exhibit 1)	0	0	0	
17	Item 7	Average Unearned Premium Reserve [(Item 7a + Item 7b) / 2]	0	0	0	
18	Item 8	Investable Unearned Premium [Item 7 * (1 - Item 3 - Item 6)]	0	0	0	
19	Item 9a	Direct Unpaid Loss - Beginning (Exhibit 1)	0	0	0	
20	Item 9b	Direct Unpaid Loss - Ending (Exhibit 1)	0	0	0	
21	Item 9	Average Loss Reserve [(Item 9a + Item 9b) / 2]	0	0	0	
22	Item 10a	Direct Unpaid ALAE - Beginning (Exhibit 1)	0	0	0	
23	Item 10b	Direct Unpaid ALAE - Ending (Exhibit 1)	0	0	0	
24	Item 10	Average ALAE Reserve [(Item 10a + Item 10b) / 2]	0	0	0	
25	Item 11	ULAE Factor (Exhibit 2)	0.000	0.000	0.000	
26	Item 12	Average Loss + LAE Reserve [(Item 9 + Item 10) * Item 11]	0	0	0	
27	Item 13	Total Reserve [Item 8 + Item 12]	0	0	0	
28	Item 14	Rate of Return (Part 2C, Item 8, 3-Yr Total)	0.0%	0.0%	0.0%	
29	Item 15	Actual Investment Income Earned [Item 13 * Item 14]	0	0	0	
30						
31						
32						
33						
34						
35						
36						
37						
38						
39						

	V	W	X	Y	Z	AA	AB	AC	AD	AE
1	Group Name:		Name					BI/UM Liab		Exhibit 7B
2	Group NAIC #:		#					PD Liab	XXX	Sheet 1
3	Company Name:		Name					PIP		
4	Company NAIC #:		#					Phys Dam		
5	Year Filed:		2002					TOTAL		
6										
7										
8										
9										
10	Item 1 Excess Profit Paid		2002	2001	2000	1999	1998	1997	1996	1995
11			0	0	0	0	0	0	0	0
12										
13	Carryforward Used									
14	for Accident Year		2002	2001	2000	1999	1998	1997	1996	1995
15	Item 2.1	2001	0	0	0	0	0	0	0	0
16	Item 2.2	2000	0	0	0	0	0	0	0	0
17	Item 2.3	1999	0	0	0	0	0	0	0	0
18	Item 2.4	1998	XXX	0	0	0	0	0	0	0
19	Item 2.5	1997	XXX	XXX	0	0	0	0	0	0
20	Item 2.6	1996	XXX	XXX	XXX	0	0	0	0	0
21	Item 2.7	1995	XXX	XXX	XXX	XXX	0	0	0	0
22	Item 2.8	1994	XXX	XXX	XXX	XXX	XXX	0	0	0
23	Item 2.9	1993	XXX	XXX	XXX	XXX	XXX	XXX	0	0
24	Item 2.10	1992	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
25	Item 2.11	1991	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
26	Item 2.12	1990	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
27	Item 2.13	1989	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
28	Item 2.14	1988	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
29	Item 2.15	1987	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
30	Item 2.16	1986	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
31	Item 2.17	1985	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32	Item 2.18	1984	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33	Item 2.19	1983	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34										
35	Item 2 Total Carryforward Used		0	0	0	0	0	0	0	0
36										
37	Item 3 Carryforward Unused		0	0	0	0	0	0	0	0

	AF	AG	AH	AI	AJ	AK	AL	AM	AN	AO
1								BI/UM Liab		Exhibit 7B Sheet 2
2								PD Liab	XXX	
3								PIP		
4								Phys Dam		
5								TOTAL		
6										
7										
8	Calendar Year									
9	1994	1993	1992	1991	1990	1989	1988	1987	1986	Total
10	0	0	0	0	0	0	0	0	0	0
11										
12										
13	Calendar Year Excess Profit Paid									
14	1994	1993	1992	1991	1990	1989	1988	1987	1986	Total
15	0	0	0	0	0	0	0	0	0	0
16	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0
18	0	0	0	0	0	0	0	0	0	0
19	0	0	0	0	0	0	0	0	0	0
20	0	0	0	0	0	0	0	0	0	0
21	0	0	0	0	0	0	0	0	0	0
22	0	0	0	0	0	0	0	0	0	0
23	0	0	0	0	0	0	0	0	0	0
24	0	0	0	0	0	0	0	0	0	0
25	0	0	0	0	0	0	0	0	0	0
26	XXX	0	0	0	0	0	0	0	0	0
27	XXX	XXX	0	0	0	0	0	0	0	0
28	XXX	XXX	XXX	0	0	0	0	0	0	0
29	XXX	XXX	XXX	XXX	0	0	0	0	0	0
30	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
31	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
32	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
33	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
34										
35	0	0	0	0	0	0	0	0	0	0
36										
37	0	0	0	0	0	0	0	0	0	0

	H	I	J	K	L	M
1	Group Name:	Name		BI/UM Liab		Exhibit 8B
2	Group NAIC #:	#		PD Liab	XXX	
3	Company Name:	Name		PIP		
4	Company NAIC #:	#		Phys Dam		
5	Year Filed:	2002		TOTAL		
6						
7			1999	2000	2001	Total
8	Item 1	Direct Calendar Year Written Premium [Exhibit 1B, Col (1), Item 4]	0	0	0	0
9	Item 2	Direct Calendar Year Earned Premium [Exhibit 1B, Col (2), Item 4]	0	0	0	0
10	Item 3	Dividends excluding Refund of Excess Profit [Exhibit 1B, Col (3), Item 5b]	0	0	0	0
11	Item 4	Net AIRE [Exhibit 6, Part 7, Col (3)]	XXX	XXX	XXX	XXX
12	Item 5	Direct Calendar Year Net Earned Premium [Item 2 - Item 3 + Item 4]	0	0	0	0
13						
14	Item 6	Direct Accident Year Ultimate Loss & ALAE [Exhibit 3B, Part 3, Col (3)]	0	0	0	0
15	Item 7	ULAE Ratio [Exhibit 2B, Part 3, Col (23)]	0.000	0.000	0.000	0.000
16	Item 8	Direct Accident Year Ultimate Loss & LAE [Item 6 * Item 7]	0	0	0	0
17	Item 9	Direct Accident Year Ultimate Loss & LAE Ratio [Item 8 / Item 5]	0.000	0.000	0.000	0.000
18						
19	Item 10	Direct Commission & Brokerage [Exhibit 4B, Col (3), Item 5]	0	0	0	0
20	Item 11	Direct Other Acquisition Expense [Exhibit 4B, Col (3), Item 3]	0	0	0	0
21	Item 12	Direct General Expense [Exhibit 4B, Col (3), Item 4]	0	0	0	0
22	Item 13	Direct Taxes, Licenses & Fees [Exhibit 4B, Col (3), Item 6]	0	0	0	0
23	Item 14a	LAD Fees Paid [Exhibit 4B, Col (3), Item 8]	0	0	0	0
24	Item 14b	Percentage Reflected in Excess Profit Report	0%	0%	0%	
25	Item 14	Item 14a * Item 14b	0	0	0	0
26	Item 15	Total Expenses [Sum (Item 10 - Item 14)]	0	0	0	0
27						
28	Item 16	Underwriting Income [Item 5 - Item 8 - Item 15]	0	0	0	0
29	Item 17	Allowance for Profit & Contin. [Item 2 * Clifford Formula 5.38% Pre-Tax]	0	0	0	0
30	Item 18	Investment Income Earned [Exhibit 5B, Part 1, Item 15]	0	0	0	0
31	Item 19	Actuarial Gain [Item 16 - Item 17 + Item 18]	0	0	0	0
32						
33	Item 20	Total Development Adjustment [Exhibit 3B, Part 6, Col (7)]	--	--	--	0
34	Item 21	Total Actuarial Gain (Item 19 - Item 20)	--	--	--	0
35						
36	Item 22	Additional Non-Excessive Profit Allowance [Item 2 * 3.85% Pre-Tax]	--	--	--	0
37	Item 23	Holding Company Non-Excessive Subsidization [Item 2 * 0.5%]	--	--	--	0
38	Item 24	Gross Excess Profit / (Loss) [Item 21 - Item 22 - Item 23]	--	--	--	0
39						
40	Item 25	Carryforward of a Prior Refund of Excess Profit (Exhibit 7B, Item 2)	0	0	0	0
41						
42	Item 26	Net Excess Profit / (Loss) [Item 24 - Item 25]	--	--	--	0

	AA	AB	AC	AD	AE	AF	AG	AH	AI	AJ	AK	AL
1	Group Name:		Name				BI/UM Liab					Input Sheet
2	Group NAIC #:		#				PD Liab					Section C
3	Company Name:		Name				PIP	XXX				
4	Company NAIC #:		#				Phys Dam					
5	Year Filed:		2002				TOTAL					
6												
7												
8	Exhibit 1											
9	Source: Annual Statement - NJ Page 15, Line 19.1											
10	Note: List data in Exclusions (Items 3a-3f) only if the data is included in Item 1.											
11	Direct Written Premium											
12	Col (1) Item 1	Total		0	0	0	0	0	0	0	0	0
13	Col (1) Item 2	UCJF Assessments		0	0	0	0	0	0	0	0	0
14	Col (1) Item 3a	Motorcycles		0	0	0	0	0	0	0	0	0
15	Col (1) Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0	0
16	Col (1) Item 3c	Motor Homes		0	0	0	0	0	0	0	0	0
17	Col (1) Item 3d	Antique Auto		0	0	0	0	0	0	0	0	0
18	Col (1) Item 3e	Excess Liability		0	0	0	0	0	0	0	0	0
19	Col (1) Item 3f	Finance & Service Charges		0	0	0	0	0	0	0	0	0
20												
21	Direct Earned Premium											
22	Col (2) Item 1	Total		0	0	0	0	0	0	0	0	0
23	Col (2) Item 2	UCJF Assessments		0	0	0	0	0	0	0	0	0
24	Col (2) Item 3a	Motorcycles		0	0	0	0	0	0	0	0	0
25	Col (2) Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0	0
26	Col (2) Item 3c	Motor Homes		0	0	0	0	0	0	0	0	0
27	Col (2) Item 3d	Antique Auto		0	0	0	0	0	0	0	0	0
28	Col (2) Item 3e	Excess Liability		0	0	0	0	0	0	0	0	0
29	Col (2) Item 3f	Finance & Service Charges		0	0	0	0	0	0	0	0	0
30												
31	Paid Dividends (Incl. Excess Profit Refunds)											
32	Col (3A) Item 1	Total		0	0	0	0	0	0	0	0	0
33	Col (3A) Item 3a	Motorcycles		0	0	0	0	0	0	0	0	0
34	Col (3A) Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0	0
35	Col (3A) Item 3c	Motor Homes		0	0	0	0	0	0	0	0	0
36	Col (3A) Item 3d	Antique Auto		0	0	0	0	0	0	0	0	0
37	Col (3A) Item 3e	Excess Liability		0	0	0	0	0	0	0	0	0
38												
39	Declared, but Unpaid Dividends (Incl. Excess Profit Refunds)											
40	Col (3B) Item 1	Total		0	0	0	0	0	0	0	0	0
41	Col (3B) Item 3a	Motorcycles		0	0	0	0	0	0	0	0	0
42	Col (3B) Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0	0
43	Col (3B) Item 3c	Motor Homes		0	0	0	0	0	0	0	0	0
44	Col (3B) Item 3d	Antique Auto		0	0	0	0	0	0	0	0	0
45	Col (3B) Item 3e	Excess Liability		0	0	0	0	0	0	0	0	0
46												
47	Direct Unearned Premium Reserves											
48	Col (4) Item 1	Total		0	0	0	0	0	0	0	0	0
49	Col (4) Item 3a	Motorcycles		0	0	0	0	0	0	0	0	0
50	Col (4) Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0	0
51	Col (4) Item 3c	Motor Homes		0	0	0	0	0	0	0	0	0
52	Col (4) Item 3d	Antique Auto		0	0	0	0	0	0	0	0	0
53	Col (4) Item 3e	Excess Liability		0	0	0	0	0	0	0	0	0
54												

	AA	AB	AC	AD	AE	AF	AG	AH	AI	AJ	AK	AL
1	Group Name:		Name				BI/UM Liab					Input Sheet
2	Group NAIC #:		#				PD Liab					Section C
3	Company Name:		Name				PIP	XXX				
4	Company NAIC #:		#				Phys Dam					
5	Year Filed:		2002				TOTAL					
6												
7												
55	Direct Paid Loss											
56	Col (5)	Item 1	Total		0	0	0	0	0	0	0	0
57	Col (5)	Item 2	Excess Medical Benefits		0	0	0	0	0	0	0	0
58	Col (5)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0
59	Col (5)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0
60	Col (5)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0
61	Col (5)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0
62	Col (5)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0
63												
64	Direct Incurred Loss (Case + Bulk/IBNR)											
65	Col (6)	Item 1	Total		0	0	0	0	0	0	0	0
66	Col (6)	Item 2	Excess Medical Benefits		0	0	0	0	0	0	0	0
67	Col (6)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0
68	Col (6)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0
69	Col (6)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0
70	Col (6)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0
71	Col (6)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0
72												
73	Direct Unpaid Loss (Case + Bulk/IBNR)											
74	Col (7)	Item 1	Total		0	0	0	0	0	0	0	0
75	Col (7)	Item 2	Excess Medical Benefits		0	0	0	0	0	0	0	0
76	Col (7)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0
77	Col (7)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0
78	Col (7)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0
79	Col (7)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0
80	Col (7)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0
81												
82	Direct Paid Defense & Cost Containment (ALAE)											
83	Col (8)	Item 1	Total		0	0	0	0	0	0	0	0
84	Col (8)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0
85	Col (8)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0
86	Col (8)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0
87	Col (8)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0
88	Col (8)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0
89												
90	Direct Incurred ALAE (Case + Bulk/IBNR)											
91	Col (9)	Item 1	Total		0	0	0	0	0	0	0	0
92	Col (9)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0
93	Col (9)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0
94	Col (9)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0
95	Col (9)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0
96	Col (9)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0
97												
98	Direct Unpaid ALAE (Case + Bulk/IBNR)											
99	Col (10)	Item 1	Total		0	0	0	0	0	0	0	0
100	Col (10)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0
101	Col (10)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0
102	Col (10)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0
103	Col (10)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0
104	Col (10)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0
105												
106												

	AA	AB	AC	AD	AE	AF	AG	AH	AI	AJ	AK	AL		
1	Group Name:	Name					BI/UM Liab					Input Sheet		
2	Group NAIC #:	#					PD Liab					Section C		
3	Company Name:	Name					PIP	XXX						
4	Company NAIC #:	#					Phys Dam							
5	Year Filed:	2002					TOTAL							
6														
7														
107	Exhibit 2 - Part 1													
108	Allocation of Page 15 data (from Exh 1) by Accident Year													
109							Calendar Year Paid Loss							
110							2001	2000	1999	1998	1997	1996	1995	1994
111	Incremental Direct Paid Loss													
112	Col (1)	AY 2001, Paid in the CY		0	XXX		0	0	0	0	0	0	0	0
113	Col (1)	AY 2000, Paid in the CY		0	0	XXX	0	0	0	0	0	0	0	0
114	Col (1)	AY 1999, Paid in the CY		0	0	0	0	0	0	0	0	0	0	0
115	Col (1)	AY 1998, Paid in the CY		0	0	0	0	0	0	0	0	0	0	0
116	Col (1)	AY 1997, Paid in the CY		0	0	0	0	0	0	0	0	0	0	0
117	Col (1)	AY 1996, Paid in the CY		0	0	0	0	0	0	0	0	0	0	0
118	Col (1)	AY 1995, Paid in the CY		0	0	0	0	0	0	0	0	0	0	0
119	Col (1)	AY 1994, Paid in the CY		0	0	0	0	0	0	0	0	0	0	0
120	Col (1)	AY 1993 & prior, Paid in the CY		0	0	0	0	0	0	0	0	0	0	0
121	Total			0	0	0	0	0	0	0	0	0	0	0
122	Exhibit 1, Col (5)			0	0	0	0	0	0	0	0	0	0	0
123	Direct Unpaid Case Loss													
124	Col (3A)	AY 2001, Unpaid at the end of CY		0	XXX		0	0	0	0	0	0	0	0
125	Col (3A)	AY 2000, Unpaid at the end of CY		0	0	XXX	0	0	0	0	0	0	0	0
126	Col (3A)	AY 1999, Unpaid at the end of CY		0	0	0	0	0	0	0	0	0	0	0
127	Col (3A)	AY 1998, Unpaid at the end of CY		0	0	0	0	0	0	0	0	0	0	0
128	Col (3A)	AY 1997, Unpaid at the end of CY		0	0	0	0	0	0	0	0	0	0	0
129	Col (3A)	AY 1996, Unpaid at the end of CY		0	0	0	0	0	0	0	0	0	0	0
130	Col (3A)	AY 1995, Unpaid at the end of CY		0	0	0	0	0	0	0	0	0	0	0
131	Col (3A)	AY 1994, Unpaid at the end of CY		0	0	0	0	0	0	0	0	0	0	0
132	Col (3A)	AY 1993 & prior, Unpaid at the end of CY		0	0	0	0	0	0	0	0	0	0	0
133	Total			0	0	0	0	0	0	0	0	0	0	0
134	Direct Unpaid Bulk/IBNR Loss													
135	Col (3B)	AY 2001, Unpaid at the end of CY		0	XXX		0	0	0	0	0	0	0	0
136	Col (3B)	AY 2000, Unpaid at the end of CY		0	0	XXX	0	0	0	0	0	0	0	0
137	Col (3B)	AY 1999, Unpaid at the end of CY		0	0	0	0	0	0	0	0	0	0	0
138	Col (3B)	AY 1998, Unpaid at the end of CY		0	0	0	0	0	0	0	0	0	0	0
139	Col (3B)	AY 1997, Unpaid at the end of CY		0	0	0	0	0	0	0	0	0	0	0
140	Col (3B)	AY 1996, Unpaid at the end of CY		0	0	0	0	0	0	0	0	0	0	0
141	Col (3B)	AY 1995, Unpaid at the end of CY		0	0	0	0	0	0	0	0	0	0	0
142	Col (3B)	AY 1994, Unpaid at the end of CY		0	0	0	0	0	0	0	0	0	0	0
143	Col (3B)	AY 1993 & prior, Unpaid at the end of CY		0	0	0	0	0	0	0	0	0	0	0
144	Total			0	0	0	0	0	0	0	0	0	0	0
145														
146														
147	Total Col (3A) + Col (3B)			0	0	0	0	0	0	0	0	0	0	0
148	Exhibit 1, Col (7)			0	0	0	0	0	0	0	0	0	0	0
149														

	AA	AB	AC	AD	AE	AF	AG	AH	AI	AJ	AK	AL
1	Group Name:		Name				BI/UM Liab					Input Sheet
2	Group NAIC #:		#				PD Liab					Section C
3	Company Name:		Name				PIP	XXX				
4	Company NAIC #:		#				Phys Dam					
5	Year Filed:		2002				TOTAL					
6												
7												
150	Incremental Direct Paid ALAE											
151	Col (5)	AY 2001, Paid in the CY		0	XXX		XXX	XXX	XXX	XXX	XXX	XXX
152	Col (5)	AY 2000, Paid in the CY		0		XXX	XXX	XXX	XXX	XXX	XXX	XXX
153	Col (5)	AY 1999, Paid in the CY		0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
154	Col (5)	AY 1998, Paid in the CY		0	0	0	0	XXX	XXX	XXX	XXX	XXX
155	Col (5)	AY 1997, Paid in the CY		0	0	0	0	0	XXX	XXX	XXX	XXX
156	Col (5)	AY 1996, Paid in the CY		0	0	0	0	0	0	XXX	XXX	XXX
157	Col (5)	AY 1995, Paid in the CY		0	0	0	0	0	0	0	0	XXX
158	Col (5)	AY 1994, Paid in the CY		0	0	0	0	0	0	0	0	0
159	Col (5)	AY 1993 & prior, Paid in the CY		0	0	0	0	0	0	0	0	0
160	Total			0	0	0	0	0	0	0	0	0
161	Exhibit 1, Col (8)			0	0	0	0	0	0	0	0	0
162												
163	Direct Unpaid Case ALAE											
164	Col (7A)	AY 2001, Unpaid at the end of CY		0	XXX		XXX	XXX	XXX	XXX	XXX	XXX
165	Col (7A)	AY 2000, Unpaid at the end of CY		0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
166	Col (7A)	AY 1999, Unpaid at the end of CY		0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
167	Col (7A)	AY 1998, Unpaid at the end of CY		0	0	0	0	XXX	XXX	XXX	XXX	XXX
168	Col (7A)	AY 1997, Unpaid at the end of CY		0	0	0	0	0	XXX	XXX	XXX	XXX
169	Col (7A)	AY 1996, Unpaid at the end of CY		0	0	0	0	0	0	0	XXX	XXX
170	Col (7A)	AY 1995, Unpaid at the end of CY		0	0	0	0	0	0	0	0	XXX
171	Col (7A)	AY 1994, Unpaid at the end of CY		0	0	0	0	0	0	0	0	0
172	Col (7A)	AY 1993 & prior, Unpaid at the end of CY		0	0	0	0	0	0	0	0	0
173	Total			0	0	0	0	0	0	0	0	0
174												
175	Direct Unpaid Bulk/IBNR ALAE											
176	Col (7B)	AY 2001, Unpaid at the end of CY		0	XXX		XXX	XXX	XXX	XXX	XXX	XXX
177	Col (7B)	AY 2000, Unpaid at the end of CY		0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
178	Col (7B)	AY 1999, Unpaid at the end of CY		0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
179	Col (7B)	AY 1998, Unpaid at the end of CY		0	0	0	0	XXX	XXX	XXX	XXX	XXX
180	Col (7B)	AY 1997, Unpaid at the end of CY		0	0	0	0	0	XXX	XXX	XXX	XXX
181	Col (7B)	AY 1996, Unpaid at the end of CY		0	0	0	0	0	0	0	XXX	XXX
182	Col (7B)	AY 1995, Unpaid at the end of CY		0	0	0	0	0	0	0	0	XXX
183	Col (7B)	AY 1994, Unpaid at the end of CY		0	0	0	0	0	0	0	0	0
184	Col (7B)	AY 1993 & prior, Unpaid at the end of CY		0	0	0	0	0	0	0	0	0
185	Total			0	0	0	0	0	0	0	0	0
186												
187	Total Col (7A) + Col (7B)			0	0	0	0	0	0	0	0	0
188	Exhibit 1, Col (10)			0	0	0	0	0	0	0	0	0
189												
190												

AA	AB	AC	AD	AE	AF	AG	AH	AI	AJ	AK	AL	
1	Group Name:	Name				BI/UM Liab					Input Sheet	
2	Group NAIC #:	#				PD Liab					Section C	
3	Company Name:	Name				PIP	XXX					
4	Company NAIC #:	#				Phys Dam						
5	Year Filed:	2002				TOTAL						
6												
7												
191	Exhibit 2 - Part 2											
192	Allocation of Calendar Quarter 1, by Accident Year											
193						First Quarter Paid Loss						
194						1Q 2002	1Q 2001	1Q 2000	1Q 1999	1Q 1998	1Q 1997	1Q 1996
195	Col (10)	AY 2002, Paid in the CQ				0	XXX	XXX	XXX	XXX	XXX	XXX
196	Col (10)	AY 2001, Paid in the CQ				0	0	XXX	XXX	XXX	XXX	XXX
197	Col (10)	AY 2000, Paid in the CQ				0	0	0	XXX	XXX	XXX	XXX
198	Col (10)	AY 1999, Paid in the CQ				0	0	0	0	XXX	XXX	XXX
199	Col (10)	AY 1998, Paid in the CQ				0	0	0	0	XXX	XXX	XXX
200	Col (10)	AY 1997, Paid in the CQ				0	0	0	0	0	XXX	XXX
201	Col (10)	AY 1996, Paid in the CQ				0	0	0	0	0	0	XXX
202	Col (10)	AY 1995, Paid in the CQ				0	0	0	0	0	0	0
203	Col (10)	AY 1994, Paid in the CQ				0	0	0	0	0	0	0
204	Col (10)	AY 1993 & prior, Paid in the CQ				0	0	0	0	0	0	0
205		Total				0	0	0	0	0	0	0
206												
207	Direct Unpaid Case Loss											
208	Col (12A)	AY 2002, Unpaid at the end of CQ				0	XXX	XXX	XXX	XXX	XXX	XXX
209	Col (12A)	AY 2001, Unpaid at the end of CQ				0	0	XXX	XXX	XXX	XXX	XXX
210	Col (12A)	AY 2000, Unpaid at the end of CQ				0	0	0	XXX	XXX	XXX	XXX
211	Col (12A)	AY 1999, Unpaid at the end of CQ				0	0	0	0	XXX	XXX	XXX
212	Col (12A)	AY 1998, Unpaid at the end of CQ				0	0	0	0	XXX	XXX	XXX
213	Col (12A)	AY 1997, Unpaid at the end of CQ				0	0	0	0	0	XXX	XXX
214	Col (12A)	AY 1996, Unpaid at the end of CQ				0	0	0	0	0	0	XXX
215	Col (12A)	AY 1995, Unpaid at the end of CQ				0	0	0	0	0	0	0
216	Col (12A)	AY 1994, Unpaid at the end of CQ				0	0	0	0	0	0	0
217	Col (12A)	AY 1993 & prior, Unpaid at the end of CQ				0	0	0	0	0	0	0
218		Total				0	0	0	0	0	0	0
219												
220	Direct Unpaid Bulk/IBNR Loss											
221	Col (12B)	AY 2002, Unpaid at the end of CQ				0	XXX	XXX	XXX	XXX	XXX	XXX
222	Col (12B)	AY 2001, Unpaid at the end of CQ				0	0	XXX	XXX	XXX	XXX	XXX
223	Col (12B)	AY 2000, Unpaid at the end of CQ				0	0	0	XXX	XXX	XXX	XXX
224	Col (12B)	AY 1999, Unpaid at the end of CQ				0	0	0	0	XXX	XXX	XXX
225	Col (12B)	AY 1998, Unpaid at the end of CQ				0	0	0	0	XXX	XXX	XXX
226	Col (12B)	AY 1997, Unpaid at the end of CQ				0	0	0	0	0	XXX	XXX
227	Col (12B)	AY 1996, Unpaid at the end of CQ				0	0	0	0	0	0	XXX
228	Col (12B)	AY 1995, Unpaid at the end of CQ				0	0	0	0	0	0	0
229	Col (12B)	AY 1994, Unpaid at the end of CQ				0	0	0	0	0	0	0
230	Col (12B)	AY 1993 & prior, Unpaid at the end of CQ				0	0	0	0	0	0	0
231		Total				0	0	0	0	0	0	0
232												

	AA	AB	AC	AD	AE	AF	AG	AH	AI	AJ	AK	AL
1	Group Name:	Name					BI/UM Liab					Input Sheet
2	Group NAIC #:	#					PD Liab					Section C
3	Company Name:	Name					PIP	XXX				
4	Company NAIC #:	#					Phys Dam					
5	Year Filed:	2002					TOTAL					
6												
7												
233	Incremental Direct Paid ALAE											
234	Col (14)	AY 2002, Paid in the CQ			0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
235	Col (14)	AY 2001, Paid in the CQ			0		XXX	XXX	XXX	XXX	XXX	XXX
236	Col (14)	AY 2000, Paid in the CQ			0	0	XXX	XXX	XXX	XXX	XXX	XXX
237	Col (14)	AY 1999, Paid in the CQ			0	0	0	XXX	XXX	XXX	XXX	XXX
238	Col (14)	AY 1998, Paid in the CQ			0	0	0	0	XXX	XXX	XXX	XXX
239	Col (14)	AY 1997, Paid in the CQ			0	0	0	0	0	XXX	XXX	XXX
240	Col (14)	AY 1996, Paid in the CQ			0	0	0	0	0	0	0	XXX
241	Col (14)	AY 1995, Paid in the CQ			0	0	0	0	0	0	0	0
242	Col (14)	AY 1994, Paid in the CQ			0	0	0	0	0	0	0	0
243	Col (14)	AY 1993 & prior, Paid in the CQ			0	0	0	0	0	0	0	0
244		Total			0	0	0	0	0	0	0	0
245												
246	Direct Unpaid Case ALAE											
247	Col (16A)	AY 2002, Unpaid at the end of CQ			0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
248	Col (16A)	AY 2001, Unpaid at the end of CQ			0	0	XXX	XXX	XXX	XXX	XXX	XXX
249	Col (16A)	AY 2000, Unpaid at the end of CQ			0	0	0	XXX	XXX	XXX	XXX	XXX
250	Col (16A)	AY 1999, Unpaid at the end of CQ			0	0	0	0	XXX	XXX	XXX	XXX
251	Col (16A)	AY 1998, Unpaid at the end of CQ			0	0	0	0	0	XXX	XXX	XXX
252	Col (16A)	AY 1997, Unpaid at the end of CQ			0	0	0	0	0	0	XXX	XXX
253	Col (16A)	AY 1996, Unpaid at the end of CQ			0	0	0	0	0	0	0	XXX
254	Col (16A)	AY 1995, Unpaid at the end of CQ			0	0	0	0	0	0	0	0
255	Col (16A)	AY 1994, Unpaid at the end of CQ			0	0	0	0	0	0	0	0
256	Col (16A)	AY 1993 & prior, Unpaid at the end of CQ			0	0	0	0	0	0	0	0
257		Total			0	0	0	0	0	0	0	0
258												
259	Direct Unpaid Bulk/IBNR ALAE											
260	Col (16B)	AY 2002, Unpaid at the end of CQ			0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
261	Col (16B)	AY 2001, Unpaid at the end of CQ			0	0	XXX	XXX	XXX	XXX	XXX	XXX
262	Col (16B)	AY 2000, Unpaid at the end of CQ			0	0	0	XXX	XXX	XXX	XXX	XXX
263	Col (16B)	AY 1999, Unpaid at the end of CQ			0	0	0	0	XXX	XXX	XXX	XXX
264	Col (16B)	AY 1998, Unpaid at the end of CQ			0	0	0	0	0	XXX	XXX	XXX
265	Col (16B)	AY 1997, Unpaid at the end of CQ			0	0	0	0	0	0	XXX	XXX
266	Col (16B)	AY 1996, Unpaid at the end of CQ			0	0	0	0	0	0	0	XXX
267	Col (16B)	AY 1995, Unpaid at the end of CQ			0	0	0	0	0	0	0	0
268	Col (16B)	AY 1994, Unpaid at the end of CQ			0	0	0	0	0	0	0	0
269	Col (16B)	AY 1993 & prior, Unpaid at the end of CQ			0	0	0	0	0	0	0	0
270		Total			0	0	0	0	0	0	0	0
271												
272												
273	Exhibit 2 - Part 3											
274	Not Applicable											
275												
276	Col (19)	Direct Incurred Loss - CW			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
277	Col (20)	Direct Incurred ALAE - CW			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
278	Col (22)	Direct Incurred ULAE - CW			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
279												
280												
281	Exhibit 3											
282		Tail Factor (99 months-ultimate)			1.000	Provide Documentation if greater than 1.000						
283												

AA	AB	AC	AD	AE	AF	AG	AH	AI	AJ	AK	AL
1	Group Name:		Name			BI/UM Liab			Input Sheet Section C		
2	Group NAIC #:		#			PD Liab					
3	Company Name:		Name			PIP XXX					
4	Company NAIC #:		#			Phys Dam					
5	Year Filed:		2002			TOTAL					
6											
7											
284	Exhibit 4										
285	Not Applicable										
286											
287	Col (1)	Item 1	Direct Written Premium - CW	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
288	Col (1)	Item 2	Direct Earned Premium - CW	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
289	Col (1)	Item 3	Direct Other Acquisition Expense - CW	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
290	Col (1)	Item 4	Direct General Expense - CW	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
291	Col (1)	Item 5	Direct Commission & Brokerage - CW	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
292	Col (1)	Item 6	Direct Taxes, Licenses & Fees - CW	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
293											
294	Source: Annual Statement - NJ Page 15, Line 19.1										
295	Col (3)	Item 5	Direct Commission & Brokerage - NJ	0	0	0	XXX	XXX	XXX	XXX	XXX
296	Col (3)	Item 6	Direct Taxes, Licenses & Fees - NJ	0	0	0	XXX	XXX	XXX	XXX	XXX
297	Col (3)	Item 8	LAD Fees Paid - NJ	0	0	0	XXX	XXX	XXX	XXX	XXX
298											
299											
300	Exhibit 5										
301	Not Applicable										
302											
303	Part 1	Item 1	Agents Balances	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
304	Part 1	Item 2	Unearned Premium Reserve	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
305											
306	Part 2A	Item 1	Interest, Dividend & Real Estate Income	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
307	Part 2A	Item 2.1	Investment Expense Incurred	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
308	Part 2A	Item 2.2	Depreciation on Real Estate	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
309	Part 2A	Item 2.3	Unaffiliated Preferred Stock	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
310	Part 2A	Item 2.4	Affiliated Preferred Stock	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
311	Part 2A	Item 2.5	Unaffiliated Common Stock	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
312	Part 2A	Item 2.6	Affiliated Common Stock	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
313	Part 2A	Item 2.7	Other Invested Assets	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
314	Part 2A	Item 2.8	Real Estate for Co's Own Occupancy	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
315											
316	Part 2B	Item 4.1	Bonds Acquired	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
317	Part 2B	Item 4.2	Mortgage Loans on Real Estate	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
318	Part 2B	Item 4.3	Real Estate Acquired	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
319	Part 2B	Item 4.4	Collateral Loans	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
320	Part 2B	Item 4.5	Cash on Hand and on Deposit	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
321	Part 2B	Item 4.6	Short-Term Investments	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
322	Part 2B	Item 4.7	Derivative Instruments	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
323											
324											

	AA	AB	AC	AD	AE	AF	AG	AH	AI	AJ	AK	AL	
1	Group Name:		Name				BI/UM Liab					Input Sheet	
2	Group NAIC #:		#				PD Liab					Section C	
3	Company Name:		Name				PIP	XXX					
4	Company NAIC #:		#				Phys Dam						
5	Year Filed:		2002				TOTAL						
6													
7													
325	Exhibit 6												
326	Not Applicable												
327							Calendar Year ending 3/31						
328							2002 (Estimated)	2001	2000	1999	1998	1997	1996
329	Cumulative AIRE Allocation Received												
329	Part 1	AY 2001, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
330	Part 1	AY 2000, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
331	Part 1	AY 1999, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
332	Part 1	AY 1998, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
333	Part 1	AY 1997, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
334	Part 1	AY 1996, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
335	Part 1	AY 1995, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
336	Part 1	AY 1994, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
337													
338	Cumulative AIRE Investment Income Received												
339	Part 1	AY 2001, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
340	Part 1	AY 2000, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
341	Part 1	AY 1999, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
342	Part 1	AY 1998, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
343	Part 1	AY 1997, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
344	Part 1	AY 1996, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
345	Part 1	AY 1995, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
346	Part 1	AY 1994, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
347													
348	Cumulative AIRE Assessment Paid												
349	Part 3	AY 2001, Paid through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
350	Part 3	AY 2000, Paid through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
351	Part 3	AY 1999, Paid through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
352	Part 3	AY 1998, Paid through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
353	Part 3	AY 1997, Paid through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
354	Part 3	AY 1996, Paid through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
355	Part 3	AY 1995, Paid through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
356	Part 3	AY 1994, Paid through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
357													
358													

	AA	AB	AC	AD	AE	AF	AG	AH	AI	AJ	AK	AL	
1	Group Name:		Name									Input Sheet Section C	
2	Group NAIC #:		#										
3	Company Name:		Name										
4	Company NAIC #:		#										
5	Year Filed:		2002										
6													
7													
359	Exhibit 7												
360	All data on Exhibit 7 is for New Jersey business only.												
	Calendar Year Excess Profit Paid												
361				2002	2001	2000	1999	1998	1997	1996	1995	1994	
362	Excess Profit Refund Paid												
363	Item 1			0	0	0	0	0	0	0	0	0	
364													
365	Carryforward Used												
366	Item 2.1 in AY 2001			0	0	0	0	0	0	0	0	0	
367	Item 2.2 in AY 2000			0	0	0	0	0	0	0	0	0	
368	Item 2.3 in AY 1999			0	0	0	0	0	0	0	0	0	
369	Item 2.4 in AY 1998		XXX		0	0	0	0	0	0	0	0	
370	Item 2.5 in AY 1997		XXX			0	0	0	0	0	0	0	
371	Item 2.6 in AY 1996		XXX	XXX		0	0	0	0	0	0	0	
372	Item 2.7 in AY 1995		XXX	XXX	XXX	0	0	0	0	0	0	0	
373	Item 2.8 in AY 1994		XXX	XXX	XXX	XXX	0	0	0	0	0	0	
374	Item 2.9 in AY 1993		XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
375	Item 2.10 in AY 1992		XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
376	Item 2.11 in AY 1991		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
377													
378	Calendar Year Excess Profit Paid												
379				1993	1992	1991	1990	1989	1988	1987	1986		
380	Excess Profit Refund Paid												
381	Item 1			0	0	0	0	0	0	0	0	0	
382													
383	Carryforward Used												
384	Item 2.1 in AY 2001				0	0	0	0	0	0	0	0	
385	Item 2.2 in AY 2000				0	0	0	0	0	0	0	0	
386	Item 2.3 in AY 1999				0	0	0	0	0	0	0	0	
387	Item 2.4 in AY 1998				0	0	0	0	0	0	0	0	
388	Item 2.5 in AY 1997				0	0	0	0	0	0	0	0	
389	Item 2.6 in AY 1996				0	0	0	0	0	0	0	0	
390	Item 2.7 in AY 1995				0	0	0	0	0	0	0	0	
391	Item 2.8 in AY 1994				0	0	0	0	0	0	0	0	
392	Item 2.9 in AY 1993				0	0	0	0	0	0	0	0	
393	Item 2.10 in AY 1992				0	0	0	0	0	0	0	0	
394	Item 2.11 in AY 1991				0	0	0	0	0	0	0	0	
395	Item 2.12 in AY 1990				0	0	0	0	0	0	0	0	
396	Item 2.13 in AY 1989			XXX		0	0	0	0	0	0	0	
397	Item 2.14 in AY 1988			XXX	XXX		0	0	0	0	0	0	
398	Item 2.15 in AY 1987			XXX	XXX	XXX		0	0	0	0	0	
399	Item 2.16 in AY 1986			XXX	XXX	XXX	XXX		0	0	0	0	
400	Item 2.17 in AY 1985			XXX	XXX	XXX	XXX	XXX		0	0	0	
401	Item 2.18 in AY 1984			XXX	XXX	XXX	XXX	XXX	XXX		0	0	
402	Item 2.19 in AY 1983			XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
403													
404													
405	Exhibit 8												
406	Item 23 Holding Company System (Y or N)				N								

3-90.89

Supp. 2-18-03

	W	X	Y	Z	AA	AB	AC	AD	AE	AF
1	Group Name:	Name				BI/UM Liab				Exhibit 1C
2	Group NAIC #:	#				PD Liab				Sheet 1
3	Company Name:	Name				PIP	XXX			
4	Company NAIC #:	#				Phys Dam				
5	Year Filed:	2002				TOTAL				
6										
7	Calendar Year 2001			Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
8				Direct	Direct	Dividends	Direct	Direct	Direct	Direct
9				Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid
10				Premium	Premium	Business	Premium	Losses	Losses	Losses
11	Item 1	Source: Page 15		0	0	0	0	0	0	0
12	Item 2	UCJF Assessments & Excess Medical Benefits		0	0	XXX	XXX	0	0	0
13	Item 3	Total Exclusions		0	0	0	0	0	0	0
14	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)		0	0	0	0	0	0	0
15										
16	Item 5a	Refund of Excess Profit, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
17	Item 5b	All Other Dividends, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
18										
19										
20					Col (8)	Col (9)	Col (10)			
21					Direct	Direct	Direct			
22					Paid	Incurred	Unpaid			
23					ALAE	ALAE	ALAE			
24	Item 1	Source: Page 15		0	0	0	0			
25	Item 3	Total Exclusions		0	0	0	0			
26	Item 4	Excess Profit Data (Item 1 - Item 3)		0	0	0	0			
27										
28										

	W	X	Y	Z	AA	AB	AC	AD	AE	AF
29	Group Name:		Name			BI/UM Liab				Exhibit 1C
30	Group NAIC #:		#			PD Liab				Sheet 2
31	Company Name:		Name			PIP	XXX			
32	Company NAIC #:		#			Phys Dam				
33	Year Filed:		2002			TOTAL				
34										
35	Calendar Year 2000									
36			Col (1)		Col (2)		Col (3)		Col (4)	
37			Direct		Direct		Dividends		Direct	
38			Written		Earned		on Direct		Unearned	
39			Premium		Premium		Business		Premium	
40	Item 1	Source: Page 15	0		0		0		0	
41	Item 3	UCJF Assessments & Excess Medical Benefits	0		0	XXX		XXX	0	
42	Item 3	Total Exclusions	0		0		0		0	
43	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)	0		0		0		0	
44	Item 5a	Refund of Excess Profit, included in Col (3)	XXX		XXX		0	XXX	XXX	XXX
45	Item 5b	All Other Dividends, included in Col (3)	XXX		XXX		0	XXX	XXX	XXX
46										
47										
48					Col (8)		Col (9)		Col (10)	
49					Direct		Direct		Direct	
50					Paid		Incurred		Unpaid	
51					ALAE		ALAE		ALAE	
52	Item 1	Source: Page 15	0		0		0		0	
53	Item 3	Total Exclusions	0		0		0		0	
54	Item 4	Excess Profit Data (Item 1 - Item 3)	0		0		0		0	
55										
56										

57	W	X	Y	Z	AA	AB	AC	AD	AE	AF		
58	Group Name: Name					BI/UM Liab					Exhibit 1C Sheet 3	
59	Group NAIC #: #					PD Liab						
60	Company Name: Name					PIP XXX						
61	Company NAIC #: #					Phys Dam						
62	Year Filed: 2002					TOTAL						
63	Calendar Year 1999					Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
64						Direct	Direct	Dividends	Direct	Direct	Direct	Direct
65						Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid
66						Premium	Premium	Business	Premium	Losses	Losses	Losses
67	Item 1	Source: Page 15				0	0	0	0	0	0	0
68	Item 2	UCJF Assessments & Excess Medical Benefits				0	0	XXX	XXX	0	0	0
69	Item 3	Total Exclusions				0	0	0	0	0	0	0
70	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)				0	0	0	0	0	0	0
71												
72	Item 5a	Refund of Excess Profit, included in Col (3)				XXX	XXX	0	XXX	XXX	XXX	XXX
73	Item 5b	All Other Dividends, included in Col (3)				XXX	XXX	0	XXX	XXX	XXX	XXX
74												
75												
76						Col (8)	Col (9)	Col (10)				
77						Direct	Direct	Direct				
78						Paid	Incurred	Unpaid				
79						ALAE	ALAE	ALAE				
80	Item 1	Source: Page 15				0	0	0				
81	Item 3	Total Exclusions				0	0	0				
82	Item 4	Excess Profit Data (Item 1 - Item 3)				0	0	0				
83												
84												

W	X	Y	Z	AA	AB	AC	AD	AE	AF
85	Group Name:	Name			BI/UM Liab				Exhibit 1C
86	Group NAIC #:	#			PD Liab				Sheet 4
87	Company Name:	Name			PIP	XXX			
88	Company NAIC #:	#			Phys Dam				
89	Year Filed:	2002			TOTAL				
90									
91	Calendar Year 1998		Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
92			Direct	Direct	Dividends	Direct	Direct	Direct	Direct
93			Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid
94			Premium	Premium	Business	Premium	Losses	Losses	Losses
95	Item 1	Source: Page 15	0	0	0	0	0	0	0
96	Item 2	UCJF Assessments & Excess Medical Benefits	0	0	XXX	XXX	0	0	0
97	Item 3	Total Exclusions	0	0	0	0	0	0	0
98	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)	0	0	0	0	0	0	0
99									
100	Item 5a	Refund of Excess Profit, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX
101	Item 5b	All Other Dividends, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX
102									
103									
104				Col (8)	Col (9)	Col (10)			
105				Direct	Direct	Direct			
106				Paid	Incurred	Unpaid			
107				ALAE	ALAE	ALAE			
108	Item 1	Source: Page 15		0	0	0			
109	Item 3	Total Exclusions		0	0	0			
110	Item 4	Excess Profit Data (Item 1 - Item 3)		0	0	0			
111									
112									

	W	X	Y	Z	AA	AB	AC	AD	AE	AF
113	Group Name:	Name				BI/UM Liab				Exhibit 1C
114	Group NAIC #:	#				PD Liab				Sheet 5
115	Company Name:	Name				PIP	XXX			
116	Company NAIC #:	#				Phys Dam				
117	Year Filed:	2002				TOTAL				
118										
119	Calendar Year 1997			Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
120				Direct	Direct	Dividends	Direct	Direct	Direct	Direct
121				Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid
122				Premium	Premium	Business	Premium	Losses	Losses	Losses
123	Item 1	Source: Page 15		0	0	0	0	0	0	0
124	Item 2	UCJF Assessments & Excess Medical Benefits		0	0	XXX	XXX	0	0	0
125	Item 3	Total Exclusions		0	0	0	0	0	0	0
126	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)		0	0	0	0	0	0	0
127										
128	Item 5a	Refund of Excess Profit, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
129	Item 5b	All Other Dividends, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
130										
131										
132					Col (8)	Col (9)	Col (10)			
133					Direct	Direct	Direct			
134					Paid	Incurred	Unpaid			
135					ALAE	ALAE	ALAE			
136	Item 1	Source: Page 15		0	0	0	0			
137	Item 3	Total Exclusions		0	0	0	0			
138	Item 4	Excess Profit Data (Item 1 - Item 3)		0	0	0	0			
139										
140										

	W	X	Y	Z	AA	AB	AC	AD	AE	AF
141	Group Name:	Name				BI/UM Liab				Exhibit 1C
142	Group NAIC #:	#				PD Liab				Sheet 6
143	Company Name:	Name				PIP	XXX			
144	Company NAIC #:	#				Phys Dam				
145	Year Filed:	2002				TOTAL				
146										
147	Calendar Year 1996			Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
148				Direct	Direct	Dividends	Direct	Direct	Direct	Direct
149				Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid
150				Premium	Premium	Business	Premium	Losses	Losses	Losses
151	Item 1	Source: Page 15		0	0	0	0	0	0	0
152	Item 2	UCJF Assessments & Excess Medical Benefits		0	0	XXX	XXX	0	0	0
153	Item 3	Total Exclusions		0	0	0	0	0	0	0
154	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)		0	0	0	0	0	0	0
155										
156	Item 5a	Refund of Excess Profit, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
157	Item 5b	All Other Dividends, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
158										
159										
160					Col (8)	Col (9)	Col (10)			
161					Direct	Direct	Direct			
162					Paid	Incurred	Unpaid			
163					ALAE	ALAE	ALAE			
164	Item 1	Source: Page 15		0	0	0	0			
165	Item 3	Total Exclusions		0	0	0	0			
166	Item 4	Excess Profit Data (Item 1 - Item 3)		0	0	0	0			
167										
168										

	W	X	Y	Z	AA	AB	AC	AD	AE	AF
169	Group Name:	Name				BI/UM Liab				Exhibit 1C
170	Group NAIC #:	#				PD Liab				Sheet 7
171	Company Name:	Name				PIP	XXX			
172	Company NAIC #:	#				Phys Dam				
173	Year Filed:	2002				TOTAL				
174										
175	Calendar Year 1995			Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
176				Direct	Direct	Dividends	Direct	Direct	Direct	Direct
177				Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid
178				<u>Premium</u>	<u>Premium</u>	<u>Business</u>	<u>Premium</u>	<u>Losses</u>	<u>Losses</u>	<u>Losses</u>
179	Item 1	Source: Page 15		0	0	0	0	0	0	0
180	Item 2	UCJF Assessments & Excess Medical Benefits		0	0	XXX	XXX	0	0	0
181	Item 3	Total Exclusions		0	0	0	0	0	0	0
182	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)		0	0	0	0	0	0	0
183										
184	Item 5a	Refund of Excess Profit, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
185	Item 5b	All Other Dividends, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
186										
187										
188					Col (8)	Col (9)	Col (10)			
189					Direct	Direct	Direct			
190					Paid	Incurred	Unpaid			
191					<u>ALAE</u>	<u>ALAE</u>	<u>ALAE</u>			
192	Item 1	Source: Page 15		0	0	0	0			
193	Item 3	Total Exclusions		0	0	0	0			
194	Item 4	Excess Profit Data (Item 1 - Item 3)		0	0	0	0			
195										
196										

	W	X	Y	Z	AA	AB	AC	AD	AE	AF
197	Group Name:	Name				BI/UM Liab				Exhibit 1C
198	Group NAIC #:	#				PD Liab				Sheet 8
199	Company Name:	Name				PIP	XXX			
200	Company NAIC #:	#				Phys Dam				
201	Year Filed:	2002				TOTAL				
202										
203	Calendar Year 1994			Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
204				Direct	Direct	Dividends	Direct	Direct	Direct	Direct
205				Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid
206				Premium	Premium	Business	Premium	Losses	Losses	Losses
207	Item 1	Source: Page 15		0	0	0	0	0	0	0
208	Item 2	UCJF Assessments & Excess Medical Benefits		0	0	XXX	XXX	0	0	0
209	Item 3	Total Exclusions		0	0	0	0	0	0	0
210	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)		0	0	0	0	0	0	0
211										
212	Item 5a	Refund of Excess Profit, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
213	Item 5b	All Other Dividends, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
214										
215										
216					Col (8)	Col (9)	Col (10)			
217					Direct	Direct	Direct			
218					Paid	Incurred	Unpaid			
219					ALAE	ALAE	ALAE			
220	Item 1	Source: Page 15		0	0	0	0			
221	Item 3	Total Exclusions		0	0	0	0			
222	Item 4	Excess Profit Data (Item 1 - Item 3)		0	0	0	0			

	W	X	Y	Z	AA	AB	AC	AD	AE	AF
1	Group Name:	Name				BI/UM Liab				Exhibit 2C
2	Group NAIC #:	#				PD Liab				Sheet 1
3	Company Name:	Name				PIP	XXX			
4	Company NAIC #:	#				Phys Dam				
5	Year Filed:	2002				TOTAL				
6										
7	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
8	Calendar Year 2001	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case
9		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
10	<u>Accident Year</u>	<u>@ 12/31/01</u>	<u>@ 12/31/01</u>	<u>@ 12/31/01</u>	<u>@ 12/31/01</u>	<u>@ 12/31/01</u>	<u>@ 12/31/01</u>	Col (3), Item 5b]	<u>@ 12/31/01</u>	<u>@ 12/31/01</u>
11	2001	0	0	0	0	0	0	0	0	0
12	2000	0	0	0	0	0	0	0	0	0
13	1999	0	0	0	0	0	0	0	0	0
14	1998	0	0	0	0	0	0	0	0	0
15	1997	0	0	0	0	0	0	0	0	0
16	1996	0	0	0	0	0	0	0	0	0
17	1995	0	0	0	0	0	0	0	0	0
18	1994	0	0	0	0	0	0	0	0	0
19	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
20	Total	0	0	0	0	0	0	0	0	0
21										
22	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
23	Calendar Qtr 2002-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case
24		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
25	<u>Accident Year</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>
26	2002	0	0	0	0	0	0	0	0	0
27	2001	0	0	0	0	0	0	0	0	0
28	2000	0	0	0	0	0	0	0	0	0
29	1999	0	0	0	0	0	0	0	0	0
30	1998	0	0	0	0	0	0	0	0	0
31	1997	0	0	0	0	0	0	0	0	0
32	1996	0	0	0	0	0	0	0	0	0
33	1995	0	0	0	0	0	0	0	0	0
34	1994	0	0	0	0	0	0	0	0	0
35	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
36	Total	0	0	0	0	0	0	0	0	0
37										
38	Part 3	Col (19)	Col (20)	Col (21)	Col (22)	Col (23)				
39	<u>Calendar Year</u>	<u>Incurred Loss</u>	<u>Incurred ALAE</u>	<u>Inc. Loss+ALAE</u>	<u>Incurred ULAE</u>	<u>ULAE Ratio</u>				
40	2001	0	0	0	0	0.000				
41	2000	0	0	0	0	0.000				
42	1999	0	0	0	0	0.000				
43	Average					0.000				
44	ULAE Factor	Min. 1.05	Max. 1.30			0.000				
45										
46										

	W	X	Y	Z	AA	AB	AC	AD	AE	AF
47	Group Name:	Name				BI/UM Liab				Exhibit 2C
48	Group NAIC #:	#				PD Liab				Sheet 2
49	Company Name:	Name				PIP	XXX			
50	Company NAIC #:	#				Phys Dam				
51	Year Filed:	2002				TOTAL				
52										
53	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
54	Calendar Year 2000	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
55		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
56	<u>Accident Year</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>
57	2000	0	0	0	0	0	0	0	0	0
58	1999	0	0	0	0	0	0	0	0	0
59	1998	0	0	0	0	0	0	0	0	0
60	1997	0	0	0	0	0	0	0	0	0
61	1996	0	0	0	0	0	0	0	0	0
62	1995	0	0	0	0	0	0	0	0	0
63	1994	0	0	0	0	0	0	0	0	0
64	1993 & prior	0	0	0	0	0	0	0	0	0
65	Total	0	0	0	0	0	0	0	0	0
66										
67	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
68	Calendar Qtr 2001-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
69		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
70	<u>Accident Year</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>
71	2001	0	0	0	0	0	0	0	0	0
72	2000	0	0	0	0	0	0	0	0	0
73	1999	0	0	0	0	0	0	0	0	0
74	1998	0	0	0	0	0	0	0	0	0
75	1997	0	0	0	0	0	0	0	0	0
76	1996	0	0	0	0	0	0	0	0	0
77	1995	0	0	0	0	0	0	0	0	0
78	1994	0	0	0	0	0	0	0	0	0
79	1993 & prior	0	0	0	0	0	0	0	0	0
80	Total	0	0	0	0	0	0	0	0	0
81										
82	Part 3	Col (19)	Col (20)	Col (21)	Col (21)	Col (22)				
83	Calendar Year	Incurred Loss	Incurred ALAE	Inc. Loss+ALAE	Inc. Loss+ALAE	Incurred ULAE				
84	2000	0	0	0	0	0.000				
85	1999	0	0	0	0	0.000				
86	1998	0	0	0	0	0.000				
87	Average					0.000				
88	ULAE Factor	Min. 1.05	Max. 1.30			0.000				
89										
90										

	W	X	Y	Z	AA	AB	AC	AD	AE	AF
91	Group Name:	Name				BI/UM Liab				Exhibit 2C
92	Group NAIC #:	#				PD Liab				Sheet 3
93	Company Name:	Name				PIP	XXX			
94	Company NAIC #:	#				Phys Dam				
95	Year Filed:	2002				TOTAL				
96										
97	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
98	Calendar Year 1999	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case
99		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
100	<u>Accident Year</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>
101	1999	0	0	0	0	0	0	0	0	0
102	1998	0	0	0	0	0	0	0	0	0
103	1997	0	0	0	0	0	0	0	0	0
104	1996	0	0	0	0	0	0	0	0	0
105	1995	0	0	0	0	0	0	0	0	0
106	1994	0	0	0	0	0	0	0	0	0
107	1993 & prior	0	0	0	0	0	0	0	0	0
108	Total	0	0	0	0	0	0	0	0	0
109										
110	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
111	Calendar Qtr 2000-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case
112		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
113	<u>Accident Year</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>
114	2000	0	0	0	0	0	0	0	0	0
115	1999	0	0	0	0	0	0	0	0	0
116	1998	0	0	0	0	0	0	0	0	0
117	1997	0	0	0	0	0	0	0	0	0
118	1996	0	0	0	0	0	0	0	0	0
119	1995	0	0	0	0	0	0	0	0	0
120	1994	0	0	0	0	0	0	0	0	0
121	1993 & prior	0	0	0	0	0	0	0	0	0
122	Total	0	0	0	0	0	0	0	0	0
123										
124	Part 3	Col (19)	Col (20)	Col (21)	Col (22)	Col (23)				
125	<u>Calendar Year</u>	<u>Incurred Loss</u>	<u>Incurred ALAE</u>	<u>Inc. Loss+ALAE</u>	<u>Incurred ULAE</u>	<u>ULAE Ratio</u>				
126	1999	0	0	0	0	0.000				
127	1998	0	0	0	0	0.000				
128	1997	0	0	0	0	0.000				
129	Average					0.000				
130	ULAE Factor	Min. 1.05	Max. 1.30			0.000				
131										
132										

	W	X	Y	Z	AA	AB	AC	AD	AE	AF
133	Group Name:	Name				BI/UM Liab				Exhibit 2C
134	Group NAIC #:	#				PD Liab				Sheet 4
135	Company Name:	Name				PIP	XXX			
136	Company NAIC #:	#				Phys Dam				
137	Year Filed:	2002				TOTAL				
138										
139	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
140	Calendar Year 1998	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
141		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
142	<u>Accident Year</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>
143	1998	0	0	0	0	0	0	0	0	0
144	1997	0	0	0	0	0	0	0	0	0
145	1996	0	0	0	0	0	0	0	0	0
146	1995	0	0	0	0	0	0	0	0	0
147	1994	0	0	0	0	0	0	0	0	0
148	1993 & prior	0	0	0	0	0	0	0	0	0
149	Total	0	0	0	0	0	0	0	0	0
150										
151	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
152	Calendar Qtr 1999-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
153		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
154	<u>Accident Year</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>
155	1999	0	0	0	0	0	0	0	0	0
156	1998	0	0	0	0	0	0	0	0	0
157	1997	0	0	0	0	0	0	0	0	0
158	1996	0	0	0	0	0	0	0	0	0
159	1995	0	0	0	0	0	0	0	0	0
160	1994	0	0	0	0	0	0	0	0	0
161	1993 & prior	0	0	0	0	0	0	0	0	0
162	Total	0	0	0	0	0	0	0	0	0
163										
164										

	W	X	Y	Z	AA	AB	AC	AD	AE	AF
165	Group Name:	Name				BI/UM Liab				Exhibit 2C
166	Group NAIC #:	#				PD Liab				Sheet 5
167	Company Name:	Name				PIP	XXX			
168	Company NAIC #:	#				Phys Dam				
169	Year Filed:	2002				TOTAL				
170										
171	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
172	Calendar Year 1997	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case
173		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Incurred Loss+ALAE
174	<u>Accident Year</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>	<u>@ 12/31/97</u>
175	1997	0	0	0	0	0	0	0	0	0
176	1996	0	0	0	0	0	0	0	0	0
177	1995	0	0	0	0	0	0	0	0	0
178	1994	0	0	0	0	0	0	0	0	0
179	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
180	Total	0	0	0	0	0	0	0	0	0
181										
182	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
183	Calendar Qtr 1998-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case
184		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Incurred Loss+ALAE
185	<u>Accident Year</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>	<u>@ 3/31/98</u>
186	1998	0	0	0	0	0	0	0	0	0
187	1997	0	0	0	0	0	0	0	0	0
188	1996	0	0	0	0	0	0	0	0	0
189	1995	0	0	0	0	0	0	0	0	0
190	1994	0	0	0	0	0	0	0	0	0
191	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
192	Total	0	0	0	0	0	0	0	0	0
193										
194										

	W	X	Y	Z	AA	AB	AC	AD	AE	AF
195	Group Name:	Name				BI/UM Liab				Exhibit 2C
196	Group NAIC #:	#				PD Liab				Sheet 6
197	Company Name:	Name				PIP	XXX			
198	Company NAIC #:	#				Phys Dam				
199	Year Filed:	2002				TOTAL				
200										
201	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
202	Calendar Year 1996	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
203		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
204	<u>Accident Year</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>
205	1996	0	0	0	0	0	0	0	0	0
206	1995	0	0	0	0	0	0	0	0	0
207	1994	0	0	0	0	0	0	0	0	0
208	1993 & prior	0	0	0	0	0	0	0	0	0
209	Total	0	0	0	0	0	0	0	0	0
210										
211	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
212	Calendar Qtr 1997-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
213		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
214	<u>Accident Year</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>
215	1997	0	0	0	0	0	0	0	0	0
216	1996	0	0	0	0	0	0	0	0	0
217	1995	0	0	0	0	0	0	0	0	0
218	1994	0	0	0	0	0	0	0	0	0
219	1993 & prior	0	0	0	0	0	0	0	0	0
220	Total	0	0	0	0	0	0	0	0	0
221										
222										

	W	X	Y	Z	AA	AB	AC	AD	AE	AF
223	Group Name:	Name				BI/UM Liab				Exhibit 2C
224	Group NAIC #:	#				PD Liab				Sheet 7
225	Company Name:	Name				PIP	XXX			
226	Company NAIC #:	#				Phys Dam				
227	Year Filed:	2002				TOTAL				
228										
229	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
230	Calendar Year 1995	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
231		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
232	<u>Accident Year</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>
233	1995	0	0	0	0	0	0	0	0	0
234	1994	0	0	0	0	0	0	0	0	0
235	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
236	Total	0	0	0	0	0	0	0	0	0
237										
238	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
239	Calendar Qtr 1996-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
240		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
241	<u>Accident Year</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>
242	1996	0	0	0	0	0	0	0	0	0
243	1995	0	0	0	0	0	0	0	0	0
244	1994	0	0	0	0	0	0	0	0	0
245	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
246	Total	0	0	0	0	0	0	0	0	0
247										
248										

	W	X	Y	Z	AA	AB	AC	AD	AE	AF
249	Group Name:	Name				BI/UM Liab				Exhibit 2C
250	Group NAIC #:	#				PD Liab				Sheet 8
251	Company Name:	Name				PIP	XXX			
252	Company NAIC #:	#				Phys Dam				
253	Year Filed:	2002				TOTAL				
254										
255	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
256	Calendar Year 1994	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
257		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
258	<u>Accident Year</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>
259	1994	0	0	0	0	0	0	0	0	0
260	1993 & prior	0	0	0	0	0	0	0	0	0
261	Total	0	0	0	0	0	0	0	0	0
262										
263	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
264	Calendar Qtr 1995-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
265		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
266	<u>Accident Year</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>
267	1995	0	0	0	0	0	0	0	0	0
268	1994	0	0	0	0	0	0	0	0	0
269	1993 & prior	0	0	0	0	0	0	0	0	0
270	Total	0	0	0	0	0	0	0	0	0
271										
272										

1	Y	Z	AA	AB	AC	AD	AE	AF	AG	AH	AI
2	Group Name:	Name				BI/UM Liab					Exhibit 3C
3	Group NAIC #:	#				PD Liab					Parts 1-3
4	Company Name:	Name				PIP	XXX				
5	Company NAIC #:	#				Phys Dam					
6	Year Filed:	2002				TOTAL					
7											
8	Part 1										
9	Cumulative										
10	Case Incurred										
11	Loss + ALAE					Accident Year					
12	as of	1994	1995	1996	1997	1998	1999	2000	2001		
13	15 months	0	0	0	0	0	0	0	0	0	
14	27 months	0	0	0	0	0	0	0			
15	39 months	0	0	0	0	0	0				
16	51 months	0	0	0	0	0					
17	63 months	0	0	0	0						
18	75 months	0	0	0							
19	87 months	0	0								
20	99 months	0									
21											
22	Part 2										
23	Development										
24	Factors	1994	1995	1996	1997	1998	1999	2000	Col (A) Incremental	Development Factors	Col (B) Cumulative
25	15-27 months	1.000	1.000	1.000	1.000	1.000	1.000	1.000	LDF	15 mo. - ult.	LDF
26	27-39 months	1.000	1.000	1.000	1.000	1.000	1.000		0.000	27 mo. - ult.	0.000
27	39-51 months	1.000	1.000	1.000	1.000	1.000			0.000	39 mo. - ult.	0.000
28	51-63 months	1.000	1.000	1.000	1.000				0.000	51 mo. - ult.	0.000
29	63-75 months	1.000	1.000	1.000					0.000	63 mo. - ult.	0.000
30	75-87 months	1.000	1.000						0.000	75 mo. - ult.	0.000
31	87-99 months	1.000							0.000	87 mo. - ult.	0.000
32									Tail Factor:	1.000	99 mo. - ult.
33											
34	Part 3	Col (1)	Col (2)	Col (3)							
35				Projected							
36	Case Incurred	Loss + ALAE	Loss + ALAE	Ultimate							
37	Loss + ALAE	Development	Loss + ALAE								
38	Accident Year	@ 3/31/02	Factor	@ 3/31/02							
39	2001	0	0.000	0							
40	2000	0	0.000	0							
41	1999	0	0.000	0							
42	1998	0	0.000	0							
43	1997	0	0.000	0							
44	1996	0	0.000	0							
45	1995	0	0.000	0							
46											
47											

	Y	Z	AA	AB	AC	AD	AE	AF	AG	AH	AI
48	Group Name:	Name				BI/UM Liab					Exhibit 3C
49	Group NAIC #:	#				PD Liab					Parts 4-6
50	Company Name:	Name				PIP	XXX				
51	Company NAIC #:	#				Phys Dam					
52	Year Filed:	2002				TOTAL					
53											
54											
55	Part 4										
56	Cumulative										
57	Case Incurred										
58	Loss + ALAE										
59	as of										
		1994	1995	1996	1997	1998	1999	2000			
60	15 months	0	0	0	0	0	0	0			
61	27 months	0	0	0	0	0	0				
62	39 months	0	0	0	0	0					
63	51 months	0	0	0	0						
64	63 months	0	0	0							
65	75 months	0	0								
66	87 months	0									
67											
68											
69	Part 5										
70	Development								Col (A)		Col (B)
71	Factors	1994	1995	1996	1997	1998	1999		Incremental	Development	Cumulative
72	15-27 months	1.000	1.000	1.000	1.000	1.000	1.000		LDF	Factors	LDF
73	27-39 months	1.000	1.000	1.000	1.000	1.000			0.000	15 mo. - ult.	0.000
74	39-51 months	1.000	1.000	1.000	1.000				0.000	27 mo. - ult.	0.000
75	51-63 months	1.000	1.000	1.000					0.000	39 mo. - ult.	0.000
76	63-75 months	1.000	1.000						0.000	51 mo. - ult.	0.000
77	75-87 months	1.000							0.000	63 mo. - ult.	0.000
78									0.000	75 mo. - ult.	0.000
79									Tail Factor:	87 mo. - ult.	0.000
80	Part 6										
81		Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)			
82	Case Incurred	Loss + ALAE	Projected	Ultimate	Case Incurred	Loss + ALAE	Projected	Development			
83	Loss + ALAE	Factor	Loss + ALAE	Factor	Loss + ALAE	Factor	Loss + ALAE	Col (3) -			
84	Accident Year	@ 3/31/02	@ 3/31/02	@ 3/31/02	@ 3/31/01	@ 3/31/01	@ 3/31/01	Col (6)			
85	1998	0	0.000	0	0	0.000	0	0			
86	1997	0	0.000	0	0	0.000	0	0			
87	1996	0	0.000	0	0	0.000	0	0			
88	1995	0	0.000	0	0	0.000	0	0			
89											
90									Total Development Adjustment		0

Q	R	S	T	U	V	W
1	Group Name: Name		BI/UM Liab			Exhibit 4C
2	Group NAIC #: #		PD Liab			
3	Company Name: Name		PIP		XXX	
4	Company NAIC #: #		Phys Dam			
5	Year Filed: 2002		TOTAL			
6						
7		Part 1 - Countrywide		Part 2 - New Jersey		
8		Insurance Expense Exhibit		Page 15		
9		Col (1)	Col (2)	Col (3)	Col (4)	
10	Calendar Year 2001					
11	Item 1 Direct Written Premium	\$0		\$0		
12	Item 2 Direct Earned Premium	0		0		
13	Item 3 Direct Other Acquisition Expense	0	0.00%	0	0.00%	
14	Item 4 Direct General Expense	0	0.00%	0	0.00%	
15	Item 5 Direct Commission & Brokerage	0	0.00%	0	0.00%	
16	Item 6 Direct Taxes, Licenses & Fees	0	0.00%	0	0.00%	
17	Item 7 Direct Prepaid Expenses	0	0.00%	0	0.00%	
18	Item 8 LAD Fees Paid	N/A	N/A	0	0.00%	
19						
20		Part 1 - Countrywide		Part 2 - New Jersey		
21		Insurance Expense Exhibit		Page 15		
22		Col (1)	Col (2)	Col (3)	Col (4)	
23	Calendar Year 2000					
24	Item 1 Direct Written Premium	\$0		\$0		
25	Item 2 Direct Earned Premium	0		0		
26	Item 3 Direct Other Acquisition Expense	0	0.00%	0	0.00%	
27	Item 4 Direct General Expense	0	0.00%	0	0.00%	
28	Item 5 Direct Commission & Brokerage	0	0.00%	0	0.00%	
29	Item 6 Direct Taxes, Licenses & Fees	0	0.00%	0	0.00%	
30	Item 7 Direct Prepaid Expenses	0	0.00%	0	0.00%	
31	Item 8 LAD Fees Paid	N/A	N/A	0	0.00%	
32						
33		Part 1 - Countrywide		Part 2 - New Jersey		
34		Insurance Expense Exhibit		Page 15		
35		Col (1)	Col (2)	Col (3)	Col (4)	
36	Calendar Year 1999					
37	Item 1 Direct Written Premium	\$0		\$0		
38	Item 2 Direct Earned Premium	0		0		
39	Item 3 Direct Other Acquisition Expense	0	0.00%	0	0.00%	
40	Item 4 Direct Earned Premium	0	0.00%	0	0.00%	
41	Item 5 Direct Commission & Brokerage	0	0.00%	0	0.00%	
42	Item 6 Direct Taxes, Licenses & Fees	0	0.00%	0	0.00%	
43	Item 7 Direct Prepaid Expenses	0	0.00%	0	0.00%	
44	Item 8 LAD Fees Paid	N/A	N/A	0	0.00%	

	O	P	Q	R	S	T
1	Group Name:	Name	BI/UM Liab			Exhibit 5C
2	Group NAIC #:	#	PD Liab			Part 1
3	Company Name:	Name	PIP	XXX		
4	Company NAIC #:	#	Phys Dam			
5	Year Filed:	2002	TOTAL			
6						
7						
8	Part 1		1999	2000	2001	
9	Item 1	Agents Balances	0	0	0	
10	Item 2	Unearned Premium Reserve	0	0	0	
11	Item 3	Agents Balance Ratio [Item 1 / Item 2]	0.000	0.000	0.000	
12	Item 4	Direct Prepaid Expenses - NJ (Exhibit 4)	0	0	0	
13	Item 5	Direct Net Written Premium - NJ (Exhibit 4)	0	0	0	
14	Item 6	Prepaid Expense Ratio [Item 4 / Item 5]	0.000	0.000	0.000	
15	Item 7a	Direct Unearned Premium Reserve - Beginning (Exhibit 1)	0	0	0	
16	Item 7b	Direct Unearned Premium Reserve - Ending (Exhibit 1)	0	0	0	
17	Item 7	Average Unearned Premium Reserve [(Item 7a + Item 7b) / 2]	0	0	0	
18	Item 8	Investable Unearned Premium [Item 7 * (1 - Item 3 - Item 6)]	0	0	0	
19	Item 9a	Direct Unpaid Loss - Beginning (Exhibit 1)	0	0	0	
20	Item 9b	Direct Unpaid Loss - Ending (Exhibit 1)	0	0	0	
21	Item 9	Average Loss Reserve [(Item 9a + Item 9b) / 2]	0	0	0	
22	Item 10a	Direct Unpaid ALAE - Beginning (Exhibit 1)	0	0	0	
23	Item 10b	Direct Unpaid ALAE - Ending (Exhibit 1)	0	0	0	
24	Item 10	Average ALAE Reserve [(Item 10a + Item 10b) / 2]	0	0	0	
25	Item 11	ULAE Factor (Exhibit 2)	0.000	0.000	0.000	
26	Item 12	Average Loss + LAE Reserve [(Item 9 + Item 10) * Item 11]	0	0	0	
27	Item 13	Total Reserve [Item 8 + Item 12]	0	0	0	
28	Item 14	Rate of Return (Part 2C, Item 8, 3-Yr Total)	0.0%	0.0%	0.0%	
29	Item 15	Actual Investment Income Earned [Item 13 * Item 14]	0	0	0	
30						
31						
32						
33						
34						
35						
36						
37						
38						
39						

	AQ	AR	AS	AT	AU	AV	AW	AX	AY
1	Group Name:	Name					BI/UM Liab		Exhibit 7C
2	Group NAIC #:	#					PD Liab		Sheet 1
3	Company Name:	Name					PIP	XXX	
4	Company NAIC #:	#					Phys Dam		
5	Year Filed:	2002					TOTAL		
6									
7									
8									
9									
10	Item 1 Excess Profit Paid	2002 0	2001 0	2000 0	1999 0	1998 0	1997 0	1996 0	1995 0
11									
12									
13	Carryforward Used								
14	for Accident Year	2002	2001	2000	1999	1998	1997	1996	1995
15	2001	0	0	0	0	0	0	0	0
16	2000	0	0	0	0	0	0	0	0
17	1999	0	0	0	0	0	0	0	0
18	1998	XXX	0	0	0	0	0	0	0
19	1997	XXX	XXX	0	0	0	0	0	0
20	1996	XXX	XXX	XXX	0	0	0	0	0
21	1995	XXX	XXX	XXX	XXX	0	0	0	0
22	1994	XXX	XXX	XXX	XXX	XXX	0	0	0
23	1993	XXX	XXX	XXX	XXX	XXX	XXX	0	0
24	1992	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
25	1991	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
26	1990	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
27	1989	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
28	1988	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
29	1987	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
30	1986	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
31	1985	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32	1984	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33	1983	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34									
35	Item 2 Total Carryforward Used	0	0	0	0	0	0	0	0
36									
37	Item 3 Carryforward Unused	0	0	0	0	0	0	0	0

	AZ	BA	BB	BC	BD	BE	BF	BG	BH	BI
1								BI/UM Liab	Exhibit 7C Sheet 2	
2								PD Liab		
3								PIP XXX		
4								Phys Dam		
5								TOTAL		
6										
7										
8	Calendar Year									
9	1994	1993	1992	1991	1990	1989	1988	1987	1986	Total
10	0	0	0	0	0	0	0	0	0	0
11										
12										
13	Calendar Year Excess Profit Paid									
14	1994	1993	1992	1991	1990	1989	1988	1987	1986	Total
15	0	0	0	0	0	0	0	0	0	0
16	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0
18	0	0	0	0	0	0	0	0	0	0
19	0	0	0	0	0	0	0	0	0	0
20	0	0	0	0	0	0	0	0	0	0
21	0	0	0	0	0	0	0	0	0	0
22	0	0	0	0	0	0	0	0	0	0
23	0	0	0	0	0	0	0	0	0	0
24	0	0	0	0	0	0	0	0	0	0
25	0	0	0	0	0	0	0	0	0	0
26	XXX	0	0	0	0	0	0	0	0	0
27	XXX	XXX	0	0	0	0	0	0	0	0
28	XXX	XXX	XXX	0	0	0	0	0	0	0
29	XXX	XXX	XXX	XXX	0	0	0	0	0	0
30	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
31	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
32	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
33	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
34										
35	0	0	0	0	0	0	0	0	0	0
36										
37	0	0	0	0	0	0	0	0	0	0

O	P	Q	R	S	T
1	Group Name: Name		BI/UM Liab		Exhibit 8C
2	Group NAIC #: #		PD Liab		
3	Company Name: Name		PIP	XXX	
4	Company NAIC #: #		Phys Dam		
5	Year Filed: 2002		TOTAL		
6					
7		1999	2000	2001	Total
8	Item 1 Direct Calendar Year Written Premium [Exhibit 1C, Col (1), Item 4]	0	0	0	0
9	Item 2 Direct Calendar Year Earned Premium [Exhibit 1C, Col (2), Item 4]	0	0	0	0
10	Item 3 Dividends excluding Refund of Excess Profit [Exhibit 1C, Col (3), Item 5b]	0	0	0	0
11	Item 4 Net AIRE [Exhibit 6, Part 7, Col (3)]	XXX	XXX	XXX	XXX
12	Item 5 Direct Calendar Year Net Earned Premium [Item 2 - Item 3 + Item 4]	0	0	0	0
13					
14	Item 6 Direct Accident Year Ultimate Loss & ALAE [Exhibit 3C, Part 3, Col (3)]	0	0	0	0
15	Item 7 ULAE Ratio [Exhibit 2C, Part 3, Col (23)]	0.000	0.000	0.000	0.000
16	Item 8 Direct Accident Year Ultimate Loss & LAE [Item 6 * Item 7]	0	0	0	0
17	Item 9 Direct Accident Year Ultimate Loss & LAE Ratio [Item 8 / Item 5]	0.000	0.000	0.000	0.000
18					
19	Item 10 Direct Commission & Brokerage [Exhibit 4C, Col (3), Item 5]	0	0	0	0
20	Item 11 Direct Other Acquisition Expense [Exhibit 4C, Col (3), Item 3]	0	0	0	0
21	Item 12 Direct General Expense [Exhibit 4C, Col (3), Item 4]	0	0	0	0
22	Item 13 Direct Taxes, Licenses & Fees [Exhibit 4C, Col (3), Item 6]	0	0	0	0
23	Item 14a LAD Fees Paid [Exhibit 4C, Col (3), Item 8]	0	0	0	0
24	Item 14b Percentage Reflected in Excess Profit Report	0%	0%	0%	
25	Item 14 Item 14a * Item 14b	0	0	0	0
26	Item 15 Total Expenses [Sum (Item 10 - Item 14)]	0	0	0	0
27					
28	Item 16 Underwriting Income [Item 5 - Item 8 - Item 15]	0	0	0	0
29	Item 17 Allowance for Profit & Contin. [Item 2 * Clifford Formula 5.38% Pre-Tax]	0	0	0	0
30	Item 18 Investment Income Earned [Exhibit 5C, Part 1, Item 15]	0	0	0	0
31	Item 19 Actuarial Gain [Item 16 - Item 17 + Item 18]	0	0	0	0
32					
33	Item 20 Total Development Adjustment [Exhibit 3C, Part 6, Col (7)]	--	--	--	0
34	Item 21 Total Actuarial Gain (Item 19 - Item 20)	--	--	--	0
35					
36	Item 22 Additional Non-Excessive Profit Allowance [Item 2 * 3.85% Pre-Tax]	--	--	--	0
37	Item 23 Holding Company Non-Excessive Subsidization [Item 2 * 0.5%]	--	--	--	0
38	Item 24 Gross Excess Profit / (Loss) [Item 21 - Item 22 - Item 23]	--	--	--	0
39					
40	Item 25 Carryforward of a Prior Refund of Excess Profit (Exhibit 7C, Item 2)	0	0	0	0
41					
42	Item 26 Net Excess Profit / (Loss) [Item 24 - Item 25]	--	--	--	0

		AN	AO	AP	AQ	AR	AS	AT	AU	AV	AW	AX	AY	
1	Group Name:	Name							BI/UM Liab					Input Sheet Section D
2	Group NAIC #:	#							PD Liab					
3	Company Name:	Name							PIP					
4	Company NAIC #:	#							Phys Dam		XXX			
5	Year Filed:	2002							TOTAL					
6														
7														
8	Exhibit 1													
9	Source: Annual Statement - NJ Page 15, Line 21.1													
10	Note: List data in Exclusions (Items 3a-3f) only if the data is included in Item 1.													
11	Direct Written Premium													
12	Col (1) Item 1 Total													
13	Col (1) Item 2 UCJF Assessments	XXX		XXX		XXX		XXX		XXX		XXX		
14	Col (1) Item 3a Motorcycles													
15	Col (1) Item 3b Off-Road Vehicles													
16	Col (1) Item 3c Motor Homes													
17	Col (1) Item 3d Antique Auto													
18	Col (1) Item 3e Excess Liability													
19	Col (1) Item 3f Finance & Service Charges													
20														
21	Direct Earned Premium													
22	Col (2) Item 1 Total													
23	Col (2) Item 2 UCJF Assessments	XXX		XXX		XXX		XXX		XXX		XXX		
24	Col (2) Item 3a Motorcycles													
25	Col (2) Item 3b Off-Road Vehicles													
26	Col (2) Item 3c Motor Homes													
27	Col (2) Item 3d Antique Auto													
28	Col (2) Item 3e Excess Liability													
29	Col (2) Item 3f Finance & Service Charges													
30														
31	Paid Dividends (Incl. Excess Profit Refunds)													
32	Col (3A) Item 1 Total													
33	Col (3A) Item 3a Motorcycles													
34	Col (3A) Item 3b Off-Road Vehicles													
35	Col (3A) Item 3c Motor Homes													
36	Col (3A) Item 3d Antique Auto													
37	Col (3A) Item 3e Excess Liability													
38														
39	Declared, but Unpaid Dividends (Incl. Excess Profit Refunds)													
40	Col (3B) Item 1 Total													
41	Col (3B) Item 3a Motorcycles													
42	Col (3B) Item 3b Off-Road Vehicles													
43	Col (3B) Item 3c Motor Homes													
44	Col (3B) Item 3d Antique Auto													
45	Col (3B) Item 3e Excess Liability													
46														
47	Direct Unearned Premium Reserves													
48	Col (4) Item 1 Total													
49	Col (4) Item 3a Motorcycles													
50	Col (4) Item 3b Off-Road Vehicles													
51	Col (4) Item 3c Motor Homes													
52	Col (4) Item 3d Antique Auto													
53	Col (4) Item 3e Excess Liability													
54														

3-90.113

	AN	AO	AP	AQ	AR	AS	AT	AU	AV	AW	AX	AY
1	Group Name:		Name				BI/UM Liab					Input Sheet
2	Group NAIC #:		#				PD Liab					Section D
3	Company Name:		Name				PIP					
4	Company NAIC #:		#				Phys Dam	XXX				
5	Year Filed:		2002				TOTAL					
6												
7												
55	Direct Paid Loss											
56	Col (5)	Item 1	Total		0	0	0	0	0	0	0	0
57	Col (5)	Item 2	Excess Medical Benefits	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
58	Col (5)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0
59	Col (5)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0
60	Col (5)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0
61	Col (5)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0
62	Col (5)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0
63												
64	Direct Incurred Loss (Case + Bulk/IBNR)											
65	Col (6)	Item 1	Total		0	0	0	0	0	0	0	0
66	Col (6)	Item 2	Excess Medical Benefits	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
67	Col (6)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0
68	Col (6)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0
69	Col (6)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0
70	Col (6)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0
71	Col (6)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0
72												
73	Direct Unpaid Loss (Case + Bulk/IBNR)											
74	Col (7)	Item 1	Total		0	0	0	0	0	0	0	0
75	Col (7)	Item 2	Excess Medical Benefits	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
76	Col (7)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0
77	Col (7)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0
78	Col (7)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0
79	Col (7)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0
80	Col (7)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0
81												
82	Direct Paid Defense & Cost Containment (ALAE)											
83	Col (8)	Item 1	Total		0	0	0	0	0	0	0	0
84	Col (8)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0
85	Col (8)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0
86	Col (8)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0
87	Col (8)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0
88	Col (8)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0
89												
90	Direct Incurred ALAE (Case + Bulk/IBNR)											
91	Col (9)	Item 1	Total		0	0	0	0	0	0	0	0
92	Col (9)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0
93	Col (9)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0
94	Col (9)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0
95	Col (9)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0
96	Col (9)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0
97												
98	Direct Unpaid ALAE (Case + Bulk/IBNR)											
99	Col (10)	Item 1	Total		0	0	0	0	0	0	0	0
100	Col (10)	Item 3a	Motorcycles		0	0	0	0	0	0	0	0
101	Col (10)	Item 3b	Off-Road Vehicles		0	0	0	0	0	0	0	0
102	Col (10)	Item 3c	Motor Homes		0	0	0	0	0	0	0	0
103	Col (10)	Item 3d	Antique Auto		0	0	0	0	0	0	0	0
104	Col (10)	Item 3e	Excess Liability		0	0	0	0	0	0	0	0
105												
106												

	AN	AO	AP	AQ	AR	AS	AT	AU	AV	AW	AX	AY
1	Group Name:		Name				BI/UM Liab				Input Sheet	
2	Group NAIC #:		#				PD Liab				Section D	
3	Company Name:		Name				PIP					
4	Company NAIC #:		#				Phys Dam		XXX			
5	Year Filed:		2002				TOTAL					
6												
7												
107	Exhibit 2 - Part 1											
108	Allocation of Page 15 data (from Exh 1) by Accident Year											
109	<div style="display: flex; justify-content: space-between;"> 2001 2000 1999 1998 1997 1996 1995 1994 </div>											
110	Incremental Direct Paid Loss											
111	Col (1)	AY 2001, Paid in the CY	0	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
112	Col (1)	AY 2000, Paid in the CY	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
113	Col (1)	AY 1999, Paid in the CY	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
114	Col (1)	AY 1998, Paid in the CY	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
115	Col (1)	AY 1997, Paid in the CY	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX
116	Col (1)	AY 1996, Paid in the CY	0	0	0	0	0	0	XXX	XXX	XXX	XXX
117	Col (1)	AY 1995, Paid in the CY	0	0	0	0	0	0	0	XXX	XXX	XXX
118	Col (1)	AY 1994, Paid in the CY	0	0	0	0	0	0	0	0	XXX	XXX
119	Col (1)	AY 1993 & prior, Paid in the CY	0	0	0	0	0	0	0	0	0	0
120	Total		0	0	0	0	0	0	0	0	0	0
121	Exhibit 1, Col (5)		0	0	0	0	0	0	0	0	0	0
122												
123	Direct Unpaid Case Loss											
124	Col (3A)	AY 2001, Unpaid at the end of CY	0	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
125	Col (3A)	AY 2000, Unpaid at the end of CY	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
126	Col (3A)	AY 1999, Unpaid at the end of CY	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
127	Col (3A)	AY 1998, Unpaid at the end of CY	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
128	Col (3A)	AY 1997, Unpaid at the end of CY	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX
129	Col (3A)	AY 1996, Unpaid at the end of CY	0	0	0	0	0	0	XXX	XXX	XXX	XXX
130	Col (3A)	AY 1995, Unpaid at the end of CY	0	0	0	0	0	0	0	XXX	XXX	XXX
131	Col (3A)	AY 1994, Unpaid at the end of CY	0	0	0	0	0	0	0	0	XXX	XXX
132	Col (3A)	AY 1993 & prior, Unpaid at the end of CY	0	0	0	0	0	0	0	0	0	0
133	Total		0	0	0	0	0	0	0	0	0	0
134												
135	Direct Unpaid Bulk/IBNR Loss											
136	Col (3B)	AY 2001, Unpaid at the end of CY	0	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
137	Col (3B)	AY 2000, Unpaid at the end of CY	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
138	Col (3B)	AY 1999, Unpaid at the end of CY	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
139	Col (3B)	AY 1998, Unpaid at the end of CY	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
140	Col (3B)	AY 1997, Unpaid at the end of CY	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX
141	Col (3B)	AY 1996, Unpaid at the end of CY	0	0	0	0	0	0	XXX	XXX	XXX	XXX
142	Col (3B)	AY 1995, Unpaid at the end of CY	0	0	0	0	0	0	0	XXX	XXX	XXX
143	Col (3B)	AY 1994, Unpaid at the end of CY	0	0	0	0	0	0	0	0	XXX	XXX
144	Col (3B)	AY 1993 & prior, Unpaid at the end of CY	0	0	0	0	0	0	0	0	0	0
145	Total		0	0	0	0	0	0	0	0	0	0
146												
147	Total Col (3A) + Col (3B)		0	0	0	0	0	0	0	0	0	0
148	Exhibit 1, Col (7)		0	0	0	0	0	0	0	0	0	0
149												

	AN	AO	AP	AQ	AR	AS	AT	AU	AV	AW	AX	AY
1	Group Name:		Name				BI/UM Liab					Input Sheet
2	Group NAIC #:		#				PD Liab					Section D
3	Company Name:		Name				PIP					
4	Company NAIC #:		#				Phys Dam	XXX				
5	Year Filed:		2002				TOTAL					
6												
7												
150	Incremental Direct Paid ALAE											
151	Col (5)	AY 2001, Paid in the CY		0	XXX		XXX	XXX	XXX	XXX	XXX	XXX
152	Col (5)	AY 2000, Paid in the CY		0		0	XXX	XXX	XXX	XXX	XXX	XXX
153	Col (5)	AY 1999, Paid in the CY		0	0	0	0	XXX	XXX	XXX	XXX	XXX
154	Col (5)	AY 1998, Paid in the CY		0	0	0	0	0	XXX	XXX	XXX	XXX
155	Col (5)	AY 1997, Paid in the CY		0	0	0	0	0	0	XXX	XXX	XXX
156	Col (5)	AY 1996, Paid in the CY		0	0	0	0	0	0	0	XXX	XXX
157	Col (5)	AY 1995, Paid in the CY		0	0	0	0	0	0	0	0	XXX
158	Col (5)	AY 1994, Paid in the CY		0	0	0	0	0	0	0	0	0
159	Col (5)	AY 1993 & prior, Paid in the CY		0	0	0	0	0	0	0	0	0
160		Total		0	0	0	0	0	0	0	0	0
161		Exhibit 1, Col (8)		0	0	0	0	0	0	0	0	0
162												
163	Direct Unpaid Case ALAE											
164	Col (7A)	AY 2001, Unpaid at the end of CY		0	XXX		XXX	XXX	XXX	XXX	XXX	XXX
165	Col (7A)	AY 2000, Unpaid at the end of CY		0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
166	Col (7A)	AY 1999, Unpaid at the end of CY		0	0	0	0	XXX	XXX	XXX	XXX	XXX
167	Col (7A)	AY 1998, Unpaid at the end of CY		0	0	0	0	0	XXX	XXX	XXX	XXX
168	Col (7A)	AY 1997, Unpaid at the end of CY		0	0	0	0	0	0	XXX	XXX	XXX
169	Col (7A)	AY 1996, Unpaid at the end of CY		0	0	0	0	0	0	0	XXX	XXX
170	Col (7A)	AY 1995, Unpaid at the end of CY		0	0	0	0	0	0	0	0	XXX
171	Col (7A)	AY 1994, Unpaid at the end of CY		0	0	0	0	0	0	0	0	0
172	Col (7A)	AY 1993 & prior, Unpaid at the end of CY		0	0	0	0	0	0	0	0	0
173		Total		0	0	0	0	0	0	0	0	0
174												
175	Direct Unpaid Bulk/IBNR ALAE											
176	Col (7B)	AY 2001, Unpaid at the end of CY		0	XXX		XXX	XXX	XXX	XXX	XXX	XXX
177	Col (7B)	AY 2000, Unpaid at the end of CY		0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
178	Col (7B)	AY 1999, Unpaid at the end of CY		0	0	0	0	XXX	XXX	XXX	XXX	XXX
179	Col (7B)	AY 1998, Unpaid at the end of CY		0	0	0	0	0	XXX	XXX	XXX	XXX
180	Col (7B)	AY 1997, Unpaid at the end of CY		0	0	0	0	0	0	XXX	XXX	XXX
181	Col (7B)	AY 1996, Unpaid at the end of CY		0	0	0	0	0	0	0	XXX	XXX
182	Col (7B)	AY 1995, Unpaid at the end of CY		0	0	0	0	0	0	0	0	XXX
183	Col (7B)	AY 1994, Unpaid at the end of CY		0	0	0	0	0	0	0	0	0
184	Col (7B)	AY 1993 & prior, Unpaid at the end of CY		0	0	0	0	0	0	0	0	0
185		Total		0	0	0	0	0	0	0	0	0
186												
187		Total Col (7A) + Col (7B)		0	0	0	0	0	0	0	0	0
188		Exhibit 1, Col (10)		0	0	0	0	0	0	0	0	0
189												
190												

	AN	AO	AP	AQ	AR	AS	AT	AU	AV	AW	AX	AY		
1	Group Name:		Name				BI/UM Liab					Input Sheet		
2	Group NAIC #:		#				PD Liab					Section D		
3	Company Name:		Name				PIP							
4	Company NAIC #:		#				Phys Dam	XXX						
5	Year Filed:		2002				TOTAL							
6														
7														
191	Exhibit 2 - Part 2													
192	Allocation of Calendar Quarter 1, by Accident Year													
193							First Quarter Paid Loss							
194							1Q 2002	1Q 2001	1Q 2000	1Q 1999	1Q 1998	1Q 1997	1Q 1996	1Q 1995
194	Incremental Direct Paid Loss													
195	Col (10)	AY 2002, Paid in the CQ		0	XXX		XXX		XXX		XXX		XXX	
196	Col (10)	AY 2001, Paid in the CQ		0		XXX		XXX		XXX		XXX		XXX
197	Col (10)	AY 2000, Paid in the CQ		0	0		0	XXX		XXX		XXX		XXX
198	Col (10)	AY 1999, Paid in the CQ		0	0		0		0	XXX		XXX		XXX
199	Col (10)	AY 1998, Paid in the CQ		0	0		0	0			0	XXX		XXX
200	Col (10)	AY 1997, Paid in the CQ		0	0		0	0	0		0		XXX	
201	Col (10)	AY 1996, Paid in the CQ		0	0		0	0	0	0		0		XXX
202	Col (10)	AY 1995, Paid in the CQ		0	0		0	0	0	0		0	0	0
203	Col (10)	AY 1994, Paid in the CQ		0	0		0	0	0	0		0	0	0
204	Col (10)	<u>AY 1993 & prior, Paid in the CQ</u>		0	0		0	0	0	0		0	0	0
205		Total		0	0		0	0	0	0		0	0	0
206														
207	Direct Unpaid Case Loss													
208	Col (12A)	AY 2002, Unpaid at the end of CQ		0	XXX		XXX		XXX		XXX		XXX	
209	Col (12A)	AY 2001, Unpaid at the end of CQ		0		XXX		XXX		XXX		XXX		XXX
210	Col (12A)	AY 2000, Unpaid at the end of CQ		0	0		0	XXX		XXX		XXX		XXX
211	Col (12A)	AY 1999, Unpaid at the end of CQ		0	0		0		0	XXX		XXX		XXX
212	Col (12A)	AY 1998, Unpaid at the end of CQ		0	0		0	0			0	XXX		XXX
213	Col (12A)	AY 1997, Unpaid at the end of CQ		0	0		0	0	0		0		XXX	
214	Col (12A)	AY 1996, Unpaid at the end of CQ		0	0		0	0	0	0		0		XXX
215	Col (12A)	AY 1995, Unpaid at the end of CQ		0	0		0	0	0	0		0	0	0
216	Col (12A)	AY 1994, Unpaid at the end of CQ		0	0		0	0	0	0		0	0	0
217	Col (12A)	<u>AY 1993 & prior, Unpaid at the end of CQ</u>		0	0		0	0	0	0		0	0	0
218		Total		0	0		0	0	0	0		0	0	0
219														
220	Direct Unpaid Bulk/IBNR Loss													
221	Col (12B)	AY 2002, Unpaid at the end of CQ		0	XXX		XXX		XXX		XXX		XXX	
222	Col (12B)	AY 2001, Unpaid at the end of CQ		0		XXX		XXX		XXX		XXX		XXX
223	Col (12B)	AY 2000, Unpaid at the end of CQ		0	0		0	XXX		XXX		XXX		XXX
224	Col (12B)	AY 1999, Unpaid at the end of CQ		0	0		0		0	XXX		XXX		XXX
225	Col (12B)	AY 1998, Unpaid at the end of CQ		0	0		0	0			0	XXX		XXX
226	Col (12B)	AY 1997, Unpaid at the end of CQ		0	0		0	0	0		0		XXX	
227	Col (12B)	AY 1996, Unpaid at the end of CQ		0	0		0	0	0	0		0		XXX
228	Col (12B)	AY 1995, Unpaid at the end of CQ		0	0		0	0	0	0		0	0	0
229	Col (12B)	AY 1994, Unpaid at the end of CQ		0	0		0	0	0	0		0	0	0
230	Col (12B)	<u>AY 1993 & prior, Unpaid at the end of CQ</u>		0	0		0	0	0	0		0	0	0
231		Total		0	0		0	0	0	0		0	0	0
232														

	AN	AO	AP	AO	AR	AS	AT	AU	AV	AW	AX	AY
1	Group Name:		Name				BI/UM Liab				Input Sheet	
2	Group NAIC #:		#				PD Liab				Section D	
3	Company Name:		Name				PIP					
4	Company NAIC #:		#				Phys Dam		XXX			
5	Year Filed:		2002				TOTAL					
6												
7												
233	Incremental Direct Paid ALAE											
234	Col (14)	AY 2002, Paid in the CQ		0	XXX		XXX	XXX	XXX	XXX	XXX	XXX
235	Col (14)	AY 2001, Paid in the CQ		0		0	XXX	XXX	XXX	XXX	XXX	XXX
236	Col (14)	AY 2000, Paid in the CQ		0	0	0	0	XXX	XXX	XXX	XXX	XXX
237	Col (14)	AY 1999, Paid in the CQ		0	0	0	0	0	XXX	XXX	XXX	XXX
238	Col (14)	AY 1998, Paid in the CQ		0	0	0	0	0	0	XXX	XXX	XXX
239	Col (14)	AY 1997, Paid in the CQ		0	0	0	0	0	0	0	XXX	XXX
240	Col (14)	AY 1996, Paid in the CQ		0	0	0	0	0	0	0	0	XXX
241	Col (14)	AY 1995, Paid in the CQ		0	0	0	0	0	0	0	0	0
242	Col (14)	AY 1994, Paid in the CQ		0	0	0	0	0	0	0	0	0
243	Col (14)	AY 1993 & prior, Paid in the CQ		0	0	0	0	0	0	0	0	0
244		Total		0	0	0	0	0	0	0	0	0
245												
246	Direct Unpaid Case ALAE											
247	Col (16A)	AY 2002, Unpaid at the end of CQ		0	XXX		XXX	XXX	XXX	XXX	XXX	XXX
248	Col (16A)	AY 2001, Unpaid at the end of CQ		0	0		XXX	XXX	XXX	XXX	XXX	XXX
249	Col (16A)	AY 2000, Unpaid at the end of CQ		0	0	0	0	XXX	XXX	XXX	XXX	XXX
250	Col (16A)	AY 1999, Unpaid at the end of CQ		0	0	0	0	0	XXX	XXX	XXX	XXX
251	Col (16A)	AY 1998, Unpaid at the end of CQ		0	0	0	0	0	0	XXX	XXX	XXX
252	Col (16A)	AY 1997, Unpaid at the end of CQ		0	0	0	0	0	0	0	XXX	XXX
253	Col (16A)	AY 1996, Unpaid at the end of CQ		0	0	0	0	0	0	0	0	XXX
254	Col (16A)	AY 1995, Unpaid at the end of CQ		0	0	0	0	0	0	0	0	0
255	Col (16A)	AY 1994, Unpaid at the end of CQ		0	0	0	0	0	0	0	0	0
256	Col (16A)	AY 1993 & prior, Unpaid at the end of CQ		0	0	0	0	0	0	0	0	0
257		Total		0	0	0	0	0	0	0	0	0
258												
259	Direct Unpaid Bulk/IBNR ALAE											
260	Col (16B)	AY 2002, Unpaid at the end of CQ		0	XXX		XXX	XXX	XXX	XXX	XXX	XXX
261	Col (16B)	AY 2001, Unpaid at the end of CQ		0	0		XXX	XXX	XXX	XXX	XXX	XXX
262	Col (16B)	AY 2000, Unpaid at the end of CQ		0	0	0	0	XXX	XXX	XXX	XXX	XXX
263	Col (16B)	AY 1999, Unpaid at the end of CQ		0	0	0	0	0	XXX	XXX	XXX	XXX
264	Col (16B)	AY 1998, Unpaid at the end of CQ		0	0	0	0	0	0	XXX	XXX	XXX
265	Col (16B)	AY 1997, Unpaid at the end of CQ		0	0	0	0	0	0	0	XXX	XXX
266	Col (16B)	AY 1996, Unpaid at the end of CQ		0	0	0	0	0	0	0	0	XXX
267	Col (16B)	AY 1995, Unpaid at the end of CQ		0	0	0	0	0	0	0	0	0
268	Col (16B)	AY 1994, Unpaid at the end of CQ		0	0	0	0	0	0	0	0	0
269	Col (16B)	AY 1993 & prior, Unpaid at the end of CQ		0	0	0	0	0	0	0	0	0
270		Total		0	0	0	0	0	0	0	0	0
271												
272												
273	Exhibit 2 - Part 3											
274	Source: Countrywide Insurance Expense Exhibit (IEE),											
275	Part 3, Line 21.1											
276	Col (19)	Direct Incurred Loss - CW		2001	2000	1999	1998	1997	1996	1995	1994	
277	Col (20)	Direct Incurred ALAE - CW		0	0	0	0	0	XXX	XXX	XXX	XXX
278	Col (22)	Direct Incurred ULAE - CW		0	0	0	0	0	XXX	XXX	XXX	XXX
279												
280												
281	Exhibit 3	Not Applicable		Tail Factor (99 months-ultimate)	XXX	Provide Documentation if greater than 1.000						
282												
283												

	AN	AO	AP	AQ	AR	AS	AT	AU	AV	AW	AX	AY
1	Group Name:		Name				BI/UM Liab				Input Sheet	
2	Group NAIC #:		#				PD Liab				Section D	
3	Company Name:		Name				PIP					
4	Company NAIC #:		#				Phys Dam		XXX			
5	Year Filed:		2002				TOTAL					
6												
7												
284	Exhibit 4											
285	Source: Countrywide Insurance Expense Exhibit (IEE),											
286	Part 3, Line 21.1											
287	Col (1)	Item 1	Direct Written Premium - CW	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
288	Col (1)	Item 2	Direct Earned Premium - CW	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
289	Col (1)	Item 3	Direct Other Acquisition Expense - CW	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
290	Col (1)	Item 4	Direct General Expense - CW	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
291	Col (1)	Item 5	Direct Commission & Brokerage - CW	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
292	Col (1)	Item 6	Direct Taxes, Licenses & Fees - CW	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
293												
294	Source: Annual Statement - Page 15 for NJ, Line 21.1											
295	Col (3)	Item 5	Direct Commission & Brokerage - NJ	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
296	Col (3)	Item 6	Direct Taxes, Licenses & Fees - NJ	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
297	Col (3)	Item 8	LAD Fees Paid - NJ	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
298												
299												
300	Exhibit 5											
301	Not Applicable											
302												
303	Part 1	Item 1	Agents Balances	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
304	Part 1	Item 2	Unearned Premium Reserve	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
305												
306	Part 2A	Item 1	Interest, Dividend & Real Estate Income	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
307	Part 2A	Item 2.1	Investment Expense Incurred	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
308	Part 2A	Item 2.2	Depreciation on Real Estate	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
309	Part 2A	Item 2.3	Unaffiliated Preferred Stock	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
310	Part 2A	Item 2.4	Affiliated Preferred Stock	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
311	Part 2A	Item 2.5	Unaffiliated Common Stock	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
312	Part 2A	Item 2.6	Affiliated Common Stock	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
313	Part 2A	Item 2.7	Other Invested Assets	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
314	Part 2A	Item 2.8	Real Estate for Co's Own Occupancy	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
315												
316	Part 2B	Item 4.1	Bonds Acquired	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
317	Part 2B	Item 4.2	Mortgage Loans on Real Estate	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
318	Part 2B	Item 4.3	Real Estate Acquired	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
319	Part 2B	Item 4.4	Collateral Loans	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
320	Part 2B	Item 4.5	Cash on Hand and on Deposit	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
321	Part 2B	Item 4.6	Short-Term Investments	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
322	Part 2B	Item 4.7	Derivative Instruments	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
323												
324												

	AN	AO	AP	AQ	AR	AS	AT	AU	AV	AW	AX	AY
1	Group Name:		Name				BI/UM Liab					Input Sheet
2	Group NAIC #:		#				PD Liab					Section D
3	Company Name:		Name				PIP					
4	Company NAIC #:		#				Phys Dam	XXX				
5	Year Filed:		2002				TOTAL					
6												
7												
325	Exhibit 6											
326	Not Applicable											
327												
328	Cumulative AIRE Allocation Received											
329	Part 1	AY 2001, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
330	Part 1	AY 2000, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
331	Part 1	AY 1999, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
332	Part 1	AY 1998, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
333	Part 1	AY 1997, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
334	Part 1	AY 1996, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
335	Part 1	AY 1995, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
336	Part 1	AY 1994, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
337												
338	Cumulative AIRE Investment Income Received											
339	Part 1	AY 2001, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
340	Part 1	AY 2000, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
341	Part 1	AY 1999, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
342	Part 1	AY 1998, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
343	Part 1	AY 1997, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
344	Part 1	AY 1996, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
345	Part 1	AY 1995, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
346	Part 1	AY 1994, Received through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
347												
348	Cumulative AIRE Assessment Paid											
349	Part 3	AY 2001, Paid through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
350	Part 3	AY 2000, Paid through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
351	Part 3	AY 1999, Paid through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
352	Part 3	AY 1998, Paid through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
353	Part 3	AY 1997, Paid through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
354	Part 3	AY 1996, Paid through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
355	Part 3	AY 1995, Paid through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
356	Part 3	AY 1994, Paid through CY		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
357												
358												

1	Group Name:	Name	AN	AO	AP	AQ	AR	AS	AT	AU	AV	AW	AX	AY
2	Group NAIC #:	#							BI/UM Liab					Input Sheet
3	Company Name:	Name							PD Liab					Section D
4	Company NAIC #:	#							PIP					
5	Year Filed:	2002							Phys Dam	XXX				
6									TOTAL					
7														
359	Exhibit 7													
360	All data on Exhibit 7 is for New Jersey business only.													
361	Calendar Year Excess Profit Paid													
362	Excess Profit Refund Paid		2002	2001	2000	1999	1998	1997	1996	1995	1994			
363	Item 1		0	0	0	0	0	0	0	0	0			
364														
365	Carryforward Used													
366	Item 2.1	in AY 2001	0	0	0	0	0	0	0	0	0			
367	Item 2.2	in AY 2000	0	0	0	0	0	0	0	0	0			
368	Item 2.3	in AY 1999	0	0	0	0	0	0	0	0	0			
369	Item 2.4	in AY 1998	XXX	0	0	0	0	0	0	0	0			
370	Item 2.5	in AY 1997	XXX	XXX	0	0	0	0	0	0	0			
371	Item 2.6	in AY 1996	XXX	XXX	XXX	0	0	0	0	0	0			
372	Item 2.7	in AY 1995	XXX	XXX	XXX	XXX	0	0	0	0	0			
373	Item 2.8	in AY 1994	XXX	XXX	XXX	XXX	XXX	0	0	0	0			
374	Item 2.9	in AY 1993	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0			
375	Item 2.10	in AY 1992	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0			
376	Item 2.11	in AY 1991	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
377														
378														
379				1993	1992	1991	1990	1989	1988	1987	1986			
380	Excess Profit Refund Paid													
381	Item 1			0	0	0	0	0	0	0	0			
382														
383	Carryforward Used													
384	Item 2.1	in AY 2001		0	0	0	0	0	0	0	0			
385	Item 2.2	in AY 2000		0	0	0	0	0	0	0	0			
386	Item 2.3	in AY 1999		0	0	0	0	0	0	0	0			
387	Item 2.4	in AY 1998		0	0	0	0	0	0	0	0			
388	Item 2.5	in AY 1997		0	0	0	0	0	0	0	0			
389	Item 2.6	in AY 1996		0	0	0	0	0	0	0	0			
390	Item 2.7	in AY 1995		0	0	0	0	0	0	0	0			
391	Item 2.8	in AY 1994		0	0	0	0	0	0	0	0			
392	Item 2.9	in AY 1993		0	0	0	0	0	0	0	0			
393	Item 2.10	in AY 1992		0	0	0	0	0	0	0	0			
394	Item 2.11	in AY 1991		0	0	0	0	0	0	0	0			
395	Item 2.12	in AY 1990		0	0	0	0	0	0	0	0			
396	Item 2.13	in AY 1989		XXX	0	0	0	0	0	0	0			
397	Item 2.14	in AY 1988		XXX	XXX	0	0	0	0	0	0			
398	Item 2.15	in AY 1987		XXX	XXX	XXX	0	0	0	0	0			
399	Item 2.16	in AY 1986		XXX	XXX	XXX	XXX	0	0	0	0			
400	Item 2.17	in AY 1985		XXX	XXX	XXX	XXX	XXX	0	0	0			
401	Item 2.18	in AY 1984		XXX	XXX	XXX	XXX	XXX	XXX	0	0			
402	Item 2.19	in AY 1983		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
403														
404														
405	Exhibit 8													
406	Item 23	Holding Company System (Y or N)				N								

	AH	AI	AJ	AK	AL	AM	AN	AO	AP	AQ
1	Group Name:	Name				BI/UM Liab				Exhibit 1D
2	Group NAIC #:	#				PD Liab				Sheet 1
3	Company Name:	Name				PIP				
4	Company NAIC #:	#				Phys Dam	XXX			
5	Year Filed:	2002				TOTAL				
6										
7	Calendar Year 2001			Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
8				Direct	Direct	Dividends	Direct	Direct	Direct	Direct
9				Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid
10				Premium	Premium	Business	Premium	Losses	Losses	Losses
11	Item 1	Source: Page 15		0	0	0	0	0	0	0
12	Item 2	UCJF Assessments & Excess Medical Benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13	Item 3	Total Exclusions	0	0	0	0	0	0	0	0
14	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)	0	0	0	0	0	0	0	0
15										
16	Item 5a	Refund of Excess Profit, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
17	Item 5b	All Other Dividends, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
18										
19										
20					Col (8)	Col (9)	Col (10)			
21					Direct	Direct	Direct			
22					Paid	Incurred	Unpaid			
23					ALAE	ALAE	ALAE			
24	Item 1	Source: Page 15		0	0	0	0			
25	Item 3	Total Exclusions		0	0	0	0			
26	Item 4	Excess Profit Data (Item 1 - Item 3)		0	0	0	0			
27										
28										

	AH	AI	AJ	AK	AL	AM	AN	AO	AP	AQ
29	Group Name:	Name				BI/UM Liab				Exhibit 1D
30	Group NAIC #:	#				PD Liab				Sheet 2
31	Company Name:	Name				PIP				
32	Company NAIC #:	#				Phys Dam	XXX			
33	Year Filed:	2002				TOTAL				
34										
35	Calendar Year 2000			Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
36				Direct	Direct	Dividends	Direct	Direct	Direct	Direct
37				Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid
38				<u>Premium</u>	<u>Premium</u>	<u>Business</u>	<u>Premium</u>	<u>Losses</u>	<u>Losses</u>	<u>Losses</u>
39	Item 1	Source: Page 15		0	0	0	0	0	0	0
40	Item 2	UCJF Assessments & Excess Medical Benefits	XXX		XXX	XXX	XXX	XXX	XXX	XXX
41	Item 3	Total Exclusions		0	0	0	0	0	0	0
42	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)		0	0	0	0	0	0	0
43										
44	Item 5a	Refund of Excess Profit, included in Col (3)	XXX		XXX	0	XXX	XXX	XXX	XXX
45	Item 5b	All Other Dividends, included in Col (3)	XXX		XXX	0	XXX	XXX	XXX	XXX
46										
47										
48					Col (8)	Col (9)	Col (10)			
49					Direct	Direct	Direct			
50					Paid	Incurred	Unpaid			
51					<u>ALAE</u>	<u>ALAE</u>	<u>ALAE</u>			
52	Item 1	Source: Page 15			0	0	0			
53	Item 3	Total Exclusions			0	0	0			
54	Item 4	Excess Profit Data (Item 1 - Item 3)			0	0	0			
55										
56										

	AH	AI	AJ	AK	AL	AM	AN	AO	AP	AQ
57	Group Name:	Name				BI/UM Liab				Exhibit 1D
58	Group NAIC #:	#				PD Liab				Sheet 3
59	Company Name:	Name				PIP				
60	Company NAIC #:	#				Phys Dam	XXX			
61	Year Filed:	2002				TOTAL				
62										
63	Calendar Year 1999			Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
64				Direct	Direct	Dividends	Direct	Direct	Direct	Direct
65				Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid
66				<u>Premium</u>	<u>Premium</u>	<u>Business</u>	<u>Premium</u>	<u>Losses</u>	<u>Losses</u>	<u>Losses</u>
67	Item 1	Source: Page 15		0	0	0	0	0	0	0
68	Item 2	UCJF Assessments & Excess Medical Benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
69	Item 3	Total Exclusions	0	0	0	0	0	0	0	0
70	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)	0	0	0	0	0	0	0	0
71										
72	Item 5a	Refund of Excess Profit, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
73	Item 5b	All Other Dividends, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
74										
75										
76					Col (8)	Col (9)	Col (10)			
77					Direct	Direct	Direct			
78					Paid	Incurred	Unpaid			
79					<u>ALAE</u>	<u>ALAE</u>	<u>ALAE</u>			
80	Item 1	Source: Page 15		0	0	0	0			
81	Item 3	Total Exclusions		0	0	0	0			
82	Item 4	Excess Profit Data (Item 1 - Item 3)		0	0	0	0			
83										
84										

	AH	AI	AJ	AK	AL	AM	AN	AO	AP	AQ
85	Group Name:	Name				BI/UM Liab				Exhibit 1D
86	Group NAIC #:	#				PD Liab				Sheet 4
87	Company Name:	Name				PIP				
88	Company NAIC #:	#				Phys Dam	XXX			
89	Year Filed:	2002				TOTAL				
90										
91	Calendar Year 1998		Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	
92			Direct	Direct	Dividends	Direct	Direct	Direct	Direct	
93			Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid	
94			Premium	Premium	Business	Premium	Losses	Losses	Losses	
95	Item 1	Source: Page 15	0	0	0	0	0	0	0	0
96	Item 2	UCJF Assessments & Excess Medical Benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
97	Item 3	Total Exclusions	0	0	0	0	0	0	0	0
98	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)	0	0	0	0	0	0	0	0
99										
100	Item 5a	Refund of Excess Profit, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
101	Item 5b	All Other Dividends, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
102										
103										
104				Col (8)	Col (9)	Col (10)				
105				Direct	Direct	Direct				
106				Paid	Incurred	Unpaid				
107				ALAE	ALAE	ALAE				
108	Item 1	Source: Page 15	0	0	0	0				
109	Item 3	Total Exclusions	0	0	0	0				
110	Item 4	Excess Profit Data (Item 1 - Item 3)	0	0	0	0				
111										
112										

	AH	AI	AJ	AK	AL	AM	AN	AO	AP	AQ
113	Group Name:	Name				BI/UM Liab				Exhibit 1D
114	Group NAIC #:	#				PD Liab				Sheet 5
115	Company Name:	Name				PIP				
116	Company NAIC #:	#				Phys Dam	XXX			
117	Year Filed:	2002				TOTAL				
118										
119	Calendar Year 1997									
120			Col (1)		Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
121			Direct		Direct	Dividends	Direct	Direct	Direct	Direct
122			Written		Earned	on Direct	Unearned	Paid	Incurred	Unpaid
123	Item 1	Source: Page 15	Premium		Premium	Business	Premium	Losses	Losses	Losses
124	Item 2	UCJF Assessments & Excess Medical Benefits	0		0	0	0	0	0	0
125	Item 3	Total Exclusions	XXX		XXX	XXX	XXX	XXX	XXX	XXX
126	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)	0		0	0	0	0	0	0
127										
128	Item 5a	Refund of Excess Profit, included in Col (3)	XXX		XXX	0	XXX	XXX	XXX	XXX
129	Item 5b	All Other Dividends, included in Col (3)	XXX		XXX	0	XXX	XXX	XXX	XXX
130										
131										
132					Col (8)	Col (9)	Col (10)			
133					Direct	Direct	Direct			
134					Paid	Incurred	Unpaid			
135					ALAE	ALAE	ALAE			
136	Item 1	Source: Page 15	0		0	0	0			
137	Item 3	Total Exclusions	0		0	0	0			
138	Item 4	Excess Profit Data (Item 1 - Item 3)	0		0	0	0			
139										
140										

	AH	AI	AJ	AK	AL	AM	AN	AO	AP	AQ
141	Group Name:		Name			BI/UM Liab			Exhibit 1D	
142	Group NAIC #:		#			PD Liab			Sheet 6	
143	Company Name:		Name			PIP				
144	Company NAIC #:		#			Phys Dam	XXX			
145	Year Filed:		2002			TOTAL				
146										
147	Calendar Year 1996			Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
148				Direct	Direct	Dividends	Direct	Direct	Direct	Direct
149				Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid
150				Premium	Premium	Business	Premium	Losses	Losses	Losses
151	Item 1	Source: Page 15		0	0	0	0	0	0	0
152	Item 2	UCJF Assessments & Excess Medical Benefits		XXX	XXX	XXX	XXX	XXX	XXX	XXX
153	Item 3	Total Exclusions		0	0	0	0	0	0	0
154	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)		0	0	0	0	0	0	0
155										
156	Item 5a	Refund of Excess Profit, included in Col (3)		XXX	XXX	0	XXX	XXX	XXX	XXX
157	Item 5b	All Other Dividends, included in Col (3)		XXX	XXX	0	XXX	XXX	XXX	XXX
158										
159										
160				Col (8)	Col (9)	Col (10)				
161				Direct	Direct	Direct				
162				Paid	Incurred	Unpaid				
163				ALAE	ALAE	ALAE				
164	Item 1	Source: Page 15		0	0	0				
165	Item 3	Total Exclusions		0	0	0				
166	Item 4	Excess Profit Data (Item 1 - Item 3)		0	0	0				
167										
168										

	AH	AI	AJ	AK	AL	AM	AN	AO	AP	AQ
169	Group Name:	Name				BI/UM Liab				Exhibit 1D
170	Group NAIC #:	#				PD Liab				Sheet 7
171	Company Name:	Name				PIP				
172	Company NAIC #:	#				Phys Dam	XXX			
173	Year Filed:	2002				TOTAL				
174										
175	Calendar Year 1995									
176			Col (1)		Col (2)		Col (3)		Col (4)	
177			Direct		Direct		Dividends		Direct	
178			Written		Earned		on Direct		Unearned	
179	Item 1	Source: Page 15	Premium		Premium		Business		Premium	
180	Item 2	UCJF Assessments & Excess Medical Benefits	0		0		0		0	
181	Item 3	Total Exclusions	XXX		XXX		XXX		XXX	
182	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)	0		0		0		0	
183										
184	Item 5a	Refund of Excess Profit, included in Col (3)	0		0		0		0	
185	Item 5b	All Other Dividends, included in Col (3)	XXX		XXX		XXX		XXX	
186										
187										
188										
189										
190										
191										
192	Item 1	Source: Page 15								
193	Item 3	Total Exclusions								
194	Item 4	Excess Profit Data (Item 1 - Item 3)								
195										
196										

	AH	AI	AJ	AK	AL	AM	AN	AO	AP	AQ
197	Group Name:	Name				BI/UM Liab				Exhibit 1D
198	Group NAIC #:	#				PD Liab				Sheet 8
199	Company Name:	Name				PIP				
200	Company NAIC #:	#				Phys Dam	XXX			
201	Year Filed:	2002				TOTAL				
202										
203	Calendar Year 1994			Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)
204				Direct	Direct	Dividends	Direct	Direct	Direct	Direct
205				Written	Earned	on Direct	Unearned	Paid	Incurred	Unpaid
206				Premium	Premium	Business	Premium	Losses	Losses	Losses
207	Item 1	Source: Page 15		0	0	0	0	0	0	0
208	Item 2	UCJF Assessments & Excess Medical Benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
209	Item 3	Total Exclusions	0	0	0	0	0	0	0	0
210	Item 4	Excess Profit Data (Item 1 - Item 2 - Item 3)	0	0	0	0	0	0	0	0
211										
212	Item 5a	Refund of Excess Profit, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
213	Item 5b	All Other Dividends, included in Col (3)	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX
214										
215										
216					Col (8)	Col (9)	Col (10)			
217					Direct	Direct	Direct			
218					Paid	Incurred	Unpaid			
219					ALAE	ALAE	ALAE			
220	Item 1	Source: Page 15		0	0	0	0			
221	Item 3	Total Exclusions		0	0	0	0			
222	Item 4	Excess Profit Data (Item 1 - Item 3)		0	0	0	0			

	AH	AI	AJ	AK	AL	AM	AN	AO	AP	AQ
1	Group Name:	Name				BI/UM Liab				Exhibit 2D
2	Group NAIC #:	#				PD Liab				Sheet 1
3	Company Name:	Name				PIP				
4	Company NAIC #:	#				Phys Dam	XXX			
5	Year Filed:	2002				TOTAL				
6										
7	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
8	Calendar Year 2001	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case
9		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Incurred Loss+ALAE
10	<u>Accident Year</u>	<u>@ 12/31/01</u>	<u>@ 12/31/01</u>	<u>@ 12/31/01</u>	<u>@ 12/31/01</u>	<u>@ 12/31/01</u>	<u>@ 12/31/01</u>	<u>@ 12/31/01</u>	<u>@ 12/31/01</u>	<u>@ 12/31/01</u>
11	2001	0	0	0	0	0	0	0	0	0
12	2000	0	0	0	0	0	0	0	0	0
13	1999	0	0	0	0	0	0	0	0	0
14	1998	0	0	0	0	0	0	0	0	0
15	1997	0	0	0	0	0	0	0	0	0
16	1996	0	0	0	0	0	0	0	0	0
17	1995	0	0	0	0	0	0	0	0	0
18	1994	0	0	0	0	0	0	0	0	0
19	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
20	Total	0	0	0	0	0	0	0	0	0
21										
22	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
23	Calendar Qtr 2002-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case
24		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Incurred Loss+ALAE
25	<u>Accident Year</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>
26	2002	0	0	0	0	0	0	0	0	0
27	2001	0	0	0	0	0	0	0	0	0
28	2000	0	0	0	0	0	0	0	0	0
29	1999	0	0	0	0	0	0	0	0	0
30	1998	0	0	0	0	0	0	0	0	0
31	1997	0	0	0	0	0	0	0	0	0
32	1996	0	0	0	0	0	0	0	0	0
33	1995	0	0	0	0	0	0	0	0	0
34	1994	0	0	0	0	0	0	0	0	0
35	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
36	Total	0	0	0	0	0	0	0	0	0
37										
38	Part 3	Col (19)	Col (20)	Col (21)	Col (22)	Col (23)				
39	<u>Calendar Year</u>	<u>Incurred Loss</u>	<u>Incurred ALAE</u>	<u>Inc. Loss+ALAE</u>	<u>Incurred ULAE</u>	<u>ULAE Ratio</u>				
40	2001	0	0	0	0	0.000				
41	2000	0	0	0	0	0.000				
42	1999	0	0	0	0	0.000				
43	Average					0.000				
44	ULAE Factor	Min. 1.05	Max. 1.30			0.000				
45										
46										

	AH	AI	AJ	AK	AL	AM	AN	AO	AP	AQ
47	Group Name:	Name				BI/UM Liab				Exhibit 2D
48	Group NAIC #:	#				PD Liab				Sheet 2
49	Company Name:	Name				PIP				
50	Company NAIC #:	#				Phys Dam	XXX			
51	Year Filed:	2002				TOTAL				
52										
53	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
54	Calendar Year 2000	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
55		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
56	<u>Accident Year</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>	<u>@ 12/31/00</u>
57	2000	0	0	0	0	0	0	0	0	0
58	1999	0	0	0	0	0	0	0	0	0
59	1998	0	0	0	0	0	0	0	0	0
60	1997	0	0	0	0	0	0	0	0	0
61	1996	0	0	0	0	0	0	0	0	0
62	1995	0	0	0	0	0	0	0	0	0
63	1994	0	0	0	0	0	0	0	0	0
64	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
65	Total	0	0	0	0	0	0	0	0	0
66										
67	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
68	Calendar Qtr 2001-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
69		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
70	<u>Accident Year</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>	<u>@ 3/31/01</u>
71	2001	0	0	0	0	0	0	0	0	0
72	2000	0	0	0	0	0	0	0	0	0
73	1999	0	0	0	0	0	0	0	0	0
74	1998	0	0	0	0	0	0	0	0	0
75	1997	0	0	0	0	0	0	0	0	0
76	1996	0	0	0	0	0	0	0	0	0
77	1995	0	0	0	0	0	0	0	0	0
78	1994	0	0	0	0	0	0	0	0	0
79	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
80	Total	0	0	0	0	0	0	0	0	0
81										
82	Part 3	Col (19)	Col (20)	Col (21)	Col (21)	Col (22)				
83	<u>Calendar Year</u>	<u>Incurred Loss</u>	<u>Incurred ALAE</u>	<u>Inc. Loss+ALAE</u>	<u>Inc. Loss+ALAE</u>	<u>Incurred ULAE</u>				
84	2000	0	0	0	0	0.000				
85	1999	0	0	0	0	0.000				
86	1998	0	0	0	0	0.000				
87	Average					0.000				
88	ULAE Factor	Min. 1.05	Max. 1.30			0.000				
89										
90										

	AH	AI	AJ	AK	AL	AM	AN	AO	AP	AQ
91	Group Name:	Name				BI/UM Liab				Exhibit 2D
92	Group NAIC #:	#				PD Liab				Sheet 3
93	Company Name:	Name				PIP				
94	Company NAIC #:	#				Phys Dam	XXX			
95	Year Filed:	2002				TOTAL				
96										
97	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
98	Calendar Year 1999	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case
99		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Incurred
100	<u>Accident Year</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>	<u>@ 12/31/99</u>
101	1999	0	0	0	0	0	0	0	0	0
102	1998	0	0	0	0	0	0	0	0	0
103	1997	0	0	0	0	0	0	0	0	0
104	1996	0	0	0	0	0	0	0	0	0
105	1995	0	0	0	0	0	0	0	0	0
106	1994	0	0	0	0	0	0	0	0	0
107	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
108	Total	0	0	0	0	0	0	0	0	0
109										
110	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
111	Calendar Qtr 2000-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case
112		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Incurred
113	<u>Accident Year</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>	<u>@ 3/31/02</u>
114	2000	0	0	0	0	0	0	0	0	0
115	1999	0	0	0	0	0	0	0	0	0
116	1998	0	0	0	0	0	0	0	0	0
117	1997	0	0	0	0	0	0	0	0	0
118	1996	0	0	0	0	0	0	0	0	0
119	1995	0	0	0	0	0	0	0	0	0
120	1994	0	0	0	0	0	0	0	0	0
121	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
122	Total	0	0	0	0	0	0	0	0	0
123										
124	Part 3	Col (19)	Col (20)	Col (21)	Col (22)	Col (23)				
125	<u>Calendar Year</u>	<u>Incurred Loss</u>	<u>Incurred ALAE</u>	<u>Inc. Loss+ALAE</u>	<u>Incurred ULAE</u>	<u>ULAE Ratio</u>				
126	1999	0	0	0	0	0.000				
127	1998	0	0	0	0	0.000				
128	1997	0	0	0	0	0.000				
129	Average					0.000				
130	ULAE Factor	Min. 1.05	Max. 1.30			0.000				
131										
132										

	AH	AI	AJ	AK	AL	AM	AN	AO	AP	AQ
133	Group Name:	Name				BI/UM Liab				Exhibit 2D
134	Group NAIC #:	#				PD Liab				Sheet 4
135	Company Name:	Name				PIP				
136	Company NAIC #:	#				Phys Dam	XXX			
137	Year Filed:	2002				TOTAL				
138										
139	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
140	Calendar Year 1998	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
141		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
142	<u>Accident Year</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>	<u>@ 12/31/98</u>
143	1998	0	0	0	0	0	0	0	0	0
144	1997	0	0	0	0	0	0	0	0	0
145	1996	0	0	0	0	0	0	0	0	0
146	1995	0	0	0	0	0	0	0	0	0
147	1994	0	0	0	0	0	0	0	0	0
148	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
149	Total	0	0	0	0	0	0	0	0	0
150										
151	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
152	Calendar Qtr 1999-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
153		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
154	<u>Accident Year</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>	<u>@ 3/31/99</u>
155	1999	0	0	0	0	0	0	0	0	0
156	1998	0	0	0	0	0	0	0	0	0
157	1997	0	0	0	0	0	0	0	0	0
158	1996	0	0	0	0	0	0	0	0	0
159	1995	0	0	0	0	0	0	0	0	0
160	1994	0	0	0	0	0	0	0	0	0
161	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
162	Total	0	0	0	0	0	0	0	0	0
163										
164										

	AH	AI	AJ	AK	AL	AM	AN	AO	AP	AQ
165	Group Name:	Name				BI/UM Liab				Exhibit 2D
166	Group NAIC #:	#				PD Liab				Sheet 5
167	Company Name:	Name				PIP				
168	Company NAIC #:	#				Phys Dam	XXX			
169	Year Filed:	2002				TOTAL				
170										
171	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
172	Calendar Year 1997	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
173		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
174	Accident Year	@ 12/31/97	@ 12/31/97	@ 12/31/97	@ 12/31/97	@ 12/31/97	@ 12/31/97	@ 12/31/97	@ 12/31/97	@ 12/31/97
175	1997	0	0	0	0	0	0	0	0	0
176	1996	0	0	0	0	0	0	0	0	0
177	1995	0	0	0	0	0	0	0	0	0
178	1994	0	0	0	0	0	0	0	0	0
179	1993 & prior	0	0	0	0	0	0	0	0	0
180	Total	0	0	0	0	0	0	0	0	0
181										
182	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
183	Calendar Qtr 1998-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
184		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
185	Accident Year	@ 3/31/98	@ 3/31/98	@ 3/31/98	@ 3/31/98	@ 3/31/98	@ 3/31/98	@ 3/31/98	@ 3/31/98	@ 3/31/98
186	1998	0	0	0	0	0	0	0	0	0
187	1997	0	0	0	0	0	0	0	0	0
188	1996	0	0	0	0	0	0	0	0	0
189	1995	0	0	0	0	0	0	0	0	0
190	1994	0	0	0	0	0	0	0	0	0
191	1993 & prior	0	0	0	0	0	0	0	0	0
192	Total	0	0	0	0	0	0	0	0	0
193										
194										

	AH	AI	AJ	AK	AL	AM	AN	AO	AP	AQ
195	Group Name:	Name				BI/UM Liab				Exhibit 2D
196	Group NAIC #:	#				PD Liab				Sheet 6
197	Company Name:	Name				PIP				
198	Company NAIC #:	#				Phys Dam	XXX			
199	Year Filed:	2002				TOTAL				
200										
201	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
202	Calendar Year 1996	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
203		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
204	<u>Accident Year</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>	<u>@ 12/31/96</u>
205	1996	0	0	0	0	0	0	0	0	0
206	1995	0	0	0	0	0	0	0	0	0
207	1994	0	0	0	0	0	0	0	0	0
208	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
209	Total	0	0	0	0	0	0	0	0	0
210										
211	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
212	Calendar Qtr 1997-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
213		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
214	<u>Accident Year</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>	<u>@ 3/31/97</u>
215	1997	0	0	0	0	0	0	0	0	0
216	1996	0	0	0	0	0	0	0	0	0
217	1995	0	0	0	0	0	0	0	0	0
218	1994	0	0	0	0	0	0	0	0	0
219	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
220	Total	0	0	0	0	0	0	0	0	0
221										
222										

	AH	AI	AJ	AK	AL	AM	AN	AO	AP	AQ
223	Group Name:	Name				BI/UM Liab				Exhibit 2D
224	Group NAIC #:	#				PD Liab				Sheet 7
225	Company Name:	Name				PIP				
226	Company NAIC #:	#				Phys Dam	XXX			
227	Year Filed:	2002				TOTAL				
228										
229	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
230	Calendar Year 1995	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
231		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
232	<u>Accident Year</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>	<u>@ 12/31/95</u>
233	1995	0	0	0	0	0	0	0	0	0
234	1994	0	0	0	0	0	0	0	0	0
235	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
236	Total	0	0	0	0	0	0	0	0	0
237										
238	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
239	Calendar Qtr 1996-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
240		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
241	<u>Accident Year</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>	<u>@ 3/31/96</u>
242	1996	0	0	0	0	0	0	0	0	0
243	1995	0	0	0	0	0	0	0	0	0
244	1994	0	0	0	0	0	0	0	0	0
245	<u>1993 & prior</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
246	Total	0	0	0	0	0	0	0	0	0
247										
248										

	AH	AI	AJ	AK	AL	AM	AN	AO	AP	AQ
249	Group Name:	Name				BI/UM Liab				Exhibit 2D
250	Group NAIC #:	#				PD Liab				Sheet 8
251	Company Name:	Name				PIP				
252	Company NAIC #:	#				Phys Dam	XXX			
253	Year Filed:	2002				TOTAL				
254										
255	Part 1	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)
256	Calendar Year 1994	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
257		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
258	<u>Accident Year</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>	<u>@ 12/31/94</u>
259	1994	0	0	0	0	0	0	0	0	0
260	1993 & prior	0	0	0	0	0	0	0	0	0
261	Total	0	0	0	0	0	0	0	0	0
262										
263	Part 2	Col (10)	Col (11)	Col (12)	Col (13)	Col (14)	Col (15)	Col (16)	Col (17)	Col (18)
264	Calendar Qtr 1995-1	Incremental	Cumulative	Case	Case	Incremental	Cumulative	Case	Case	Case Incurred
265		Paid Loss	Paid Loss	Unpaid Loss	Incurred Loss	Paid ALAE	Paid ALAE	Unpaid ALAE	Incurred ALAE	Loss+ALAE
266	<u>Accident Year</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>	<u>@ 3/31/95</u>
267	1995	0	0	0	0	0	0	0	0	0
268	1994	0	0	0	0	0	0	0	0	0
269	1993 & prior	0	0	0	0	0	0	0	0	0
270	Total	0	0	0	0	0	0	0	0	0
271										
272										

	AK	AL	AM	AN	AO	AP	AQ	AR	AS	AT	AU
1	Group Name:	Name				BI/UM Liab					Exhibit 3D
2	Group NAIC #:	#				PD Liab					Parts 1-3
3	Company Name:	Name				PIP					
4	Company NAIC #:	#				Phys Dam	XXX				
5	Year Filed:	2002				TOTAL					
6											
7											
8	Part 1										
9	Cumulative										
10	Case Incurred										
11	Loss + ALAE					Accident Year					
12	as of	1994	1995	1996	1997	1998	1999	2000	2001		
13	15 months	0	0	0	0	0	0	0	0		
14	27 months	0	0	0	0	0	0	0	0		
15	39 months	0	0	0	0	0	0	0	0		
16	51 months	0	0	0	0	0					
17											
18											
19											
20											
21											
22	Part 2										
23	Development										
24	Factors	1994	1995	1996	1997	1998	1999	2000		Col (A)	Col (B)
25	15-27 months	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000	Incremental	Cumulative
26	27-39 months	1.000	1.000	1.000	1.000	1.000	1.000		0.000	Development	
27	39-51 months	1.000	1.000	1.000	1.000	1.000			0.000	Factors	
28											
29											
30											
31											
32											
33											
34	Part 3	Col (1)	Col (2)	Col (3)							
35				Projected							
36	Case Incurred		Loss + ALAE	Ultimate							
37	Loss + ALAE		Development	Loss + ALAE							
38	Accident Year	@ 3/31/02	Factor	@ 3/31/02							
39	2001	0	0.000	0							
40	2000	0	0.000	0							
41	1999	0	0.000	0							
42	1998	0	1.000	0							
43											
44											
45											
46											
47											

3-101

	Y	Z	AA	AB	AC	AD	AE
1	Group Name:	Name		BI/UM Liab			Exhibit 4D
2	Group NAIC #:	#		PD Liab			
3	Company Name:	Name		PIP			
4	Company NAIC #:	#		Phys Dam		XXX	
5	Year Filed:	2002		TOTAL			
6							
7			Part 1 - Countrywide			Part 2 - New Jersey	
8			Insurance Expense Exhibit			Page 15	
9			Col (1)	Col (2)		Col (3)	Col (4)
10		Calendar Year 2001					
11	Item 1	Direct Written Premium	\$0			\$0	
12	Item 2	Direct Earned Premium	0			0	
13	Item 3	Direct Other Acquisition Expense	0	0.00%		0	0.00%
14	Item 4	Direct General Expense	0	0.00%		0	0.00%
15	Item 5	Direct Commission & Brokerage	0	0.00%		0	0.00%
16	Item 6	Direct Taxes, Licenses & Fees	0	0.00%		0	0.00%
17	Item 7	Direct Prepaid Expenses	0	0.00%		0	0.00%
18	Item 8	LAD Fees Paid	N/A	N/A		0	0.00%
19							
20			Part 1 - Countrywide			Part 2 - New Jersey	
21			Insurance Expense Exhibit			Page 15	
22			Col (1)	Col (2)		Col (3)	Col (4)
23		Calendar Year 2000					
24	Item 1	Direct Written Premium	\$0			\$0	
25	Item 2	Direct Earned Premium	0			0	
26	Item 3	Direct Other Acquisition Expense	0	0.00%		0	0.00%
27	Item 4	Direct General Expense	0	0.00%		0	0.00%
28	Item 5	Direct Commission & Brokerage	0	0.00%		0	0.00%
29	Item 6	Direct Taxes, Licenses & Fees	0	0.00%		0	0.00%
30	Item 7	Direct Prepaid Expenses	0	0.00%		0	0.00%
31	Item 8	LAD Fees Paid	N/A	N/A		0	0.00%
32							
33			Part 1 - Countrywide			Part 2 - New Jersey	
34			Insurance Expense Exhibit			Page 15	
35			Col (1)	Col (2)		Col (3)	Col (4)
36		Calendar Year 1999					
37	Item 1	Direct Written Premium	\$0			\$0	
38	Item 2	Direct Earned Premium	0			0	
39	Item 3	Direct Other Acquisition Expense	0	0.00%		0	0.00%
40	Item 4	Direct Earned Premium	0	0.00%		0	0.00%
41	Item 5	Direct Commission & Brokerage	0	0.00%		0	0.00%
42	Item 6	Direct Taxes, Licenses & Fees	0	0.00%		0	0.00%
43	Item 7	Direct Prepaid Expenses	0	0.00%		0	0.00%
44	Item 8	LAD Fees Paid	N/A	N/A		0	0.00%

	V	W	X	Y	Z	AA
1	Group Name:	Name	BI/UM Liab			Exhibit 5D
2	Group NAIC #:	#	PD Liab			Part 1
3	Company Name:	Name	PIP			
4	Company NAIC #:	#	Phys Dam	XXX		
5	Year Filed:	2002	TOTAL			
6						
7						
8	Part 1		1999	2000	2001	
9	Item 1	Agents Balances	0	0	0	
10	Item 2	Unearned Premium Reserve	0	0	0	
11	Item 3	Agents Balance Ratio [Item 1 / Item 2]	0.000	0.000	0.000	
12	Item 4	Direct Prepaid Expenses - NJ (Exhibit 4)	0	0	0	
13	Item 5	Direct Net Written Premium - NJ (Exhibit 4)	0	0	0	
14	Item 6	Prepaid Expense Ratio [Item 4 / Item 5]	0.000	0.000	0.000	
15	Item 7a	Direct Unearned Premium Reserve - Beginning (Exhibit 1)	0	0	0	
16	Item 7b	Direct Unearned Premium Reserve - Ending (Exhibit 1)	0	0	0	
17	Item 7	Average Unearned Premium Reserve [(Item 7a + Item 7b) / 2]	0	0	0	
18	Item 8	Investable Unearned Premium [Item 7 * (1 - Item 3 - Item 6)]	0	0	0	
19	Item 9a	Direct Unpaid Loss - Beginning (Exhibit 1)	0	0	0	
20	Item 9b	Direct Unpaid Loss - Ending (Exhibit 1)	0	0	0	
21	Item 9	Average Loss Reserve [(Item 9a + Item 9b) / 2]	0	0	0	
22	Item 10a	Direct Unpaid ALAE - Beginning (Exhibit 1)	0	0	0	
23	Item 10b	Direct Unpaid ALAE - Ending (Exhibit 1)	0	0	0	
24	Item 10	Average ALAE Reserve [(Item 10a + Item 10b) / 2]	0	0	0	
25	Item 11	ULAE Factor (Exhibit 2)	0.000	0.000	0.000	
26	Item 12	Average Loss + LAE Reserve [(Item 9 + Item 10) * Item 11]	0	0	0	
27	Item 13	Total Reserve [Item 8 + Item 12]	0	0	0	
28	Item 14	Rate of Return (Part 2C, Item 8, 3-Yr Total)	0.0%	0.0%	0.0%	
29	Item 15	Actual Investment Income Earned [Item 13 * Item 14]	0	0	0	
30						
31						
32						
33						
34						
35						
36						
37						
38						
39						

	BK	BL	BM	BN	BO	BP	BQ	BR	BS
1	Group Name:	Name					BI/UM Liab		Exhibit 7D
2	Group NAIC #:	#					PD Liab		Sheet 1
3	Company Name:	Name					PIP		
4	Company NAIC #:	#					Phys Dam	XXX	
5	Year Filed:	2002					TOTAL		
6									
7									
8									
9									
10	Item 1 Excess Profit Paid	2002	2001	2000	1999	1998	1997	1996	1995
11		0	0	0	0	0	0	0	0
12									
13	Carryforward Used								
14	for Accident Year	2002	2001	2000	1999	1998	1997	1996	1995
15	2001	0	0	0	0	0	0	0	0
16	2000	0	0	0	0	0	0	0	0
17	1999	0	0	0	0	0	0	0	0
18	1998	XXX	0	0	0	0	0	0	0
19	1997	XXX	XXX	0	0	0	0	0	0
20	1996	XXX	XXX	XXX	0	0	0	0	0
21	1995	XXX	XXX	XXX	XXX	0	0	0	0
22	1994	XXX	XXX	XXX	XXX	XXX	0	0	0
23	1993	XXX	XXX	XXX	XXX	XXX	XXX	0	0
24	1992	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
25	1991	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
26	1990	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
27	1989	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
28	1988	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
29	1987	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
30	1986	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
31	1985	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32	1984	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33	1983	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34									
35	Item 2 Total Carryforward Used	0	0	0	0	0	0	0	0
36									
37	Item 3 Carryforward Unused	0	0	0	0	0	0	0	0

	BT	BU	BV	BW	BX	BY	BZ	CA	CB	CC	
1								BI/UM Liab	Exhibit 7D Sheet 2		
2								PD Liab			
3								PIP			
4								Phys Dam			XXX
5								TOTAL			
6											
7											
8	Calendar Year										
9	1994	1993	1992	1991	1990	1989	1988	1987	1986	Total	
10	0	0	0	0	0	0	0	0	0	0	
11											
12											
13	Calendar Year Excess Profit Paid										
14	1994	1993	1992	1991	1990	1989	1988	1987	1986	Total	
15	0	0	0	0	0	0	0	0	0	0	
16	0	0	0	0	0	0	0	0	0	0	
17	0	0	0	0	0	0	0	0	0	0	
18	0	0	0	0	0	0	0	0	0	0	
19	0	0	0	0	0	0	0	0	0	0	
20	0	0	0	0	0	0	0	0	0	0	
21	0	0	0	0	0	0	0	0	0	0	
22	0	0	0	0	0	0	0	0	0	0	
23	0	0	0	0	0	0	0	0	0	0	
24	0	0	0	0	0	0	0	0	0	0	
25	0	0	0	0	0	0	0	0	0	0	
26	XXX	0	0	0	0	0	0	0	0	0	
27	XXX	XXX	0	0	0	0	0	0	0	0	
28	XXX	XXX	XXX	0	0	0	0	0	0	0	
29	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
30	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
31	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	
32	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
33	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	
34											
35	0	0	0	0	0	0	0	0	0	0	
36											
37	0	0	0	0	0	0	0	0	0	0	

V		W	X	Y	Z	AA
1	Group Name:	Name		BI/UM Liab		Exhibit 8D
2	Group NAIC #:	#		PD Liab		
3	Company Name:	Name		PIP		
4	Company NAIC #:	#		Phys Dam	XXX	
5	Year Filed:	2002		TOTAL		
6						
7			1999	2000	2001	Total
8	Item 1	Direct Calendar Year Written Premium [Exhibit 1D, Col (1), Item 4]	0	0	0	0
9	Item 2	Direct Calendar Year Earned Premium [Exhibit 1D, Col (2), Item 4]	0	0	0	0
10	Item 3	Dividends excluding Refund of Excess Profit [Exhibit 1D, Col (3), Item 5b]	0	0	0	0
11	Item 4	Net AIRE [Exhibit 6, Part 7, Col (3)]	XXX	XXX	XXX	XXX
12	Item 5	Direct Calendar Year Net Earned Premium [Item 2 - Item 3 + Item 4]	0	0	0	0
13						
14	Item 6	Direct Accident Year Ultimate Loss & ALAE [Exhibit 3D, Part 3, Col (3)]	0	0	0	0
15	Item 7	ULAE Ratio [Exhibit 2D, Part 3, Col (23)]	0.000	0.000	0.000	0.000
16	Item 8	Direct Accident Year Ultimate Loss & LAE [Item 6 * Item 7]	0	0	0	0
17	Item 9	Direct Accident Year Ultimate Loss & LAE Ratio [Item 8 / Item 5]	0.000	0.000	0.000	0.000
18						
19	Item 10	Direct Commission & Brokerage [Exhibit 4D, Col (3), Item 5]	0	0	0	0
20	Item 11	Direct Other Acquisition Expense [Exhibit 4D, Col (3), Item 3]	0	0	0	0
21	Item 12	Direct General Expense [Exhibit 4D, Col (3), Item 4]	0	0	0	0
22	Item 13	Direct Taxes, Licenses & Fees [Exhibit 4D, Col (3), Item 6]	0	0	0	0
23	Item 14a	LAD Fees Paid [Exhibit 4D, Col (3), Item 8]	0	0	0	0
24	Item 14b	Percentage Reflected in Excess Profit Report	0%	0%	0%	
25	Item 14	Item 14a * Item 14b	0	0	0	0
26	Item 15	Total Expenses [Sum (Item 10 - Item 14)]	0	0	0	0
27						
28	Item 16	Underwriting Income [Item 5 - Item 8 - Item 15]	0	0	0	0
29	Item 17	Allowance for Profit & Contin. [Item 2 * Clifford Formula 5.38% Pre-Tax]	0	0	0	0
30	Item 18	Investment Income Earned [Exhibit 5D, Part 1, Item 15]	0	0	0	0
31	Item 19	Actuarial Gain [Item 16 - Item 17 + Item 18]	0	0	0	0
32						
33	Item 20	Total Development Adjustment [Exhibit 3D, Part 6, Col (7)]	--	--	--	0
34	Item 21	Total Actuarial Gain (Item 19 - Item 20)	--	--	--	0
35						
36	Item 22	Additional Non-Excessive Profit Allowance [Item 2 * 3.85% Pre-Tax]	--	--	--	0
37	Item 23	Holding Company Non-Excessive Subsidization [Item 2 * 0.5%]	--	--	--	0
38	Item 24	Gross Excess Profit / (Loss) [Item 21 - Item 22 - Item 23]	--	--	--	0
39						
40	Item 25	Carryforward of a Prior Refund of Excess Profit (Exhibit 7D, Item 2)	0	0	0	0
41						
42	Item 26	Net Excess Profit / (Loss) [Item 24 - Item 25]	--	--	--	0

AC		AD	AE	AF	AG	AH
1	Group Name:	Name		BI/UM Liab		Exhibit 8
2	Group NAIC #:	#		PD Liab		
3	Company Name:	Name		PIP		
4	Company NAIC #:	#		Phys Dam		
5	Year Filed:	2002		TOTAL	XXX	
6						
7			1999	2000	2001	Total
8	Item 1	Direct Calendar Year Written Premium [Exhibit 1, Col (1), Item 4]	0	0	0	0
9	Item 2	Direct Calendar Year Earned Premium [Exhibit 1, Col (2), Item 4]	0	0	0	0
10	Item 3	Dividends excluding Refund of Excess Profit [Exhibit 1, Col (3), Item 5b]	0	0	0	0
11	Item 4	Net AIRE [Exhibit 6, Part 7, Col (3)]	0	0	0	0
12	Item 5	Direct Calendar Year Net Earned Premium [Item 2 - Item 3 + Item 4]	0	0	0	0
13						
14	Item 6	Direct Accident Year Ultimate Loss & ALAE [Exhibit 3, Part 3, Col (3)]	0	0	0	0
15	Item 7	ULAE Ratio [Exhibit 2, Col (23)]	0.000	0.000	0.000	0.000
16	Item 8	Direct Accident Year Ultimate Loss & LAE [Item 6 * Item 7]	0	0	0	0
17	Item 9	Direct Accident Year Ultimate Loss & LAE Ratio [Item 8 / Item 5]	0.000	0.000	0.000	0.000
18						
19	Item 10	Direct Commission & Brokerage [Exhibit 4, Col (3), Item 5]	0	0	0	0
20	Item 11	Direct Other Acquisition Expense [Exhibit 4, Col (3), Item 3]	0	0	0	0
21	Item 12	Direct General Expense [Exhibit 4, Col (3), Item 4]	0	0	0	0
22	Item 13	Direct Taxes, Licenses & Fees [Exhibit 4, Col (3), Item 6]	0	0	0	0
23	Item 14a	LAD Fees Paid [Exhibit 4, Col (3), Item 8]	0	0	0	0
24	Item 14b	Percentage Reflected in Excess Profit Report	0%	0%	0%	0
25	Item 14	Item 14a * Item 14b	0	0	0	0
26	Item 15	Total Expenses [Sum (Item 10 - Item 14)]	0	0	0	0
27						
28	Item 16	Underwriting Income [Item 5 - Item 8 - Item 15]	0	0	0	0
29	Item 17	Allowance for Profit & Contin. [Item 2 * Clifford Formula 5.38% Pre-Tax]	0	0	0	0
30	Item 18	Investment Income Earned [Exhibit 5, Part 1, Item 15]	0	0	0	0
31	Item 19	Actuarial Gain [Item 16 - Item 17 + Item 18]	0	0	0	0
32						
33	Item 20	Total Development Adjustment [Exhibit 3, Part 6, Col (7)]	--	--	--	0
34	Item 21	Total Actuarial Gain (Item 19 - Item 20)	--	--	--	0
35						
36	Item 22	Additional Non-Excessive Profit Allowance [Item 2 * 3.85% Pre-Tax]	--	--	--	0
37	Item 23	Holding Company Non-Excessive Subsidization [Item 2 * 0.5%]	--	--	--	0
38	Item 24	Gross Excess Profit / (Loss) [Item 21 - Item 22 - Item 23]	--	--	--	0
39						
40	Item 25	Carryforward of a Prior Refund of Excess Profit (Exhibit 7, Item 2)	0	0	0	0
41						
42	Item 26	Net Excess Profit / (Loss) [Item 24 - Item 25]	--	--	--	0

Amended by R.1991 d.17, effective January 7, 1991.
 See: 22 N.J.R. 2082(b), 23 N.J.R. 106(a).
 Amended by R.1992 d.254, effective June 15, 1992.

See: 24 N.J.R. 529(a), 24 N.J.R. 2264(a).
 Appendix deleted and replaced with new appendix.
 Amended by R.1994 d.24, effective January 3, 1994.

See: 25 N.J.R. 1829(a), 26 N.J.R. 241(a).
 Amended by R.1996 d.58, effective February 5, 1996.
 See: 27 N.J.R. 3682(a), 28 N.J.R. 855(a).
 Repeal and New Rule, R.1996 d.312, effective July 15, 1996.
 See: 28 N.J.R. 1616(a), 28 N.J.R. 3627(b).
 Administrative correction.
 See: 28 N.J.R. 3798(b).
 Amended by R.2002 d.386, effective December 2, 2002.
 See: 34 N.J.R. 1093(a), 34 N.J.R. 4053(a).
 Appendix deleted and replaced with new appendix.

SUBCHAPTER 20A. (RESERVED)

SUBCHAPTER 21. PERSONAL INJURY PROTECTION COVERAGE REDUCED PIP PREMIUM CHARGE FOR ADDITIONAL AUTOS IN ONE-DRIVER HOUSEHOLDS

11:3-21.1 Purpose

The purpose of this rule is to implement N.J.S.A. 39:6A-4.1, which provides for reduced personal injury protection premiums for additional automobiles in one-driver households.

11:3-21.2 Reduction of PIP premium

(a) In any instance where a named insured is the owner, the only designated operator of two or more automobiles insured by the same insurer under one or more policies, and the only licensed driver residing in the household, the full basic PIP rate shall be charged on one automobile, and a percentage discount shall be given on the PIP premium charge on each additional auto. For the three-year period commencing with the operative date of this rule, the premium reduction shall be at least 50 percent of the approved charge for the applicable territory of garaging for the additional automobile(s), exclusive of expense fees and policy constants or residual market equalization charges.

11:3-21.3 Automobiles eligible for premium reduction

(a) Except as provided in paragraph 1 below, the reduced premiums shall only apply to a private passenger automobile of a private passenger or station wagon type that is owned or hired by an individual or by husband and wife who are residents of the same household and is neither used as a public or livery conveyance for passengers nor rented to others with a driver; and a motor vehicle with a pick-up body, a delivery sedan, a van, or a panel truck or a camper type vehicle used for recreational purposes owned by an individual or by husband and wife who are residents of the same household, not customarily used in the occupation, profession or business of the insured other than farming or ranching. An automobile owned by a farm family copartnership or corporation which is principally garaged on a farm or ranch and otherwise meets the definitions contained in this section, shall be considered a private passenger automobile owned by two or more relatives resident in the same household.

1. The reduced premium shall not apply to automobiles for which the basic PIP premium charge is less than \$25.00, exclusive of expense fees and policy constants or residual market equalization charges, and which are of the following types:

- i. Automobiles 10 years or older and maintained primarily for use in exhibitions, parades and club activities, or
- ii. A self-propelled vehicle with a living area that is an integral part of the chassis or a pick-up with a permanently attached camper body.

(b) A reduced premium charge for PIP coverage as specified in (a) above shall apply to all policies which are in force, issued or renewed on or after the operative date of this rule.

1. With respect to in force policies, the insurer shall calculate the reduce premium charge in (a) above, and shall issue a refund check in this amount to the insured or apply a credit in this amount to the insured's renewal policy.

- i. In the event a policy is nonrenewed or otherwise terminated prior to renewal, the insurer shall calculate a return premium in accordance with the operative date of this rule and the effective termination date of the policy. The insurer shall issue a refund check in this amount to the insured.

11:3-21.4 Filing and statistical requirements

(a) Each automobile filer shall, within 60 days of the effective date of this rule, submit to the Commissioner for approval filings of rates and manual rules for implementing the reduced PIP premium charges for additional automobiles required by this rule.

NEW JERSEY COUNTY/MUNICIPALITY CODES **Enter the Appropriate Four-Digit Number on Line 6, Vendor Data**

ATLANTIC COUNTY

0101 - Absecon City
 0102 - Atlantic City
 0103 - Bganine City
 0104 - Buena Bor.
 0105 - Buena Vista Twp.
 0106 - Corbin City City
 0107 - Egg Harbor City
 0108 - Egg Harbor Twp.
 0109 - Estell Manor City
 0110 - Folsom Bor.
 0111 - Galloway Twp.
 0112 - Hamilton Twp.
 0113 - Hammonton Town
 0114 - Unwood City
 0115 - Longport Bor.
 0116 - Margate City
 0117 - Mullica Twp.
 0118 - Northfield City
 0119 - Pleasantville City
 0120 - Port Republic City
 0121 - Somers Point City
 0122 - Ventnor City
 0123 - Weymouth Twp.

BERGEN COUNTY

0201 - Allendale Bor.
 0202 - Alpine Bor.
 0203 - Bergenfield Bor.
 0204 - Bogota City
 0205 - Carlstadt Bor.
 0206 - Cliffs Park Bor.
 0207 - Closter Bor.
 0208 - Cresskill Bor.
 0209 - Demarest Bor.
 0210 - Dumont Bor.
 0211 - Elmwood Park Bor.
 0212 - East Rutherford Bor.
 0213 - Edgewater Bor.
 0214 - Emerson Bor.
 0215 - Englewood City
 0216 - Englewood Cliffs Bor.
 0217 - Fair Lawn Bor.
 0218 - Fairview Bor.
 0219 - Fort Lee Bor.
 0220 - Franklin Lakes Bor.
 0221 - Garfield City
 0222 - Glen Rock Bor.
 0223 - Hackensack City
 0224 - Harrington Park Bor.
 0225 - Hasbrouck Heights Bor.
 0226 - Hawthorth Bor.
 0227 - Hillsdale Bor.
 0228 - Hohokus Bor.
 0229 - Leonia Bor.
 0230 - Little Ferry Bor.
 0231 - Lodi Bor.
 0232 - Lyndhurst Twp.
 0233 - Mahwah Twp.
 0234 - Maywood Bor.
 0235 - Midland Park Bor.
 0236 - Montvale Bor.
 0237 - Moonachie Bor.
 0238 - New Milford Bor.
 0239 - North Arlington Bor.
 0240 - Northvale Bor.
 0241 - Norwood Bor.
 0242 - Oakland Bor.
 0243 - Old Tappan Bor.
 0244 - Oradell Bor.
 0245 - Palisades Park Bor.
 0246 - Paramus Bor.
 0247 - Park Ridge Bor.
 0248 - Ramsey Bor.
 0249 - Ridgefield Bor.
 0250 - Ridgefield Park Village
 0251 - Ridgewood Village
 0252 - Riveredge Bor.
 0253 - Rivervale Twp.
 0254 - Rochelle Park Twp.
 0255 - Rockleigh Bor.
 0256 - Rutherford Bor.
 0257 - Saddle Brook Twp.
 0258 - Saddle River Bor.
 0259 - South Hackensack Twp.
 0260 - Teaneck Twp.
 0261 - Tenafly Bor.
 0262 - Teterboro Bor.
 0263 - Upper Saddle River Bor.
 0264 - Waldwick Bor.
 0265 - Wallington Bor.
 0266 - Washington Twp.
 0267 - Westwood Bor.
 0268 - Woodcliff Lake Bor.
 0269 - Wood-Ridge Bor.
 0270 - Wyckoff Twp.

BURLINGTON COUNTY

0301 - Bass River Twp.
 0302 - Beverly City
 0303 - Bordentown City

0304 - Bordentown Twp.
 0305 - Burlington City
 0306 - Burlington Twp.
 0307 - Chesterfield Twp.
 0308 - Cinnaminson Twp.
 0309 - Delance Twp.
 0310 - Delran Twp.
 0311 - Eastampton Twp.
 0312 - Edgewater Park Twp.
 0313 - Evesham Twp.
 0314 - Fieldsboro Bor.
 0315 - Florence Twp.
 0316 - Hainesport Twp.
 0317 - Lumberton Twp.
 0318 - Mansfield Twp.
 0319 - Maple Shade Twp.
 0320 - Medford Twp.
 0321 - Medford Lakes Bor.
 0322 - Moorestown Twp.
 0323 - Mount Holly Twp.
 0324 - Mount Laurel Twp.
 0325 - New Hanover Twp.
 0326 - No. Hanover Twp.
 0327 - Palmyra Bor.
 0328 - Pemberton Bor.
 0329 - Pemberton Twp.
 0330 - Riverside Twp.
 0331 - Riverton Bor.
 0332 - Shamong Twp.
 0333 - Southampton Twp.
 0334 - Springfield Twp.
 0335 - Tabernacle Twp.
 0336 - Washington Twp.
 0337 - Westampton Twp.
 0338 - Willingboro Twp.
 0339 - Woodland Twp.
 0340 - Wrightstown Bor.

CAMDEN COUNTY

0401 - Audubon Bor.
 0402 - Audubon Park Bor.
 0403 - Barrington Bor.
 0404 - Bellmawr Bor.
 0405 - Berlin Bor.
 0406 - Berlin Twp.
 0407 - Brooklawn Bor.
 0408 - Camden City
 0409 - Cherry Hill Twp.
 0410 - Chesilhurst Bor.
 0411 - Clementon Bor.
 0412 - Collingswood Bor.
 0413 - Gibbsboro Bor.
 0414 - Gloucester City
 0415 - Gloucester Twp.
 0416 - Haddon Twp.
 0417 - Haddonfield Bor.
 0418 - Haddon Heights Bor.
 0419 - H. Nella Bor.
 0420 - Laurel Springs Bor.
 0421 - Lawnside Bor.
 0422 - Lindenwold Bor.
 0423 - Magnolia Bor.
 0424 - Merchantville Bor.
 0425 - Mt. Ephraim Bor.
 0426 - Oaklyn Bor.
 0427 - Pennsauken Twp.
 0428 - Pine Hill Bor.
 0429 - Pine Valley Bor.
 0430 - Runnemede Bor.
 0431 - Somerdale Bor.
 0432 - Stratford Bor.
 0433 - Tavistock Bor.
 0434 - Voorhees Twp.
 0435 - Waterford Twp.
 0436 - Winslow Twp.
 0437 - Woodlynne Bor.

CAPE MAY COUNTY

0501 - Avalon Bor.
 0502 - Cape May City
 0503 - Cape May Point Bor.
 0504 - Dennis Twp.
 0505 - Lower Twp.
 0506 - Middle Twp.
 0507 - North Wildwood City
 0508 - Ocean City City
 0509 - Sea Isle City City
 0510 - Stone Harbor Bor.
 0511 - Upper Twp.
 0512 - West Cape May Bor.
 0513 - West Wildwood Bor.
 0514 - Wildwood City
 0515 - Wildwood Crest Bor.
 0516 - Woodbine Bor.

CUMBERLAND COUNTY

0601 - Bridgeton City
 0602 - Commercial City
 0603 - Deerfield Twp.
 0604 - Downe Twp.
 0605 - Fairfield Twp.

0606 - Greenwich Twp.
 0607 - Hopewell Twp.
 0608 - Lawrence Twp.
 0609 - Maurice River Twp.
 0610 - Millville City
 0611 - Shiloh Bor.
 0612 - Stow Creek Twp.
 0613 - Upper Deerfield Twp.
 0614 - Vineland City

ESSEX COUNTY

0701 - Belleville Twp.
 0702 - Bloomfield Twp.
 0703 - Caldwell Borough Twp.
 0704 - Cedar Grove Twp.
 0705 - East Orange City
 0706 - Essex Falls Twp.
 0707 - Fairfield Twp.
 0708 - Glen Ridge Twp.
 0709 - Irvington Twp.
 0710 - Livingston Twp.
 0711 - Maplewood Twp.
 0712 - Milburn Twp.
 0713 - Montclair Twp.
 0714 - Newark City
 0715 - North Caldwell Twp.
 0716 - Nutley Twp.
 0717 - Orange City Twp.
 0718 - Roseland Bor.
 0719 - South Orange Village
 0720 - Verona Twp.
 0721 - West Caldwell Twp.
 0722 - West Orange Twp.

GLOUCESTER COUNTY

0801 - Clayton Bor.
 0802 - Deptford Twp.
 0803 - East Greenwich Twp.
 0804 - Elk Twp.
 0805 - Franklin Twp.
 0806 - Glassboro Bor.
 0807 - Greenwich Twp.
 0808 - Harrison Twp.
 0809 - Logan Twp.
 0810 - Mantua Twp.
 0811 - Monroe Twp.
 0812 - National Park Bor.
 0813 - Newfield Bor.
 0814 - Paulsboro Bor.
 0815 - Pitman Bor.
 0816 - South Harrison Twp.
 0817 - Swedesboro Bor.
 0818 - Washington Twp.
 0819 - Wenonah Bor.
 0820 - West Deptford Twp.
 0821 - Westville City
 0822 - Woodbury City
 0823 - Woodbury Heights Bor.
 0824 - Woolwich Twp.

HUDSON COUNTY

0901 - Bayonne City
 0902 - East Newark Bor.
 0903 - Guttenburg Town
 0904 - Harrison Town
 0905 - Hoboken City
 0906 - Jersey City City
 0907 - Kearny Town
 0908 - North Bergen Twp.
 0909 - Secaucus Town
 0910 - Union City City
 0911 - Weehawken Twp.
 0912 - West New York

HUNTERDON COUNTY

1001 - Alexandria Twp.
 1002 - Bethlehem Twp.
 1003 - Bloomsbury Bor.
 1004 - Clinton Bor.
 1005 - Clinton Town
 1006 - Clinton Twp.
 1007 - Delaware Twp.
 1008 - East Amwell Twp.
 1009 - Flemington Bor.
 1010 - Franklin Twp.
 1011 - Frenchtown Bor.
 1012 - Glen Gardner Bor.
 1013 - Hampton Bor.
 1014 - High Bridge Bor.
 1015 - Holland Twp.
 1016 - Kingwood Twp.
 1017 - Lambertville City
 1018 - Lebanon Bor.
 1019 - Lebanon Twp.
 1020 - Milford Twp.
 1021 - Raritan Twp.
 1022 - Readington Twp.
 1023 - Stockton Bor.
 1024 - Tewksbury Twp.
 1025 - Union Twp.
 1026 - West Amwell Twp.

MERCER COUNTY

1101 - East Windsor Twp.
 1102 - Ewing Twp.
 1103 - Hamilton Twp.
 1104 - Hightstown Bor.
 1105 - Hopewell Bor.
 1106 - Hopewell Twp.
 1107 - Lawrence Twp.
 1108 - Pennington Bor.
 1109 - Princeton Bor.
 1110 - Princeton Twp.
 1111 - Trenton City
 1112 - Washington Twp.
 1113 - West Windsor Twp.

MIDDLESEX COUNTY

1201 - Carteret Bor.
 1202 - Cranbury Twp.
 1203 - Dunellen Bor.
 1204 - East Brunswick
 1205 - Edison Twp.
 1206 - Helmetta Bor.
 1207 - Highland Park Bor.
 1208 - Jamesburg Bor.
 1209 - Metuchen Bor.
 1210 - Middlesex Bor.
 1211 - Milltown Twp.
 1212 - Monroe Twp.
 1213 - New Brunswick City
 1214 - North Brunswick Twp.
 1215 - Old Bridge Twp.
 1216 - Perth Amboy City
 1217 - Piscataway Twp.
 1218 - Plainsboro Twp.
 1219 - Sayreville Bor.
 1220 - South Amboy City
 1221 - South Brunswick Twp.
 1222 - South Plainfield Bor.
 1223 - South River Bor.
 1224 - Spotswood Bor.
 1225 - Woodbridge Twp.

MONMOUTH COUNTY

1301 - Aberdeen Twp.
 1302 - Allenhurst Bor.
 1303 - Allentown Bor.
 1304 - Asbury Park City
 1305 - Atlantic Highlands Bor.
 1306 - Avon-by-the-sea Bor.
 1307 - Belmar Bor.
 1308 - Bradley Beach Bor.
 1309 - Brille Bor.
 1310 - Colts Neck Twp.
 1311 - Deal Bor.
 1312 - Eatontown Bor.
 1313 - Englishtown Bor.
 1314 - Fair Haven Bor.
 1315 - Farmingdale
 1316 - Freehold Bor.
 1317 - Freehold Twp.
 1318 - Hazlet Twp.
 1319 - Highlands Bor.
 1320 - Holmdel Twp.
 1321 - Howell Twp.
 1322 - Interlaken Bor.
 1323 - Keasburg Bor.
 1324 - Keyport Bor.
 1325 - Little Silver Bor.
 1326 - Loch Arbour Village
 1327 - Long Branch City
 1328 - Manalapan Twp.
 1329 - Manasquan Bor.
 1330 - Marlboro Twp.
 1331 - Matawan Bor.
 1332 - Middletown Twp.
 1333 - Millstone Twp.
 1334 - Monmouth Beach Bor.
 1335 - Neptune City Bor.
 1336 - Neptune City Bor.
 1337 - Ocean Twp.
 1338 - Oceanport Bor.
 1339 - Red Bank Bor.
 1340 - Roosevelt Bor.
 1341 - Rumson Bor.
 1342 - Sea Bright Bor.
 1343 - Sea Girt Bor.
 1344 - Shrewsbury Bor.
 1345 - Shrewsbury Twp.
 1346 - South Belmar Bor.
 1347 - Spring Lake Bor.
 1348 - Spring Lake Heights Bor.
 1349 - Tinton Falls Bor.
 1350 - Union Beach Bor.
 1351 - Upper Freehold Twp.
 1352 - Wall Twp.
 1353 - West Long Branch Bor.

MORRIS COUNTY

1401 - Boonton Town
 1402 - Boonton Twp.
 1403 - Butler Bor.

1404 - Chatham Bor.
 1405 - Chatham Twp.
 1406 - Chester Bor.
 1407 - Chester Twp.
 1408 - Denville Twp.
 1409 - Dover Twp.
 1410 - East Hanover Twp.
 1411 - Florham Park Bor.
 1412 - Hanover Twp.
 1413 - Harding Twp.
 1414 - Jefferson Twp.
 1415 - Kinnelon Bor.
 1416 - Lincoln Park Bor.
 1417 - Madison Bor.
 1418 - Mendham Bor.
 1419 - Mendham Twp.
 1420 - Mine Hill Twp.
 1421 - Montville Twp.
 1422 - Morris Twp.
 1423 - Morris Plains Bor.
 1424 - Morristown Town
 1425 - Mountain Lakes Bor.
 1426 - Mount Arlington Bor.
 1427 - Mount Olive Twp.
 1428 - Netcong Bor.
 1429 - Par-Troy Hills Twp.
 1430 - Passaic Twp.
 1431 - Pequannock Twp.
 1432 - Randolph Twp.
 1433 - Riverdale Bor.
 1434 - Rockaway Bor.
 1435 - Rockaway Twp.
 1436 - Roxbury Twp.
 1437 - Victory Gardens Bor.
 1438 - Washington Twp.
 1439 - Wharton Bor.

OCEAN COUNTY

1501 - Barnegat Twp.
 1502 - Barnegat Light Bor.
 1503 - Bay Head Bor.
 1504 - Beach Haven Bor.
 1505 - Beachwood Bor.
 1506 - Berkeley Twp.
 1507 - Brick Twp.
 1508 - Dover Twp.
 1509 - Eagleswood Twp.
 1510 - Harvey Cedars Bor.
 1511 - Island Heights Bor.
 1512 - Jackson Twp.
 1513 - Lacey Twp.
 1514 - Lakehurst Bor.
 1515 - Lakewood Twp.
 1516 - Lavelllette Twp.
 1517 - Little Egg Harbor Twp.
 1518 - Long Beach Twp.
 1519 - Manchester Twp.
 1520 - Mantoloking Bor.
 1521 - Ocean Twp.
 1522 - Ocean Gate Bor.
 1523 - Pine Beach Bor.
 1524 - Plumsted Twp.
 1525 - Pt. Pleasant Bor.
 1526 - Pt. Pleasant Beach Bor.
 1527 - Seaside Heights Bor.
 1528 - Seaside Park Bor.
 1529 - Ship Bottom Bor.
 1530 - South Toms River Bor.
 1531 - Stafford Twp.
 1532 - Surf City Bor.
 1533 - Tuckerton Bor.

PASSAIC COUNTY

1601 - Bloomingdale Bor.
 1602 - Clifton City
 1603 - Haledon Bor.
 1604 - Hawthorne Bor.
 1605 - Little Falls Twp.
 1606 - North Haledon Bor.
 1607 - Passaic City
 1608 - Paterson City
 1609 - Pompton Lakes Bor.
 1610 - Prospect Park Bor.
 1611 - Ringwood Bor.
 1612 - Totowa Bor.
 1613 - Wanaque Bor.
 1614 - Wayne Twp.
 1615 - West Milford Twp.
 1616 - West Paterson Bor.

SALEM COUNTY

1701 - Alloway Twp.
 1702 - Carneys Point Twp.
 1703 - Elmer Bor.
 1704 - Elsinboro Twp.
 1705 - Lower Alloways Creek Twp.
 1706 - Mannington Twp.
 1707 - Oldmans Twp.
 1708 - Penns Grove Bor.
 1709 - Pennsville Twp.
 1710 - Pilesgrove Twp.

1711 - Pittsgrove Twp.
 1712 - Quinton Twp.
 1713 - Salem City
 1714 - Upper Pittsgrove Twp.
 1715 - Woodstown Bor.

SOMERSET COUNTY

1801 - Bedminster Twp.
 1802 - Bernards Twp.
 1803 - Bernardsville Bor.
 1804 - Bound Brook Bor.
 1805 - Branchburg Twp.
 1806 - Bridgewater Twp.
 1807 - Far Hills Bor.
 1808 - Franklin Twp.
 1809 - Green Brook Twp.
 1810 - Hillsborough Twp.
 1811 - Manville Bor.
 1812 - Millstone Bor.
 1813 - Montgomery Twp.
 1814 - North Plainfield Bor.
 1815 - Peapack-Gladstone Bor.
 1816 - Raritan Bor.
 1817 - Rocky Hill Bor.
 1818 - Somerville Bor.
 1819 - South Bound Brook Bor.
 1820 - Warren Twp.
 1821 - Watchung Bor.

SUSSEX COUNTY

1901 - Andover Bor.
 1902 - Andover Twp.
 1903 - Branchville Bor.
 1904 - Byram Twp.
 1905 - Frankford Twp.
 1906 - Frankford Twp.
 1907 - Fredon Twp.
 1908 - Green Twp.
 1909 - Hamburg Bor.
 1910 - Hampton Twp.
 1911 - Hardystown Twp.
 1912 - Hopatcong Bor.
 1913 - Lafayette Twp.
 1914 - Montague Twp.
 1915 - Newton Town
 1916 - Ogdensburg Bor.
 1917 - Sandyston Twp.
 1918 - Sparta Twp.
 1919 - Stanhope Bor.
 1920 - Stillwater Twp.
 1921 - Sussex Bor.
 1922 - Vernon Twp.
 1923 - Walpack Twp.
 1924 - Wantage Twp.

UNION COUNTY

2001 - Berkeley Heights Twp.
 2002 - Clark Twp.
 2003 - Cranford Twp.
 2004 - Elizabeth City
 2005 - Fairwood Bor.
 2006 - Garwood Bor.
 2007 - Hillsdale Twp.
 2008 - Kenilworth City
 2009 - Linden City
 2010 - Mountainside Bor.
 2011 - New Providence Bor.
 2012 - Plainfield City
 2013 - Rahway City
 2014 - Roselle Bor.
 2015 - Roselle Park Bor.
 2016 - Scotch Plains
 2017 - Springfield Twp.
 2018 - Summit City
 2019 - Union Twp.
 2020 - Westfield Twp.
 2021 - Winfield Twp.

WARREN COUNTY

2101 - Allamuchy Twp.
 2102 - Alpha Bor.
 2103 - Belvidere Town
 2104 - Blarstown Twp.
 2105 - Franklin Twp.
 2106 - Frelinghuysen Twp.
 2107 - Greenwich Twp.
 2108 - Hackensack Twp.
 2109 - Hardwick Twp.
 2110 - Harmony Twp.
 2111 - Hope Twp.
 2112 - Independence Twp.
 2113 - Knowlton Twp.
 2114 - Liberty Twp.
 2115 - Lopatcong Twp.
 2116 - Mansfield Twp.
 2117 - Oxford Twp.
 2118 - Pahaquarry Twp.
 2119 - Phillipsburg Town
 2120 - Pohatcong Twp.
 2121 - Washington Bor.
 2122 - Washington Twp.
 2123 - White Twp.

Repeal and New Rule, R.1997 d.85, effective February 18, 1997.
See: 28 N.J.R. 5030(a), 29 N.J.R. 551(a).

APPENDIX B

AMORTIZATION FORMULA

The Fund shall evaluate the cost effectiveness of modifications to a residence and shall establish an amortization schedule based on information submitted to the Fund by the insurer. The insurer shall file with the Fund the information in categories (a) through (d) below. This information shall be accompanied by the documentation which supports the information in those categories. The factors which shall be considered by the Fund include:

- (a) Cost of modifications;
- (b) Annual cost of home care, including but not limited to, nursing care, therapy, transportation for medical treatment and medical supplies;
- (c) Life expectancy of the injured person;
- (d) Annual cost of other residential care alternatives;
- (e) Monthly amount amortized; and
- (f) Term of amortization in months.

1. The formula which the Fund shall evaluate to determine the cost effectiveness of requested home modifications is as follows:

$(a + (b \times c)) < (d \times c)$

The Fund shall only approve modifications where the above formula applies.

2. The formula to determine the amount to be amortized monthly is as follows:

$(d - b)/12 = e$

3. The formula to determine the term of the amortization schedule is as follows:

$a/e = f$

The following examples demonstrate how the formulas shall be applied:

	Example One	Example Two	Example Three
Cost of Modifications	100,000	100,000	100,000
Annual Cost of Home Care	60,000	6,000	60,000
Life Expectancy of Injured Party	30	10	20
Annual Cost of Other Residential Care Alternatives	84,000	120,000	60,000
Cost Effective Formula			
Cost for Home Care	1,900,000	160,000	1,300,000
Cost for Alternative Care	2,520,000	1,200,000	1,200,000
Is Home Modification Cost Effective?	Yes	Yes	No
Amortization Schedule			
Amount Amortized Monthly	\$2,000	\$9,500	
Term of Amortization	50 months	11 months	

APPENDIX B

ITEM 1

UNSATISFIED CLAIM AND JUDGMENT FUNDINSTRUCTION SHEET

UCJF FILE NUMBER: _____

_____ Enter appearance for _____

_____ OBTAIN PROOF OF SERVICE ON ALL NAMED DEFENDANTS.

_____ Proceed with immediate discovery. Serve SPECIAL UCJF ELIGIBILITY INTERROGATORIES.

_____ Schedule depositions and/or
IME if indicated._____ Obtain conformed copy of
cancellation notice.

_____ Move to dismiss improper defendants:

_____ Commissioner of Insurance
_____ Director of Motor Vehicles
_____ UCJF_____ PIP not payable: _____ LATE NOTICE
_____ OUT OF STATE VEHICLE
_____ COMMERCIAL VEHICLE
_____ OTHER

_____ Claimant ineligible, not a resident of New Jersey.

_____ Determine if carrier notified Taxi Commission of cancellation of policy

_____ NOTICE OF INTENTION not sufficiently complete to qualify as a timely filing.

_____ File CIB.

_____ Obtain Police Report

_____ Obtain Medical Reports

_____ Obtain signed statement of uninsured.

_____ Obtain settlement agreement.

_____ Contract witness(es)

_____ Contact claimant's employer for possible health insurance coverage and Temporary Disability Benefits.

_____ Rule out vehicle ownership in household.

_____ Obtain the names, dates of birth and driver's license numbers of all household residents.

_____ Other: _____

APPENDIX B

ITEM 2

THIS FORM IS A FORMAT AND NOT TO BE USED
IN SUBMITTING REPORTS TO THE FUND60 DAY REPORT

UCJ # _____

DATE _____

CLAIMANT: _____ SS# _____ AGE _____

CLAIMANT'S ATTORNEY: _____

ELIGIBILITY OF CLAIMANT: _____

UNINSURED: _____

ASSIGNED ATTORNEY: _____

ASSIGNED ATTORNEY'S ACTIVITY: _____

DATE OF ACCIDENT: _____

PLACE OF ACCIDENT: _____

ACCIDENT DESCRIPTION:LIABILITY:WITNESSES:POLICE INVOLVEMENT:INJURIES:EXPENSES:ADJUSTER'S RECOMMENDATION:WORK TO BE DONE:COMPANY/CARRIERADJUSTERCLAIM #PHONE #

**APPENDIX B
ITEM 3**

**THIS FORM IS A FORMAT AND NOT TO BE USED
IN SUBMITTING REPORTS TO THE FUND**

6 MONTH SUMMARY REPORT

UCJ # _____ DATE _____

SS# _____ AGE _____

CLAIMANT(S):

CLAIMANT(S) ATTORNEY:

UNINSURED:

ATTORNEY ASSIGNED:

COMPANY ASSIGNED: _____ CLAIM # _____

D/A: _____ TIME: _____ PLACE OF ACCIDENT: _____

SUIT: _____ COURT: _____ COUNTY: _____

ELIGIBILITY OF CLAIMANT(S):

DESCRIPTION OF ACCIDENT:

LIABILITY:

WITNESSES DESCRIPTION:

POLICE DESCRIPTION:

DESCRIPTION OF INJURIES:

UP TO DATE LIST OF MEDICAL EXPENSES:

CARRIER'S RECOMMENDATION:

ASSIGNED ATTORNEY'S RECOMMENDATION:

WORK TO BE DONE:

ADJUSTER _____

PHONE # _____

New Rule, R.1994 d.597, effective December 5, 1994.
See: 26 N.J.R. 2190(a), 26 N.J.R. 4772(a).

APPENDIX C

**UNSATISFIED CLAIM AND JUDGMENT FUND
RECOVERY CERTIFICATION**

Injured Party:

Date of Loss:

Carrier:

Carrier Claim Number:

EMB File Number:

Amount Requested: \$

I, _____, am the _____ of _____
(Name of Affiant) (Title) (Name of Insurer)

seeking reimbursement for Personal Injury Protection excess medical benefits paid by the Insurer on behalf of the above listed injured party. I hereby certify that I am authorized to file this certification on behalf of the insurer.

I further certify that this Insurer has not received, from any source, reimbursement, contribution, or indemnification of the PIP excess medical benefits paid by the Insurer on behalf of the above listed injured party and for which reimbursement is sought from the UCJF.

I further certify that this Insurer has either (i) prosecuted or is prosecuting an action, including by agreement or arbitration in matters subject to N.J.S.A. 39:6A-9.1, against all potentially responsible tortfeasors, or (ii) examined the documents and considered the factors set forth at N.J.A.C. 11:3-28.13(c), and determined not to prosecute an action.

I further certify that the forgoing statements are true and correct to the best of my information, knowledge and belief, and that the UCJF may rely on this Certification in determining to provide reimbursement of PIP excess medical expense benefit payments. I am also aware that if any of the foregoing statements made by me are false, the UCJF shall be entitled to discontinue reimbursements on this claim and recover any reimbursements already made to the insurer on this claim pursuant to N.J.A.C. 11:3-28.13(a)2.

Date _____

Signature _____

Name and Title (print) _____

Telephone Number _____

New Rule, R.2001 d.151, effective May 7, 2001.
See: 32 N.J.R. 3714(a), 33 N.J.R. 1389(a).

SUBCHAPTER 28A. (RESERVED)

Subchapter Historical Note

Subchapter 28A, Unsatisfied Claim and Judgement Fund Assessments, was repealed by R.2003 d.501, effective December 15, 2003. See: 35 N.J.R. 3259(a), 35 N.J.R. 5615(a).

11:3-28A.1 Purpose and scope

(a) This subchapter sets forth the procedures for the assessment of insurers authorized or admitted to transact private passenger or commercial automobile liability insurance in this State pursuant to N.J.S.A. 39:6-63.

(b) This subchapter shall apply to all insurers authorized or admitted to transact private passenger or commercial automobile liability insurance in this State pursuant to N.J.S.A. 17:17-1 et seq. or 17:32-1 et seq., as applicable. This subchapter shall not apply to surplus lines insurers that are eligible to write business pursuant to N.J.S.A. 17:22-6.40 et seq.

11:3-28A.2 Definitions

The following words and terms, when used in this subchapter, shall have the following meanings, unless the context clearly indicates otherwise.

(e) Qualified producers shall not accept multiple applications from the same applicant. The producer shall not submit an application on behalf of an applicant that has applied to the voluntary rating tier within the immediately preceding 30 days.

(f) The PAIP may apportion the number of exposures that may be written among UEZ agents and qualified producers. Such apportionment shall be based on the number of UEZ agents and qualified producers, the number of exposures available to be distributed, and the limit on the number of exposures that may be written through the voluntary rating tier.

(g) The PAIP shall reject and not distribute any risk produced from a UEZ agent or qualified producer that fails to satisfy the requirements of N.J.A.C. 11:3-46.7.

11:3-46.12 PAIP Plan of Operation

(a) The PAIP shall develop any amendments or supplements to the PAIP Plan of Operation as may be necessary or appropriate to provide for the implementation of N.J.A.C. 11:3-46.6, 46.7, 46.8, 46.9, 46.10, and 46.11. Such amendments or supplements shall be subject to review and approval by the Commissioner pursuant to N.J.A.C. 11:3-2.6.

(b) The PAIP governing committee shall submit to the Commissioner, for his or her approval, such amendments and supplements to the Plan of Operation no later than July 1, 1998. If the governing committee does not submit amendments or supplements within the time set forth in (a) above, or amendments or supplements acceptable to the Commissioner within 30 days after disapproval of the proposed changes, the Commissioner may promulgate such amendments or supplements and certify same to the governing committee.

11:3-46.13 Reporting requirements

(a) Each automobile insurer shall report on a quarterly basis its in-force private passenger automobile exposures in UEZs by zip code for the periods ending March 31, June 30, September 30, and December 31. Such reports shall be filed within 10 days of the end of each quarter and shall be in the form set forth in Exhibit C in the Appendix to this subchapter, incorporated herein by reference.

(b) In addition to (a) above, the Commissioner may from time to time order insurers to file in-force exposure data by zip code for all urban areas, regardless of whether those areas are currently designated as UEZs.

(c) Reports filed pursuant to this section shall be confidential and shall not be subject to public inspection or copying pursuant to the "Right-to-Know" law, N.J.S.A. 47:1A-1 et seq.

(d) All reports filed pursuant to this section shall be filed with the Department at the following address:

New Jersey Department of Banking and Insurance
Office of Property and Casualty
PO Box 325
Trenton, NJ 08625-0325

Amended by R.1999 d.218, effective July 19, 1999.

See: 31 N.J.R. 920(a), 31 N.J.R. 1927(a).

In (a), rewrote the last sentence.

11:3-46.14 Penalties

Failure to comply with this subchapter shall result in the imposition of penalties as authorized by law, including, but not limited to, a penalty up to \$1,000 for a first violation, and up to \$2,000 for each subsequent violation, pursuant to N.J.S.A. 17:33-2; and a fine up to \$25,000, or suspension or revocation of an insurer's certification as a qualified insurer, pursuant to N.J.S.A. 17:33C-3c.

APPENDIX

Exhibit A

Zip Code	Town	County	Territory
07302	Jersey City	Hudson	1
07303	Jersey City	Hudson	1
07304	Jersey City	Hudson	1
07305	Jersey City	Hudson	1
07306	Jersey City	Hudson	1
07307	Jersey City	Hudson	1
07309	Jersey City	Hudson	1
07310	Jersey City	Hudson	1
07311	Jersey City	Hudson	1
07047	N. Bergen	Hudson	1
07087	Union City/Weehawken	Hudson	1
07093	West New York/Guttenberg	Hudson	1
07101	Newark	Essex	2
07102	Newark	Essex	2
07103	Newark	Essex	2
07104	Newark	Essex	2
07105	Newark	Essex	2
07106	Newark	Essex	2
07107	Newark	Essex	2
07108	Newark	Essex	2
07112	Newark	Essex	2
07114	Newark	Essex	2
07011	Clifton	Passaic	3
07012	Clifton	Passaic	3
07013	Clifton	Passaic	3
07014	Clifton	Passaic	3
07026	Garfield	Bergen	3
07506	Hawthorne	Passaic	3
07507	Hawthorne	Passaic	3
07424	Little Falls/W. Paterson	Passaic	3
07055	Passaic	Passaic	3
07501	Paterson	Passaic	3
07502	Paterson	Passaic	3
07503	Paterson	Passaic	3
07504	Paterson	Passaic	3
07505	Paterson	Passaic	3
07509	Paterson	Passaic	3
07510	Paterson	Passaic	3
07513	Paterson	Passaic	3
07514	Paterson	Passaic	3
07522	Paterson	Passaic	3
07524	Paterson	Passaic	3

Zip Code	Town	County	Territory
07533	Paterson	Passaic	3
07543	Paterson	Passaic	3
07544	Paterson	Passaic	3
07057	Wallington	Bergen	3
07201	Elizabeth	Union	4
07202	Elizabeth	Union	4
07206	Elizabeth	Union	4
07207	Elizabeth	Union	4
07208	Elizabeth	Union	4
08601	Trenton	Mercer	6
08602	Trenton	Mercer	6
08603	Trenton	Mercer	6
08605	Trenton	Mercer	6
08607	Trenton	Mercer	6
08608	Trenton	Mercer	6
08609	Trenton	Mercer	6
08611	Trenton	Mercer	6
08618	Trenton	Mercer	6
08629	Trenton	Mercer	6
08638	Trenton	Mercer	6
08030	Gloucester	Camden	7
08101	Camden	Camden	7
08102	Camden	Camden	7
08103	Camden	Camden	7
08104	Camden	Camden	7
08105	Camden	Camden	7
08861	Perth Amboy	Middlesex	8
08862	Perth Amboy	Middlesex	8
08401	Atlantic City	Atlantic	19
07109	Belleville	Essex	22
07111	Irvington	Essex	22
07017	E. Orange	Essex	38
07018	E. Orange	Essex	38
07019	E. Orange	Essex	38
07050	Orange City	Essex	38
07051	Orange City	Essex	38
07061	Plainfield	Union	39
07062	Plainfield	Union	39
07063	Plainfield	Union	39
08901	New Brunswick	Middlesex	40
08903	New Brunswick	Middlesex	40
08906	New Brunswick	Middlesex	40

Exhibit B

Calculation of UEZ Shares:

1. In-Force Exposures reported by zip code are combined for individual companies that are part of a group. Also, the in-force exposures reported for individual zip codes are combined for all UEZs.

2. The "Statewide Market Share" for an automobile insurer is calculated by dividing the total number of in-force exposures reported on the quarterly in-force report minus the total number of exposures in UEZs as of September 30 by the total number of in-force exposures in the state.

3. The "Individual UEZ Share" is the number of exposures a company or group should be writing in all UEZs combined. The Individual UEZ Share is calculated by multiplying an automobile insurer's statewide market share times the total number of exposures in all the UEZ's.

4. Each automobile insurer's "Individual UEZ Shortfall" is calculated by subtracting the number of its in-force exposures in all UEZs from its Individual UEZ share. A negative number indicates that the company exceeded its statewide market share in that UEZ.

Example:

To illustrate how these calculations are made, the example below uses two automobile insurers. Group A consists of Company 1 and Company 2. Company B is a single company. Two municipalities, E. Orange and Elizabeth, are used in the example to represent all UEZs.

In-Force Exposures Reported to Department

Zip Code	Town	Company 1	Company 2	Group A Total	Company B
07017	E. Orange	91	7	98	38

Zip Code	Town	Company 1	Company 2	Group A Total	Company B
07018	E. Orange	39	10	49	24
07019	E. Orange	4	6	10	8
	total			157	70
07201	Elizabeth	4	6	10	78
07202	Elizabeth	71	13	84	253
07206	Elizabeth	114	13	127	61
07207	Elizabeth	14	0	14	136
07208	Elizabeth	7	2	9	125
	total			244	653

In-Force Exposures for Individual Zip Code and Insurer Groups Combined

	Group A	Company B	Total In-Force Exposures in UEZ
All UEZs	401	723	60,000

Calculation of Statewide Market Share

	Group A	Company B	Total In-Force Exposures in State
total in-force	242,000	49,000	4,400,000
less UEZs	401	723	
market share	241,599	48,277	
	5.51%	1.10%	

Calculation of Individual UEZ Shares

	Group A	Company B
UEZ share	3,295	658

Calculation of Individual UEZ Shortfalls

	Group A	Company B
UEZ in-force	401	723
UEZ Share	3,295	658
Total Shortfall	2,894	- 65

Exhibit C

UEZ QUARTERLY IN-FORCE EXPOSURE REPORT
REQUIRED BY N.J.A.C. 11:3-4

Company Name _____
 NAIC # _____ Group # _____
 Report for Quarter Ending _____
 199 _____
 Number of Companies Reporting in Group _____
 Name of Contact Person _____
 Telephone/e-mail _____

Zip Code	UEZ	Voluntary In-Force Exposures	UZAR Assigned In-Force Exposures	Total In-Force Exposures
07011	Clifton			
07012	Clifton			
07013	Clifton			
07014	Clifton			
07017	E. Orange			
07018	E. Orange			
07019	E. Orange			
07026	Garfield			
07047	N. Bergen			
07050	Orange City			
07051	Orange City			
07055	Passaic			
07057	Wallington			
07061	Plainfield			
07062	Plainfield			
07063	Plainfield			
07087	Union City/Weehawken			
07093	West New York/ Guttenberg			
07101	Newark			
07102	Newark			
07103	Newark			
07104	Newark			
07105	Newark			
07106	Newark			
07107	Newark			

<u>Zip Code</u>	<u>UEZ</u>	<u>Voluntary In-Force Exposures</u>	<u>UZAR Assigned In-Force Exposures</u>	<u>Total In-Force Exposures</u>	<u>Zip Code</u>	<u>UEZ</u>	<u>Voluntary In-Force Exposures</u>	<u>UZAR Assigned In-Force Exposures</u>	<u>Total In-Force Exposures</u>
07108	Newark				07533	Paterson			
07109	Belleville				07543	Paterson			
07111	Irvington				07544	Paterson			
07112	Newark				08030	Gloucester			
07114	Newark				08101	Camden			
07201	Elizabeth				08102	Camden			
07202	Elizabeth				08103	Camden			
07206	Elizabeth				08104	Camden			
07207	Elizabeth				08105	Camden			
07208	Elizabeth				08401	Atlantic City			
07302	Jersey City				08601	Trenton			
07303	Jersey City				08602	Trenton			
07304	Jersey City				08603	Trenton			
07305	Jersey City				08605	Trenton			
07306	Jersey City				08607	Trenton			
07307	Jersey City				08608	Trenton			
07309	Jersey City				08609	Trenton			
07310	Jersey City				08611	Trenton			
07311	Jersey City				08618	Trenton			
07424	Little Falls/W. Paterson				08629	Trenton			
07501	Paterson				08638	Trenton			
07502	Paterson				08861	Perth Amboy			
07503	Paterson				08862	Perth Amboy			
07504	Paterson				08901	New Brunswick			
07505	Paterson				08903	New Brunswick			
07506	Hawthorne				08906	New Brunswick			
07507	Hawthorne					Total			
07509	Paterson								
07510	Paterson								
07513	Paterson								
07514	Paterson								
07522	Paterson								
07524	Paterson								

Amended by R.1999 d.218, effective July 19, 1999.
See: 31 N.J.R. 920(a), 31 N.J.R. 1927(a).
In Exhibit A, inserted references to the towns of Perth Amboy and Plainfield; and added Exhibit C.