UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

FORM 10-Q

(Mark One)

[X] QUARTERLY REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934

For the period ended September 30, 1997

OR

[ ] TRANSITION REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934

Commission file number 333-18117-01

PRUCO LIFE INSURANCE COMPANY OF NEW JERSEY

(Exact name of Registrant as specified in its charter)

New Jersey	22-2426091
(State or other jurisdiction, incorporation or organization)	(IRS Employer Identification No.)

213 Washington Street, Newark, New Jersey 07102
(Address of principal executive offices) (Zip Code)

(201) 802-3780
(Registrant's Telephone Number, including area code)

Securities registered pursuant to Section 12 (b) of the Act: NONE
Securities registered pursuant to Section 12 (g) of the Act: NONE

Indicate by check mark whether the Registrant (1) has filed all reports required to be filed by Section 13 or 15 (d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that the registrant was required to file such reports), and (2) has been subject to such filing requirements for the past 90 days. YES X NO ___

State the aggregate market value of the voting stock held by non-affiliates of the registrant: NONE

Indicate the number of shares outstanding of each of the registrant's classes of common stock, as of September 30, 1997. Common stock, par value of $5 per share: 400,000 shares outstanding

PRUCO LIFE INSURANCE COMPANY OF NEW JERSEY

INDEX TO FINANCIAL STATEMENTS

PRUCO LIFE INSURANCE COMPANY OF NEW JERSEY
STATEMENTS OF FINANCIAL POSITION
SEPTEMBER 30, 1997 (UNAUDITED) AND DECEMBER 31, 1996

	SEPTEMBER 30, 1997	DECEMBER 31, 1996
	(000's)	
ASSETS		
Fixed maturities		
Available for sale	$ 553,628	$ 555,898
Policy loans	124,131	113,918
Short term investments	87,747	17,002
Total invested assets	765,506	686,818
Cash	1,697	3,928
Deferred policy acquisition costs	107,250	106,965
Accrued investment income	14,400	12,908
Other assets	5,171	1,736
Separate Account assets	1,089,606	883,261
TOTAL ASSETS	$1,983,630	$1,695,616
LIABILITIES AND STOCKHOLDER'S EQUITY		
LIABILITIES		
Future policy benefits and other policyholders' liabilities	$ 107,164	$ 100,663
Policyholders' account balances	379,364	375,448
Federal income tax payable	10,673	1,970
Deferred federal income tax payable	24,663	24,175
Payable to affiliate	8,751	6,059
Cash collateral for loaned Securities	26,188	--
Other liabilities	26,655	11,990
Separate Account liabilities	1,087,768	880,065

TOTAL LIABILITIES	1,671,226	1,400,370
CONTINGENCIES		
STOCKHOLDER'S EQUITY		
Common Stock, $5 par value; 400,000 shares, authorized; issued and outstanding at September 30, 1997 and December 31, 1996	2,000	2,000
Paid-in-capital	125,000	125,000
Net unrealized investment gains	2,670	2,032
Retained earnings	182,734	166,214
TOTAL STOCKHOLDER'S EQUITY	312,404	295,246
TOTAL LIABILITIES AND STOCKHOLDER'S EQUITY	$1,983,630	$1,695,616

SEE NOTES TO THE FINANCIAL STATEMENTS

PRUCO LIFE INSURANCE COMPANY OF NEW JERSEY
STATEMENTS OF OPERATIONS
THREE AND NINE MONTHS ENDED SEPTEMBER 30, 1997 AND 1996
(UNAUDITED)

	NINE MONTHS ENDED SEPTEMBER 30,		THREE MONTHS ENDED SEPTEMBER 30,	
	1997	1996	1997	1996
	(000's)			
REVENUES				
Premiums	$ 708	$ 1,637	$ 318	$ 785
Policy charges and fee income	39,846	40,872	13,055	13,602
Net investment income	34,304	32,333	12,828	10,870
Realized investment gains	1,328	576	882	470
Other income	3,408	3,044	1,480	1,037
TOTAL REVENUES	79,594	78,462	28,563	26,764
BENEFITS AND EXPENSES				
Policyholders' benefits	23,133	21,362	7,799	7,945
Interest credited to policyholders' account balances	14,371	14,654	4,886	4,761
Other operating costs and expenses	16,451	3,854	4,368	(6,698)
TOTAL BENEFITS AND EXPENSES	53,955	39,870	17,053	6,008
INCOME BEFORE INCOME TAX PROVISION	25,639	38,592	11,510	20,756
Income tax provision	9,119	13,507	4,106	7,265
NET INCOME	$16,520	$25,085	$ 7,404	$13,491

SEE NOTES TO THE FINANCIAL STATEMENTS

<TABLE>

PRUCO LIFE INSURANCE COMPANY OF NEW JERSEY
STATEMENTS OF CHANGES IN EQUITY

SEPTEMBER 30, 1997 (UNAUDITED) AND DECEMBER 31, 1996

<CAPTION>

	COMMON STOCK	PAID-IN-CAPITAL	NET UNREALIZED INVESTMENT (LOSSES) GAINS	RETAINED EARNINGS	TOTAL STOCKHOLDER'S EQUITY
			(000's)		
<S>	<C>	<C>	<C>	<C>	<C>
BALANCE, JANUARY 1, 1996	$2,000	$125,000	$6,588	$134,427	$268,015
Net income	--	--	--	31,787	31,787
Change in net unrealized investment (losses) gains during year	--	--	(4,556)	--	(4,556)
BALANCE, DECEMBER 31, 1996	2,000	125,000	2,032	166,214	295,246
Net income	--	--	--	16,520	16,520
Change in net unrealized investment (losses) gains during period	--	--	638	--	638
BALANCE, SEPTEMBER 30, 1997	$2,000	$125,000	$2,670	$182,734	$312,404

SEE NOTES TO THE FINANCIAL STATEMENTS

</TABLE>

PRUCO LIFE INSURANCE COMPANY OF NEW JERSEY
STATEMENTS OF CASH FLOWS
NINE MONTHS ENDED SEPTEMBER 30, 1997 AND 1996
(UNAUDITED)

	NINE MONTHS ENDED SEPTEMBER 30, 1997	1996
	(000's)	
CASH FLOWS FROM OPERATING ACTIVITIES:		
Net income	$ 16,520	$ 25,085
Adjustments to reconcile net income to net cash from operating activities:		
Increase in future policy benefits and other policyholders' liabilities	6,501	8,753
General account policy fee income	(5,922)	(4,661)
Interest credited to policyholders' account balances	14,371	14,654
Net decrease (increase) in Separate Accounts	1,358	(2,086)
Net realized investment gains	(1,328)	(576)
Policy loans	(10,213)	(11,332)
Amortization and other non-cash items	416	11,922
Change in:		
Accrued investment income	(1,492)	(1,736)
Deferred policy acquisition costs	(285)	(16,605)
Other assets	(3,435)	182
Payable to affiliate	2,692	1,136
Federal income tax payable	8,703	2,856
Deferred federal income tax payable	488	(757)
Other liabilities	14,665	6,826
CASH FLOWS FROM OPERATING ACTIVITIES	43,039	33,661
CASH FLOWS FROM INVESTING ACTIVITIES:		
Proceeds from the sale/maturity of:		
Fixed maturities:		
Available for sale	564,841	746,459
Payments for the purchase of:		
Fixed maturities:		

Available for sale	(561,021)	(779,266)
Net cash collateral for loaned securities	26,188	--
Net (payments) proceeds for short term investments	(70,745)	10,283
CASH FLOWS FROM INVESTING ACTIVITIES	(40,737)	(22,524)
CASH FLOWS FROM FINANCING ACTIVITIES:		
Policyholders' account balances:		
Deposits	87,354	13,860
Withdrawals (net of transfers to/from separate accounts)	(91,887)	(25,023)
CASH FLOWS FROM FINANCING ACTIVITIES	(4,533)	(11,163)
Net decrease in Cash	(2,231)	(26)
Cash, beginning of year	3,928	0
CASH, END OF PERIOD	$ 1,697	$ (26)

SEE NOTES TO THE FINANCIAL STATEMENTS

NOTES TO THE FINANCIAL STATEMENTS OF PRUCO LIFE INSURANCE COMPANY OF NEW JERSEY SEPTEMBER 30, 1997 (UNAUDITED)

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES AND PRINCIPLES

A. GENERAL

Pruco Life Insurance Company of New Jersey (the Company), a stock life insurance company domiciled in the state of New Jersey, is an indirect subsidiary of The Prudential Insurance Company of America (Prudential), a mutual life insurance company, and a direct subsidiary of Pruco Life Insurance Company (Pruco Life), a stock life insurance company domiciled in the state of Arizona. The Company markets individual life insurance and deferred annuities through Prudential's sales force.

B. BASIS OF PRESENTATION

The accompanying unaudited financial statements of the Company have been prepared in accordance with the instructions to Form 10-Q and do not include all of the other information and disclosures required by generally accepted accounting principles. These statements should be read in conjunction with the financial statements and notes thereto for the year ended December 31, 1996 included in the Company's Annual Report on Form 10-K for that year.

The accompanying financial statements have not been audited by independent accountants in accordance with generally accepted auditing standards, but in the opinion of management such financial statements include all adjustments, consisting only of normal recurring accruals, necessary to summarize fairly the Company's financial position and results of operations. The results of operations for the nine months ended September 30, 1997 may not be indicative of the results that may be expected for the year ending December 31, 1997.

C. INVESTMENTS

Fixed Maturities--Where the Company may not have the positive intent to hold fixed maturities until maturity, the securities are classified as "Available for Sale." These securities are reported at market value based principally on their quoted market prices. The associated unrealized gains and losses, net of income taxes and deferred policy acquisition costs, are included as a component of equity or if deemed to be other than temporary, are included as a realized loss. These securities may be sold prior to maturity as part of the Company's asset/liability management strategy in response to changes in interest rates, resultant prepayments risk, and similar factors.

Short-term investments are fixed maturities that mature within one year, and are reported at estimated fair value.

Securities lending--The Company has instituted a securities lending program during the third quarter of 1997 whereby large blocks of securities are loaned to third parties, primarily brokerage firms. As of September 30, 1997, the estimated fair values of loaned securities were $26.0 million. Company policy and statutory regulations both require a minimum of 102% of the fair value of the domestic loaned securities to be separately maintained as collateral for the loans. Cash collateral received is invested in short-term investments and is recorded in Cash collateral for loaned securities in the amount of $26.2 million at September 30, 1997. Non-cash collateral is not reflected in the consolidated financial statements.

The following reconciles the Net unrealized investment gains recorded in Stockholder's equity at September 30, 1997 and December 31, 1996.

	SEPT. 30, 1997	DEC. 31, 1996
	(000's)	
Fixed maturities:		
Fair Value	$553,628	$555,898
Amortized cost	547,333	551,728
Unrealized investment gains	6,295	4,170
Related adjustments:		
Deferred policy acquisition costs	(2,512)	(1,209)
Policyholders' account balances	371	212
Deferred federal income tax liability	(1,484)	(1,141)
	(3,625)	(2,138)
Net unrealized investment gains	$ 2,670	$ 2,032

D. RECLASSIFICATIONS

To facilitate comparisons with the current year, certain amounts in the prior periods have been reclassified.

2. CONTINGENCIES

Several actions have been brought against the Company on behalf of those persons who purchased life insurance policies and are based on complaints about sales practices engaged in by Prudential, the Company and agents appointed by Prudential and the Company. Prudential has agreed to indemnify the Company for any and all losses resulting from such litigation.

ITEM 2. MANAGEMENT'S DISCUSSION AND ANALYSIS OF FINANCIAL CONDITION AND RESULTS OF OPERATIONS.

Pruco Life Insurance Company of New Jersey (the Company) is a stock life insurance company organized in 1982 under the laws of the state of New Jersey. The Company is an indirect subsidiary of The Prudential Insurance Company of America (Prudential), and a direct subsidiary of Pruco Life Insurance Company (Pruco Life). Pruco Life is a stock life insurance company domiciled in the state of Arizona. The Company markets individual insurance and annuities through Prudential's sales force.

The Company's assets were $2.0 billion at September 30, 1997 compared to $1.7 billion at December 31, 1996. The Company recorded net income of $16.5 million for the period ended September 30, 1997, a decrease of $8.6 million in comparison to the $25.1 million earned in the same period in 1996.

1. RESULTS OF OPERATIONS

1997 versus 1996

Premiums decreased by $.9 million to $.7 million for the nine months ended September 30, 1997 from $1.6 million for the same period in 1996. This decrease is primarily attributable to the loss of annuity premiums. As annuity products mature, the policy becomes non-premium paying and converts to a pay out status.

Net investment income increased $2.0 million from $32.3 million for the period ended September 30, 1996 to $34.3 million for the same period in 1997. This increase is primarily due to overall growth of the investment portfolio as a result of additional cash flows from operating activities along with a reduction in expenses.

Realized investment gains increased by $.7 million from $.6 million for the period ended September 30, 1996 to $1.3 million for the same period in 1997. This increase is primarily driven by the sale of fixed maturities as a result of normal investing activities during a period of declining interest rates.

Policyholders' benefits for the period ended September 30, 1997 were $23.1 million compared to $21.4 million for the same period in 1996. This increase of $1.7 million is attributable to increased mortality costs associated with the aging book of business.

Other operating costs and expenses increased $12.6 million from $3.9 million for the nine months ended September 30, 1996 to $16.5 million for the same period in 1997. The increase relects factors including the refinement of estimated gross profit margins used to amortize deferred policy acquisition costs (DAC). Favorable mortality experience and reduction in cost of insurance charges contributed to a net change in amortization. Favorable sales in 1997 were a partial offset. The net change in the amortization of DAC was $(1.4) million and $(9.0) million in 1997 and 1996, respectively. Also, increased operating costs resulted from higher sales activity of Discovery Select and Discovery Preferred annuity products, and technological advancements made in annuity processing, customer service, and product development.

2. LIQUIDITY

For an insurance company, cash needs, for the purpose of paying current benefits, making policy loans, and paying expenses, are met primarily from premiums and investment income. Benefits and expenses incurred for the nine months ended September 30, 1997, and 1996, were $54.0 million, and $39.9 million, respectively. Cash flows are anticipated to be sufficient to meet the Company's liquidity needs for the foreseeable future.

3. CAPITAL RESOURCES

The primary components of the Company's total assets of $2.0 billion at September 30, 1997 are as follows (as a percentage of total assets): fixed income securities 27.9%, separate account assets (fixed income and equity securities) 54.9%, policy loans 6.3%, and other assets 10.9%.

PART II

ITEM 1 LEGAL PROCEEDING
- - -----------------------

Pruco Life Insurance Company of New Jersey is not involved in any litigation that is expected to have a material effect.

ITEM 2 CHANGES IN SECURITIES
- - ----------------------------

Not Applicable

ITEM 3 DEFAULTS UPON SENIOR SECURITIES
- - -------------------------------------

Not Applicable

ITEM 4 SUBMISSION OF MATTERS TO A VOTE OF SECURITY HOLDERS
- - ---

Not Applicable

ITEM 5 OTHER INFORMATION
- - ------------------------

Not Applicable

ITEM 6 EXHIBITS AND REPORTS ON FORM 8-K
- - --------------------------------------

(a) (1) and (2) financial Statements of registrant are listed on pages 3-6 hereof and are filed as part of this Report.

(a) (3) Exhibits

Regulation S-K

2. Not Applicable

3. Documents Incorporated by Reference

(i) The Articles of Incorporation of Pruco Life Insurance Company of New Jersey, as amended March 11, 1983 are incorporated herein by reference to Post-Effective Amendment No. 26 to Form S-6, Registration No. 2-89780, filed April 28, 1997 on behalf of the Pruco Life Insurance Company of New Jersey; (ii) Bylaws of Pruco Life Insurance Company of New Jersey, as amended May 5, 1997 are incorporated herein by reference to Form 10-Q, Registration No. 333-18117-01, filed August 15, 1997 on behalf of Pruco Life Insurance Company of New Jersey.

4. Exhibits

Market-Value Adjustment Annuity Contract, incorporated by reference to Registrant's Form S-1 Registration Statement, Registration No. 33-18053, filed December 17, 1996.

10. None.

11. Not Applicable.

15. Not Applicable.

18. None.

19. Not Applicable.

20. Not Applicable.

22. None.

23. None.

24. Not Applicable.

25. Not Applicable.

27. Exhibit 27, Financial Data Schedule appended to this form in accordance with EDGAR instructions.

99. Exhibit 99, Form SR

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf of the undersigned, thereunto duly authorized.

PRUCO LIFE INSURANCE COMPANY OF NEW JERSEY
(Registrant)

SIGNATURE	TITLE	DATE
/s/ ESTHER H. MILNES Esther H. Milnes	President and Director	November 14, 1997

/s/ LINDA S. DOUGHERTY - - -------------------------- Linda S. Dougherty	Vice President and Comptroller and Chief Accounting Officer	November 14, 1997

Exhibit 99

FORM SR

OMB APPROVAL
OBM Number: 3235-0124
Expires November 30, 1993
Estimated average burden
hours per response. . . 5.50

SEC USE ONLY					
2-				-	

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

REPORT OF SALES OF SECURITIES AND USE OF PROCEEDS THEREFROM

	MO	DAY	YEAR
For period ending	0 | 9	3 | 0	9 | 7

Indicate whether the report is an initial report [ ], an amendment [X], or a final report [ ].

If the report is an amendment, indicate the number of such amendment [|].

GENERAL INSTRUCTIONS:

A. The report shall be filed in accordance with the provision of Rule 463 (17 CFR 230.463). The provisions of Rule 405 (17 CFR 230.405) regarding definitions of terms and Rule 409 (17 CFR 230.409) regarding information unknown or not reasonably available are applicable to the report.

B. Answer each item in the box(es) or space provided. If additional space is required for any response, continue the response on the attached sheet. Where the number of boxes provided exceeds the number required for the response, enter zero(es) in any unnecessary box(es) to the left of the response. For example, if the date August 1, 1981 is to be entered in the boxes provided, the entry should appear as

MO	DAY	YEAR
0 | 8	0 | 1	8 | 1

C. If the report is being filed by a sucessor issuer, answer each item with respect to the successor issuer.

D. If the issuer is required to file any report(s) on this form subsequent to its initial filing thereon, each subsequent filinq shall be deemed to be an amendment to the initial filing. Do not report in any amendment on this form any response to Items 3-12 unless the response reported on the most recent prior filing has changed.

E. No fee is required to be paid in connection with the filing of the report.

F. File four copies of the report at the office of the Commission where the registration statement was filed. At least one copy shall be manually signed; the other three copies may bear typed or printed signatures.

1. (a) State the name of the issuer or successor issuer filing the report.

PRUCO LIFE INSURANCE COMPANY OF NEW JERSEY

(b) If a successor issuer is filing the report with respect to the registration statement of its predecessor, state the name of such predecessor issuer.

SEC 1809 (2/91)

2. (a) Indicate the effective date of the registration statement for which this form is filed.

MO		DAY		YEAR	
0	2	0	7	9	7

(b) Provide the SEC file number assigned to the registration statement.

									Regional Office Code If any
3	3	3	-	1	8	0	5	3	-

(c) If the issuer has been assigned a CUSIP number, specify the first (6) digits.

3. (a) Has the offering commenced?

YES [X]   NO [ ]

(b) If yes, indicate the date the offering commenced.

MO		DAY		YEAR	
0	2	2	4	9	7

If no, explain briefly____

____

____

4. Did the offering terminate before any securities were sold?

YES [ ]   NO [X]

If yes, explain briefly____

____

____

Note: If the offering terminated before anv securities were sold, see Rule 477 under Regulation C (17 CFR 230.477) regarding withdrawal of the registration statement.

Instruction: If the answer to Item 4 is "Yes," do not answer Items 5-12.

5. Did the offering terminate prior to the sale of all securities registered?

YES [ ]   NO [X]

If yes, explain briefly____

____

____

6. Furnish the name(s) of the managing underwriter(s), if any.

(01)	PRUCO SECURITIES CORPORATION (DISTRIBUTOR)
(02)	
(03)	
(04)	

7. (a) Indicate the title and code of each class of securities registered and, where a class of convertible securities is being registered, indicate the title and code of any class of securities into which such securities may be converted.

	Title of security	Code
(01)	DISCOVERY SELECT VARIABLE ANNUITY	OT
(02)		
(03)		
(04)		

Instruction: Select the appropriate code for each class of securities registered. Debt--DE; Convertible Debt--CD; Equity--EQ; Limited Partnership Interest--LP; Other (e.g., investment contracts, warrants, rights, and options)--OT.

(b) Describe briefly any class of securities categorized as "other."

MARKET VALUE ADJUSTED FIXED-DOLLAR ANNUITY CONTRACT.

___

___

___

8. Indicate on the following table the amount and aggregate offering price of securities registered and sold to date for the account of the issuer and for the account(s) of any selling security holder(s).

<TABLE>
<CAPTION>
<S> <C> <C>

	For the account of the issuer				For the account(s) of any selling security holder(s)			
Title of security	Amount registered	Aggregate price of offering amount	Amount sold	Aggregate offering price of amount	Amount registered	Aggregate offering price of amount	Amount sold	Aggregate offering price of amount

		registered		sold		registered		sold
(01)	#	$150,000,000	#	$75,341,453				
(02)								
(03)								
(04)								
(05) Total								

</TABLE>

Instructions: 1. List each class of securities registered except any class of securities into which a class of convertible securities registered may be converted without additional payment to the issuer. Match any class listed with the line on which it was listed in Item 7(a) (e.g., the class listed on line (01) of the table should be the same class as listed on line (01) of Item 7(a)).

2. Compute all amounts from the effective date of the registration statement to the ending date of the reporting period for this report.

3. Round all amounts to the nearest dollar.

These securities are not issued or sold in predetermined units.

9. State, if known, or furnish a reasonable estimate of, the amount of expenses incurred for the issuer's account in connection with the issuance and distribution of the securities registered for each category listed below. Place an "X" in the box to the left of any amount given that is an estimate.

Direct or indirect payments to directors, officers, general partners of the issuer or their associates; to persons owning ten percent or more of any class of equity securities of the issuer; and to affiliates of the issuer	Direct or indirect payments to others
(A)	(B)

(01)	Underwriting discounts and commissions	X	$2,577,096*	$
(02)	Finders' Fees			
(03)	Expenses paid to or for underwiters			
(04)	Other expenes	X	1,387,715**	
(05)	Total expenes	X	$3,964,811	$

Instructions: 1. Compute all amounts from the effective date of the registration statement to the ending date of the reporting period for this report.

2. Round all amounts to the nearest dollar.

10. Indicate the net offering proceeds to the issuer after the total expenses in Item 9 above.

$71,376,642

11. State, if known, or furnish a reasonable estimate of, the amount of net offering proceeds to the issuer used for each of the purposes listed below. Do not include any amount in "working capital" to which a more specific category is applicable. Place an "X" in the box to the left of any amount given that is an estimate.

*Amount represents sales commissions paid to affiliated parties.
**Amount represents general administrative expenses paid to the parent under service and lease agreement.

		(A) Direct or indirect payments to directors, officers, general partners of the issuer or their associates; to persons owning ten percent or more of any class of equity securities of the issuer; and to affiliates of the issuer	(B) Direct or indirect payments to others
(01)	Construction of plant, building and facilities	$	$
(02)	Purchase and installation of machinery and equipment		
(03)	Purchase of real estate		
(04)	Acquistion of other business(es)		
(05)	Payment of indebtedness		

(06) Working capital		

Temporary investment (specify)

(07)	$	$
(08)		
(09)		
(10)		

Other purposes (specify)

(11)	$	$
(12)		
(13)		
(14)		
(15)		
(16)		

Instructions:

1. Specify under "other purposes" any purpose for which at least 5 percent of the issuer's total offering proceeds or $50,000, whichever is less, has been used.
2. Compute all amounts from the effective date of the registration statement to the ending date of the reporting period for this report.
3. Round all amounts to the nearest dollar.

12. Do the use(s) of proceeds in Item 11 represent a material change in the use(s) of proceeds described in the prospectus?

YES [ ]   NO [ ]

If yes, explain briefly ____

____

____

____

SIGNATURE

Pursuant to the requirements of Rule 463 under the Securities Act of 1933, Pruco Life Insurance Company of New Jersey has caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

PRUCO LIFE INSURANCE COMPANY OF NEW JERSEY

ISSUER

11/14/97	By /s/ LINDA S. DOUGHERY
DATE	Linda S. Dougherty Vice President and Comptroller

Instruction: The report shall be signed by an executive officer, general partner or counsel of the issuer or by any other duly authorized person. The name and any title of the person who signs the report shall be typed or printed beneath his/her signature.

ATTENTION: Intentional misstatements or omissions of facts constitute Federal criminal violations (See 18 U.S.C. 1001).

REPORT OF SALES OF SECURITIES AND USE OF PROCEEDS THEREFROM

Item of Form (identity)	Answer

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<ARTICLE> 7

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FINANCIAL DATA SCHEDULE
Article 7 of Regulation S-X
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</LEGEND>
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