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

FORM 10-Q

(Mark One)

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

For the period ended June 30, 1998

OR

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

Commission file number 333-18053

PRUCO LIFE INSURANCE COMPANY OF NEW JERSEY

(Exact name of Registrant as specified in its charter)

NEW JERSEY

(State or other jurisdiction,
incorporation or organization)

22-2426091

(IRS Employer
Identification No.)

213 Washington Street, Newark, New Jersey 07102

(Address of principal executive offices) (Zip Code)

(973) 802-2859

(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 August 14, 1998. Common stock, par value of \$5
per share: 400,000 shares outstanding

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PRUCO LIFE INSURANCE COMPANY OF NEW JERSEY

INDEX TO FINANCIAL STATEMENTS

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PRUCO LIFE INSURANCE COMPANY OF NEW JERSEY

STATEMENTS OF FINANCIAL POSITION (UNAUDITED)
JUNE 30, 1998 AND DECEMBER 31, 1997 (IN THOUSANDS)

	JUNE 30, 1998	DECEMBER 31, 1997
<S>	<C>	<C>
ASSETS		
Fixed maturities		
Available for sale, at fair value (amortized cost, 1998: \$592,646; 1997: \$585,109)	\$ 599,034	\$ 592,361
Policy loans	134,276	127,306
Short-term investments	52,367	52,464
Total investments	785,677	772,131
Cash	904	3
Deferred policy acquisition costs	103,879	101,625
Accrued investment income	13,806	14,075
Other assets	3,198	4,037
Separate Account assets	1,356,847	1,110,561
TOTAL ASSETS	\$2,264,311	\$2,002,432
	=====	=====
LIABILITIES AND STOCKHOLDER'S EQUITY		
LIABILITIES		
Policyholders' account balances	\$ 385,126	\$ 379,744

Future policy benefits and other policyholder liabilities	109,061	108,077
Cash collateral for loaned securities	25,802	33,663
Income taxes payable	4,971	12,963
Deferred income tax liability	21,164	22,188
Payable to affiliates	26,427	4,307
Other liabilities	11,615	17,103
Separate Account liabilities	1,355,187	1,108,994
TOTAL LIABILITIES	1,939,353	1,687,039
CONTINGENCIES (SEE NOTE 4)		
STOCKHOLDER'S EQUITY		
Common stock, \$5 par value; 400,000 shares, authorized; issued and outstanding at June 30, 1998 and December 31, 1997	2,000	2,000
Paid-in-capital	125,000	125,000
Retained earnings	194,920	185,437
Accumulated other comprehensive income	3,038	2,956
TOTAL STOCKHOLDER'S EQUITY	324,958	315,393
TOTAL LIABILITIES AND STOCKHOLDER'S EQUITY	\$2,264,311	\$2,002,432

</TABLE>

SEE NOTES TO FINANCIAL STATEMENTS

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<TABLE>

<CAPTION>

PRUCO LIFE INSURANCE COMPANY OF NEW JERSEY

STATEMENTS OF OPERATIONS AND COMPREHENSIVE INCOME (UNAUDITED)
SIX MONTHS ENDED JUNE 30, 1998 AND 1997 (IN THOUSANDS)

	SIX MONTHS ENDED JUNE 30,		THREE MONTHS ENDED JUNE 30,	
	1998	1997	1998	1997
REVENUES				
<S>	<C>	<C>	<C>	<C>
Premiums	\$ 529	\$ 390	\$ 166	\$ 130
Policy charges and fee income	24,623	26,791	11,556	12,641
Net investment income	24,096	21,476	12,217	10,303
Realized investment gains, net	1,823	446	681	117
Other income	2,665	1,928	774	1,512
TOTAL REVENUES	53,736	51,031	25,394	24,703
BENEFITS AND EXPENSES				
Policyholders' benefits	12,988	15,334	4,997	(2,898)
Interest credited to policyholders' account balances	9,691	9,485	4,369	4,705
General, administrative and other expenses	16,354	12,083	10,559	4,359
TOTAL BENEFITS AND EXPENSES	39,033	36,902	19,925	6,166
Income from operations before income taxes	14,703	14,129	5,469	18,537
Income taxes				
Current	5,105	5,252	1,924	1,996
Deferred	115	(239)	18	4,431
Total income taxes	5,220	5,013	1,942	6,427
NET INCOME	9,483	9,116	3,527	12,110
Unrealized gains (losses) on securities, net of reclassification adjustment	82	(2,602)	1,705	284
COMPREHENSIVE INCOME	\$ 9,565	\$ 6,514	\$ 5,232	\$12,394

</TABLE>

<TABLE>

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PRUCO LIFE INSURANCE COMPANY OF NEW JERSEY
STATEMENTS OF CHANGES IN STOCKHOLDER'S EQUITY (UNAUDITED)
JUNE 30, 1998 AND DECEMBER 31, 1997 (IN THOUSANDS)

	TOTAL	RETAINED- EARNINGS	ACCUMULATED OTHER COMPREHENSIVE INCOME	COMMON STOCK	PAID-IN- CAPITAL
	-----	-----	-----	-----	-----
<S> BALANCE, DECEMBER 31, 1996	<C> \$295,246	<C> \$166,214	<C> \$ 2,032	<C> \$ 2,000	<C> \$125,000
Net income	19,223	19,223	-	-	-
Unrealized gains on securities, net of reclassification adjustment	924	-	924	-	-
	-----	-----	-----	-----	-----
BALANCE, DECEMBER 31, 1997	315,393	185,437	2,956	2,000	125,000
Net income	9,483	9,483	-	-	-
Unrealized gains on securities, net of reclassification adjustment	82	-	82	-	-
	-----	-----	-----	-----	-----
BALANCE, JUNE 30, 1998	\$324,958 =====	\$194,920 =====	\$ 3,038 =====	\$ 2,000 =====	\$125,000 =====

</TABLE>

SEE NOTES TO FINANCIAL STATEMENTS

<TABLE>

<CAPTION>

PRUCO LIFE INSURANCE COMPANY OF NEW JERSEY
STATEMENTS OF CASH FLOWS (UNAUDITED)
SIX MONTHS ENDED JUNE 30, 1998 AND 1997 (IN THOUSANDS)

	1998	1997
	-----	-----
<S> CASH FLOWS FROM OPERATING ACTIVITIES:	<C>	<C>
Net income	\$ 9,483	\$ 9,116
Adjustments to reconcile net income to net cash (used in) provided by operating activities:		
Policy charges and fee income	(3,692)	(2,912)
Interest credited to policyholders' account balances	9,691	9,485
Net (increase) decrease in Separate Accounts	(93)	332
Realized investment gains, net	(1,823)	(446)
Amortization and other non-cash items	2,209	(45)
Change in:		
Future policy benefits and other policyholders' liabilities	984	3,548
Accrued investment income	269	(755)
Payable to affiliates	22,120	544
Policy loans	(6,970)	(6,320)
Deferred policy acquisition costs	(2,254)	1,681
Income taxes payable	(7,992)	4,929
Deferred income tax liability	(1,024)	352
Other, net	(4,649)	(32,068)
	-----	-----
CASH FLOWS FROM (USED IN) OPERATING ACTIVITIES	16,259	(12,559)
	-----	-----

CASH FLOWS FROM INVESTING ACTIVITIES:		
Proceeds from the sale/maturity of:		
Fixed maturities:		
Available for sale	298,205	392,572
Payments for the purchase of:		
Fixed maturities:		
Available for sale	(305,188)	(382,243)
Cash collateral for loaned securities, net	(7,861)	--
Short-term investments, net	103	12,002
	-----	-----
CASH FLOWS (USED IN) FROM INVESTING ACTIVITIES	(14,741)	22,331
	-----	-----
CASH FLOWS FROM FINANCING ACTIVITIES:		
Policyholders' account balances:		
Deposits	175,341	43,261
Withdrawals	(175,958)	(52,059)
	-----	-----
CASH FLOWS USED IN FINANCING ACTIVITIES	(617)	(8,798)
	-----	-----
Net increase in Cash	901	974
Cash, beginning of year	3	3,928
	-----	-----
CASH, END OF PERIOD	\$ 904	\$ 4,902
	=====	=====

</TABLE>

SEE NOTES TO FINANCIAL STATEMENTS

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PRUCO LIFE INSURANCE COMPANY OF NEW JERSEY

NOTES TO FINANCIAL STATEMENTS (UNAUDITED)

1. BUSINESS

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. It is licensed to sell individual life insurance and deferred annuities (the Contracts) only in the states of New Jersey and New York.

The Company is a wholly owned subsidiary of Pruco Life Insurance Company (Pruco Life), a stock life insurance company organized in 1971 under the laws of the state of Arizona. Pruco Life, in turn, is a wholly owned subsidiary of The Prudential Insurance Company of America (Prudential).

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

BASIS OF PRESENTATION

The accompanying unaudited financial statements of the Company have been prepared in accordance with the requirements of Form 10-Q and generally accepted accounting principles for interim financial information. These statements should be read in conjunction with the financial statements and notes thereto for the year ended December 31, 1997 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 six months ended June 30, 1998 may not be indicative of the results that may be expected for the year ending December 31, 1998.

NEW PRONOUNCEMENTS

In June 1997, the Financial Accounting Standards Board ("FASB") issued Statement of Financial Accounting Standards No. 130, "Reporting Comprehensive Income" (Statement No. 130). Statement No. 130 establishes standards for the reporting and display of comprehensive income and its components in a full set of general-purpose financial statements. All items that are required to be recognized under Statement No. 130 as components of comprehensive income are to be reported in a financial statement that is displayed with the same prominence as other financial statements. Statement No. 130 stipulates that comprehensive income reflect the change in equity of an enterprise during a period from transactions and other events and circumstances from non-owner sources. Statement No. 130 is effective for fiscal years beginning after December 15, 1997. The Company has adopted Statement No. 130, resulting primarily in reporting unrealized gains and losses on investments in debt and equity securities in comprehensive income.

On June 15, 1998, FASB issued Statement of Financial Accounting Standards No.

133, Accounting for Derivative Instruments and Hedging Activities (Statement No. 133). Statement No. 133 is effective for all fiscal quarters of all fiscal years beginning after June 15, 1999 (January 1, 2000 for the Company). Statement No. 133 requires that all derivative instruments be recorded on the balance sheet at their fair value. Changes in the fair value of derivatives are recorded each period in current earnings or other comprehensive income, depending on whether a derivative is designated as part of a hedge transaction and, if it is, the type of hedge transaction. Management of the Company anticipates that due to its limited use of derivative instruments, the adoption of Statement No. 133 will not have a significant effect on the Company's results of operations or its financial position.

RECLASSIFICATIONS

Certain amounts in the prior years have been reclassified to conform to current year presentations.

3. INVESTMENTS

FIXED MATURITIES classified as "available for sale" are carried at estimated fair value. The amortized cost of fixed maturities is written down to estimated fair value when considered impaired and the decline in value is considered to be other than temporary. Unrealized gains and losses on fixed maturities "available for sale", net of income tax, the effect on deferred policy acquisition costs and participating annuity contracts, that would result from the realization of unrealized gains and losses are included in a separate component of equity, "Accumulated other comprehensive income."

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PRUCO LIFE INSURANCE COMPANY OF NEW JERSEY

NOTES TO FINANCIAL STATEMENTS (UNAUDITED)

3. INVESTMENTS (CONTINUED)

The following reconciles the Net unrealized investment gains recorded in Stockholder's equity at June 30, 1998 and December 31, 1997.

	JUNE 30, 1998	DECEMBER 31, 1997
	-----	-----
	(000'S)	
Fixed maturities - Available for sale:		
Fair Value	\$ 599,034	\$ 592,361
Amortized cost	592,646	585,109
	-----	-----
Unrealized investment gains	6,388	7,252
Related adjustments:		
Deferred policy acquisition costs	(2,888)	(3,379)
Policyholders' account balances	697	544
Deferred federal income tax liability	(1,159)	(1,461)
	-----	-----
	(3,350)	(4,296)
	-----	-----
Net unrealized investment gains	\$ 3,038	\$ 2,956
	=====	=====

4. CONTINGENCIES

Several actions have been brought against the Company on behalf of those persons who purchased life insurance policies 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.

In the normal course of business, the Company is subject to various claims and assessments. Management believes the settlement of these matters would not have a material effect on the financial position or results of operations of the Company.

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

The Company markets individual life insurance, variable life insurance, variable annuities and deferred annuities through Prudential's sales force in New Jersey and New York.

The Company markets its products in the life insurance and annuity sectors of the insurance industry. These markets are faced with an increased tightening of the regulatory environment with particular emphasis placed on company solvency and sales practices. The legal barriers which have historically segregated the markets of the financial services industry are being challenged through both legislative and judicial processes. Regulatory changes which opened the insurance industry to other financial institutions, particularly banks and mutual funds, heightened competition in investment type products since those institutions were positioned to deliver the same products through large, stable distribution channels.

The Company held \$2.3 billion in assets at June 30, 1998 compared to \$2.0 billion at December 31, 1997, of which \$1.4 billion and \$1.1 billion were held in Separate Accounts as of June 30, 1998 and December 31, 1997 under variable life insurance policies and variable annuity contracts. The remaining assets were held in the general account for investment primarily in bonds, policy loans and short-term investments.

1. RESULTS OF OPERATIONS

1998 versus 1997

Net income for the six months ended June 30, 1998 amounted to \$9.5 million, compared to \$9.1 million in the six months ended June 30, 1997.

Separate Account activity was a factor in operating results during the first six months of 1998. Separate Account assets increased 22.1% as of June 30, 1998, from \$1.1 billion as of December 31, 1997 to \$1.4 billion. Approximately 62% (\$153 million) of the increase is due to sales of the Company's variable products and the remaining 38% (\$93 million) is a result of portfolio appreciation. Sales of variable products primarily relate to the Discovery Select product which was added to the Company's portfolio as of January 1997. Separate Account asset based charges such as mortality and expense charges, administration fees and Separate Account gains are the operating results elements effected by this growth.

The Company's net investment income for the period ended June 30, 1998 was \$24.1 million representing a \$2.6 million increase from the period ended June 30, 1997. The increase in net investment income is a result of higher beginning of year portfolio assets partially offset by declining interest rates.

Other income increased \$.8 million from \$1.9 million for the six months ended June 30, 1997 to \$2.7 million for the six months ended June 30, 1998. This is primarily attributable to the increase in investment management fees which are received by the Company for services Prudential provides to The Prudential Series Funds, an underlying investment option of the Separate Accounts.

Policyholders' benefits decreased \$2.3 million from \$15.3 million for the six months ended June 30, 1997 to \$13.0 million for the six months ended June 30, 1998. This decrease is attributable to two factors. 1998 death benefits have declined slightly from 1997 levels & policyholder benefits in 1997 include the effect of a valuation modeling change.

General, administrative, and other expenses increased \$4.3 million from \$12.1 million for the six months ended June 30, 1997 to \$16.4 million for the six months ended June 30, 1998. This change is primarily due to an increase in sales activity of the Discovery Select product which resulted in increased expenses.

2. LIQUIDITY AND CAPITAL RESOURCES

The Company's liquidity requirements include the payment of sales commissions and other underwriting expenses and the funding of its contractual obligations for the life insurance and annuity contracts it has in-force. The Company has developed and utilizes a cash flow projection system and regularly performs asset/liability duration matching in the management of its asset and liability portfolios. The Company anticipates funding all its cash requirements utilizing cash from operations, normal investment maturities, and anticipated calls and repayments, consistent with prior years. As of June 30, 1998, the Company's assets included \$581.2 million of cash, short-term investments and investment grade publicly traded fixed maturity securities that could be liquidated if funds were required.

reserves and other actuarial liabilities. The review is performed to ensure that the Company's statutory reserves are computed in accordance with accepted actuarial standards, reflect all contractual obligations, meet the requirements of state laws and regulations and include adequate provisions for any other actuarial liabilities that need to be established. All significant reserve changes are reviewed by the Board of Directors and are subject to approval by the New Jersey Department of Banking and Insurance. The Company believes that its statutory capital is adequate for its currently anticipated levels of risk as measured by regulatory guidelines.

3. THE YEAR 2000 ISSUE

The Company is a direct subsidiary of Prudential; therefore, is impacted by the enterprise focus on the Year 2000 Issue. The Year 2000 issue is best understood as a computer hardware and software problem involving the way dates are stored and processed in computers. Many computer systems are programmed to recognize only the last two digits in a date. As a result, any computer programs that have date-sensitive software may recognize a date using "00" as the year 1900 rather than the year 2000. If this anomaly is not corrected, the year "00" could cause systems to perform date comparisons and calculations incorrectly which could in turn affect the accuracy and compromise the integrity of business records. Business operations could be interrupted when companies are unable to process transactions, send invoices, or engage in similar normal business activities. The Year 2000 issue presents critical business risks for public and private sector entities across the globe.

Prudential identified the Year 2000 issue as a critical priority in 1995 and established a Company-wide Program Office (CPO) to develop and coordinate an operating framework for the Year 2000 compliance activities. The CPO assessed potential business impact, identified software and hardware components that will require upgrading, renovating, or replacing, and developed a strategy for renovation, replacement or retirement of all affected business applications. The initial assessment, completed in 1995, provided an estimate of the magnitude of the project and necessary resources. Prudential's CPO has established quality assurance procedures including a certification process to monitor and evaluate enterprise-wide conversion and upgrading of systems for Year 2000 compliance. Prudential is utilizing both internal and external resources to reprogram or replace and test software. Prudential plans to complete its adaptation, testing and certification of software for Year 2000 compliance by December 31, 1998 and to conduct additional testing pertaining to the securities industry (in a scheduled industry-wide effort) as well as complete its "business partner" analysis and contingency planning during 1999. Prudential believes that it is well positioned to achieve the necessary modifications and mitigate the Year 2000 risks.

Prudential has commenced contacting and communicating formally with major suppliers and customers, including brokers, vendors, health care providers, and institutions that pass electronic information to Prudential, to determine the significance of the potential exposure that could result from their failure to achieve Year 2000 compliance on a timely basis.

While, as indicated above, Prudential believes that it is well positioned to mitigate its Year 2000 issue, this issue by its nature carries the risk of unforeseen problems of internal or external origin. There can be no assurance that the required systems modifications will be completed in accordance with current estimates of timing and cost, or that the systems of other companies with which some of Prudential's systems interface will be converted on a timely and compatible basis. In the event that the required adaptations to mitigate the Year 2000 issue are not completed on a timely basis, this issue could have a material adverse impact on the Company's operations. The discussion of the Year 2000 issue herein, and in particular the Company's plans to remediate this issue and estimated costs thereof, are forward-looking in nature. See cautionary statement below relating to forward-looking statements.

4. INFORMATION CONCERNING FORWARD-LOOKING STATEMENTS

Certain of the statements contained in Management's Discussion and Analysis may be considered forward-looking statements. Words such as "expects," "believes," "anticipates," "intends," "plans," or variations of such words are generally part of forward-looking statements. Forward-looking statements are made based upon management's current expectations and beliefs concerning future developments and their potential effects upon the Company. There can be no assurance that future developments affecting the Company will be those anticipated by management. There are certain important factors that could cause actual results to differ materially from estimates or expectations reflected in such forward-looking statements including without limitation, changes in general economic conditions, including the performance of financial markets and interest rates; market acceptance of new products and distribution channels; competitive, regulatory or tax changes that affect the cost or demand for the Company's products; and adverse litigation results. While the Company reassesses material trends and uncertainties affecting its financial condition and results of operations, it does not intend to review or revise any particular forward-looking statement referenced in this Management's Discussion and Analysis in light of future events. The information referred to above should be considered by readers when reviewing any forward-looking statements contained in

PART II

ITEM 1 LEGAL PROCEEDINGS

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

The following table presents sales and related expenses of the Flexible Premium Variable Annuity Account since December 17, 1996, the effective date of the registration statement (SEC file number 333-18053).

<TABLE>

<CAPTION>

	FOR THE ACCOUNT OF THE COMPANY		FOR THE ACCOUNT(S) OF THE CONTRACTHOLDER(S)
	AGGREGATE OFFERING PRICE OF AMOUNT REGISTERED	AMOUNT SOLD	AMOUNT SOLD
		(000's)	
<S>	<C>	<C>	<C>
Flexible Premium Variable Annuity Account*	\$150,000	\$15,195	\$344,291
Underwriter discounts and commissions**		(532)	
Other expenses***		(174)	
Total		(706)	
Net offering proceeds		\$14,489	

</TABLE>

* Securities are not issued or sold in predetermined units.

** Amount represents estimated general commissions paid to affiliated parties.

*** Amount represents estimated general administrative expenses paid to the parent under service and lease agreement.

ITEM 3 DEFAULTS UPON SENIOR SECURITIES

Not Applicable

ITEM 4 SUBMISSION OF MATTERS TO A VOTE OF SECURITY HOLDERS

At the annual meeting of the stockholder held on June 9, 1998, the sole stockholder of the Company elected the directors of the Company. The following are the elected members to the Board of Directors: James J. Avery, Jr. (Chairman of the Board); I. Edward Price (Vice Chairman of the Board); William Bethke; Ira J. Kleinman; Esther H. Milnes; and Mendel Melzer.

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. There have been no 8-K's filed during the first quarter of 1998.

(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 February 12, 1998 are incorporated herein by reference to Form 10-Q for the period ended March 31, 1998 and dated May 15, 1998 on behalf of 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. 333-18053, filed December 17, 1996.

- 10. None.
- 11. Not Applicable.
- 15. Not Applicable.
- 18. None.
- 19. Not Applicable.
- 20. Not Applicable.
- 22. None.

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PART II

- 23. None.
- 24. Not Applicable.
- 25. Not Applicable.
- 27. Exhibit 27, Financial Data Schedule appended to this form in accordance with EDGAR instructions.
- 99. None.

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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	----- August 14, 1998
----- /s/ JAMES M. SCHLOMANN ----- James M. Schlomann	----- Vice President and Comptroller and Chief Accounting Officer	----- August 14, 1998

<TABLE> <S> <C>

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FINANCIAL DATA SCHEDULE
Article 7 of Regulation S-X
Pruco Life Insurance Company of New Jersey

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