UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 20549

FORM 10-Q

(Mark One)

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

For the quarterly period ended September 30, 2001

OR

TRANSITION REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934 [NO FEE REQUIRED]

Commission file number 333-18053

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)

(973) 802-3274
(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 November 14, 2001. Common stock, par value of $5 per share: 400,000 shares outstanding

Pruco Life Insurance Company of New Jersey meets the conditions set forth in General Instruction (H) (1) (a) and (b) on Form 10-Q and is therefore filing this Form with the reduced disclosure format.

PRUCO LIFE INSURANCE COMPANY OF NEW JERSEY

INDEX TO FINANCIAL STATEMENTS

<TABLE>
<CAPTION>

</TABLE>

Pruco Life Insurance Company of New Jersey

Statements of Financial Position
As of September 30, 2001 and December 31, 2000 (In Thousands)

<TABLE>
<CAPTION>

	(Unaudited) September 30, 2001	December 31, 2000
ASSETS		
Fixed maturities		
Available for sale, at fair value (amortized cost, 2001: $653,444; and 2000: $614,858)	$ 670,103	$ 612,851
Held to maturity, at amortized cost (fair value, 2000: $7,259)		7,470
Policy loans	157,604	152,111
Short-term investments	12,080	28,759
Other long-term investments	4,000	3,577
Total investments	843,787	804,768
Cash and cash equivalents	82,774	65,237
Deferred policy acquisition costs	111,559	116,653
Accrued investment income	14,483	13,781
Receivables from affiliate	17,985	22,265
Other assets	2,684	292
Separate Account assets	1,505,924	1,805,584
TOTAL ASSETS	$ 2,579,196	$ 2,828,580

LIABILITIES AND STOCKHOLDER'S EQUITY		
Liabilities		
Policyholders' account balances	$ 446,413	$ 434,442
Future policy benefits and other policyholder liabilities	115,334	108,218
Cash collateral for loaned securities	43,552	48,309
Securities sold under agreements to repurchase	19,685	9,754
Income taxes payable	30,783	29,913
Other liabilities	16,174	8,793
Separate Account liabilities	1,505,924	1,805,584
Total liabilities	$ 2,177,865	$ 2,445,013
Contingencies - (See Footnote 2)		
Stockholder's Equity		
Common stock, $5 par value; 400,000 shares, authorized; issued and outstanding at September 30, 2001 and December 31, 2000	2,000	2,000
Paid-in-capital	128,689	128,689
Retained earnings	264,620	253,641
Accumulated other comprehensive income (loss)	6,022	(763)
Total stockholder's equity	401,331	383,567
TOTAL LIABILITIES AND STOCKHOLDER'S EQUITY	$ 2,579,196	$ 2,828,580

</TABLE>

See Notes to Financial Statements

Pruco Life Insurance Company of New Jersey

Statements of Operations and Comprehensive Income (Unaudited)
Nine and Three Months Ended September 30, 2001 and 2000 (In Thousands)

<TABLE>
<CAPTION>

<S>	Nine months ended September 30, 2001 <C>	Nine months ended September 30, 2000 <C>	Three months ended September 30, 2001 <C>	Three months ended September 30, 2000 <C>
REVENUES				
Premiums	$ 10,477	$ 4,284	$ 3,151	$ 1,009
Policy charges and fee income	37,076	41,373	12,746	13,916
Net investment income	42,731	40,116	14,788	13,042
Realized investment (losses) gains, net	(6,486)	(493)	(6,661)	1,056
Asset management fees	472	6,416	173	2,231
Other income	538	156	328	52
Total revenues	84,808	91,852	24,525	31,306
BENEFITS AND EXPENSES				
Policyholders' benefits	23,402	21,699	6,238	7,287

Interest credited to policyholders' account balances	15,524	14,009	5,180	4,488
General, administrative and other expenses	30,505	29,806	10,877	8,163
	--------	--------	--------	--------
Total benefits and expenses	69,431	65,514	22,295	19,938
	--------	--------	--------	--------
Income from operations before income taxes	15,377	26,338	2,230	11,368
	--------	--------	--------	--------
Income tax provision	4,398	9,219	444	3,979
	--------	--------	--------	--------
NET INCOME	$ 10,979	$ 17,119	$ 1,786	$ 7,389
	--------	--------	--------	--------
Net unrealized investment gains on securities, net of reclassification adjustment and taxes	6,785	3,185	4,674	2,581
	--------	--------	--------	--------
TOTAL COMPREHENSIVE INCOME	$ 17,764	$ 20,304	$ 6,460	$ 9,970
	========	========	========	========

</TABLE>

See Notes to Financial Statements

Pruco Life Insurance Company of New Jersey

Statements of Changes in Stockholder's Equity (Unaudited)
Periods ended September 30, 2001 and December 31, 2000 and 1999(In Thousands)

<TABLE>
<CAPTION>

	Common stock	Paid-in-capital	Retained earnings	Accumulated other comprehensive income (loss)	Total stockholder's equity
<S>	<C>	<C>	<C>	<C>	<C>
Balance, January 1, 1999	$ 2,000	$ 125,000	$ 217,260	$ 1,593	$ 345,853
Net income	--	--	12,797	--	12,797
Change in net unrealized investment losses, net of reclassification and taxes	--	--	--	(7,681)	(7,681)
	---------	---------	---------	---------	---------
Balance, December 31, 1999	$ 2,000	$ 125,000	$ 230,057	$ (6,088)	$ 350,969
Contribution	--	3,689	--	--	3,689
Net income	--	--	23,584	--	23,584
Change in net unrealized investment losses, net of reclassification and taxes	--	--	--	5,325	5,325
	---------	---------	---------	---------	---------
Balance, December 31, 2000	$ 2,000	$ 128,689	$ 253,641	$ (763)	$ 383,567
Net income	--	--	10,979		10,979
Change in net unrealized investment gains, net of reclassification and taxes	--	--	--	6,785	6,785
	---------	---------	---------	---------	---------
Balance, September 30, 2001	$ 2,000	$ 128,689	$ 264,620	$ 6,022	$ 401,331
	=========	=========	=========	=========	=========

</TABLE>

See Notes to Financial Statements

Pruco Life Insurance Company of New Jersey

Statements of Cash Flows (Unaudited)
Nine Months Ended September 30, 2001 and 2000 (In Thousands)

	Nine months ended, September 30, 2001	Nine months ended, September 30, 2000
CASH FLOWS FROM OPERATING ACTIVITIES:		
Net income	$ 10,979	$ 17,119
Adjustments to reconcile net income to net cash (used in) provided by Operating activities:		
Policy charges and fee income	(7,442)	(7,432)
Interest credited to policyholders' account balances	15,524	14,009
Realized investment losses, net	6,486	493
Amortization and other non-cash items	(15,305)	(3,944)
Change in:		
Future policy benefits and other policyholders' liabilities	7,116	3,125
Accrued investment income	(702)	(2,035)
Policy loans	(5,493)	(6,176)
Receivables from affiliates	4,280	(4,113)
Deferred policy acquisition costs	5,094	6,923
Income taxes payable	870	4,700
Other, net	4,990	5,896
Cash Flows From Operating Activities	26,397	28,565
CASH FLOWS FROM INVESTING ACTIVITIES:		
Proceeds from the sale/maturity of:		
Fixed maturities available for sale	533,252	357,461
Payments for the purchase of:		
Fixed maturities available for sale	(569,062)	(389,715)
Cash collateral for loaned securities, net	(4,757)	27,976
Securities sold under agreements to repurchase, net	9,931	16,773
Other long-term investments	(423)	(1,523)
Short term investments, net	16,679	(1,304)
Cash Flows (Used in) From Investing Activities	(14,380)	9,668
CASH FLOWS FROM FINANCING ACTIVITIES:		
Policyholders' account balances:		
Deposits	60,975	142,756
Withdrawals	(55,455)	(134,946)
Cash Flows From Financing Activities	5,520	7,810
Net increase in Cash and cash equivalents	17,537	46,043
Cash and cash equivalents, beginning of year	65,237	27,590
CASH AND CASH EQUIVALENTS, END OF PERIOD	$ 82,774	$ 73,633

See Notes to Financial Statements

Pruco Life Insurance Company of New Jersey

Notes to Financial Statements
(Unaudited)

1. BASIS OF PRESENTATION

The accompanying interim financial statements have been prepared pursuant to the rules and regulations for reporting on Form 10-Q on the basis of accounting principles generally accepted in the United States. These interim financial statements are unaudited but reflect all adjustments which, in the opinion of management, are necessary to provide a fair presentation of the results of operations and financial condition of the Pruco Life Insurance Company of New Jersey ("the Company"), for the interim periods presented. The Company is a wholly-owned subsidiary of the Pruco Life Insurance Company ("Pruco Life") which in turn is a wholly-owned subsidiary of The Prudential Insurance Company of America ("Prudential"). All such adjustments are of a normal recurring nature. The results of operations for any interim period are not necessarily indicative of results for a full year. Certain amounts in the Company's prior year financial statements have been reclassified to conform to the 2001 presentation. These financial statements should be read in conjunction with the financial statements and notes thereto contained in the Company's Annual Report on Form 10-K for the year ended December 31, 2000.

2. CONTINGENCIES AND LITIGATION

Prudential and the Company are subject to legal and regulatory actions in the ordinary course of our businesses, including class actions. Pending legal and regulatory actions include proceedings relating to aspects of our businesses and operations that are specific to the Company and Prudential and that are typical of the businesses in which the Company and Prudential operate. Some of these proceedings have been brought on behalf of various alleged classes of complaints. In certain of these matters, the plaintiffs are seeking large and/or indeterminate amounts, including punitive or exemplary damages.

Beginning in 1995, regulatory authorities and customers brought significant regulatory actions and civil litigation against the Company and Prudential involving individual life insurance sales practices. In 1996, Prudential, on behalf of itself and many of its life insurance subsidiaries including the Company entered into settlement agreements with relevant insurance regulatory authorities and plaintiffs in the principal life insurance sales practices class action lawsuit covering policyholders of individual permanent life insurance policies issued in the United States from 1982 to 1995. Pursuant to the settlements, the companies agreed to various changes to their sales and business practices controls, to a series of fines, and to provide specific forms of relief to eligible class members. Virtually all claims by class members filed in connection with the settlements have been resolved and virtually all aspects of the remediation program have been satisfied. While the approval of the class action settlement is now final, Prudential and the Company remain subject to oversight and review by insurance regulators and other regulatory authorities with respect to its sales practices and the conduct of the remediation program. The U.S. District Court has also retained jurisdiction as to all matters relating to the administration, consummation, enforcement and interpretation of the settlements. As of June 30, 2001, virtually all aspects of the settlement have been satisfied.

As of September 30, 2001, Prudential and/or the Company remained a party to approximately 44 individual sales practices actions filed by policyholders who "opted out" of the class action settlement relating to permanent life insurance policies issued in the United States between 1982 and 1995. In addition, there were 36 sales practices actions pending that were filed by policyholders who were members of the class and who failed to "opt out" of the class action settlement. Prudential and the Company believe that those actions are governed by the class settlement release and expect them to be enjoined and/or dismissed. Additional suits may be filed by class members who "opted out" of the class settlements or who failed to "opt out" but nevertheless seek to proceed against Prudential and/or the Company. A number of the plaintiffs in these cases seek large and/or indeterminate amounts, including punitive or exemplary damages. Some of these actions are brought on behalf of multiple plaintiffs. It is possible that substantial punitive damages might be awarded in any of these actions and particularly in an action involving multiple plaintiffs.

Prudential has indemnified the Company for any liabilities incurred in connection with sales practices litigation covering policyholders of individual permanent life insurance policies issued in the United States from 1982 to 1995.

On August 13, 2000, plaintiffs filed a purported national class action against us in the District Court of Valencia County, New Mexico, Azar, et al. v. Prudential, based upon the alleged failure to adequately disclose the increased costs associated with payment of life insurance premiums on a "modal" basis, i.e., more frequently than once a year. Similar actions have been filed in New Mexico against over a dozen other insurance companies. The complaint includes allegations that we should have disclosed to each policyholder who paid for coverage on a modal basis the dollar cost difference between the modal premium and the annual premium required for the policy, as well as the effective annual percentage rate of interest of such difference. Based on these allegations, plaintiffs assert statutory claims including violation of the New Mexico Unfair Practices Act, and common law claims for breach of the implied covenant of good faith and fair dealing, breach of fiduciary duty, unjust enrichment and fraudulent concealment. The complaint seeks injunctive relief, compensatory and punitive damages, both in unspecified amounts, restitution, treble damages, pre-judgment interest, costs and attorneys' fees. We filed an answer denying the claims. Thereafter, both we and the plaintiffs filed separate motions for summary judgment. On March 9, 2001, the court entered an order granting summary judgment to plaintiffs as to liability, permitting us to appeal the order and staying the case pending completion of the appeal proceeding. The appeals court has agreed to hear the appeal and the briefing has been completed.

The balance of the Company's litigation is subject to many uncertainties, and given the complexity and scope, the outcomes cannot be predicted. It is possible that the results of operations or the cash flow of the Company in a particular quarterly or annual period could be materially affected by an ultimate unfavorable resolution of pending litigation and regulatory matters. Management believes, however, that the ultimate outcome of all pending litigation and regulatory matters should not have a material adverse effect on the Company's financial position.

3. RELATED PARTY TRANSACTIONS

The Company has extensive transactions and relationships with Prudential and other affiliates. It is possible that the terms of these transactions are not the same as those that would result from transactions among wholly unrelated parties.

Expense Charges and Allocations

All of the Company's expenses are allocations or charges from Prudential or other affiliates. These expenses can be grouped into the following categories: general and administrative expenses, retail distribution expenses and asset management fees.

The Company's general and administrative expenses are charged to the Company using allocation methodologies based on business processes. Management believes that the methodology is reasonable and reflects costs incurred by Prudential to process transactions on behalf of the Company. Prudential and the Company operate under service and lease agreements whereby services of officers and employees, supplies, use of equipment and office space are provided by Prudential.

The Company is allocated estimated distribution expenses from Prudential's retail agency network for both its domestic life and annuity products. The Company has capitalized the majority of these distribution expenses as deferred policy acquisition costs. Beginning April 1, 2000, Prudential and the Company agreed to revise the estimate of allocated distribution expenses to reflect a market based pricing arrangement.

In accordance with a profit sharing agreement with Prudential that was in effect through December 31, 2000, the Company received fee income from policyholder account balances invested in the Prudential Series Funds ("PSF"). These revenues were recorded as "Asset management fees" in the Statements of Operations and Comprehensive Income. The Company was charged an asset management fee by Prudential Global Asset Management ("PGAM") and Jennison Associates LLC ("Jennison") for managing the PSF portfolio. These expenses are a component of general, administrative and other expenses.

On September 29, 2000, the Board of Directors for the Prudential Series Fund, Inc. ("PSFI") adopted resolutions to terminate the existing management agreement between PSFI and Prudential, and has appointed another subsidiary of Prudential as the fund manager for PSF. The change was approved by the shareholders of the PSFI during early 2001 and effective January 1, 2001, the Company will no longer receives fees associated with the PSF. In addition, the Company will no longer incur the asset management expense from PGAM and Jennison associated with the PSF.

Corporate Owned Life Insurance

The Company has sold a Corporate Owned Life Insurance ("COLI") policy to Prudential. The cash surrender value included in Separate Accounts was $145.7 million and $182.4 million at September 30, 2001 and December 31, 2000, respectively.

Reinsurance

The Company currently has a reinsurance agreement in place with Prudential ("the reinsurer"). The reinsurance agreement is a yearly renewable term agreement in which the Company may offer and the reinsurer may accept reinsurance on any life in excess of the Company's maximum limit of retention. The Company is not relieved of its primary obligation to the policyholder as a result of these reinsurance transactions. These agreements had no material effect on net income for the periods ended September 30, 2001 and 2000.

Debt Agreements

In July 1998, the Company established a revolving line of credit facility with Prudential Funding LLC, a wholly-owned subsidiary of Prudential. There is no outstanding debt relating to this credit facility as of September 30, 2001 or December 31, 2000.

Item 2. Management's Discussion and Analysis of Financial Condition and Results of Operations.

Pruco Life Insurance Company of New Jersey meets the conditions set forth in General Instruction H(1)(a) and (b) on Form 10-Q and is filing this form with reduced disclosure.

1. Analysis of Financial Condition

Total assets of the Company decreased $249 million during the first nine months of 2001, the majority of which relates to a $300 million decrease in Separate Accounts primarily from stock market declines. Fixed maturities increased by $50 million primarily from fixed maturity appreciation resulting from declining interest rates and from positive cash inflows. The Company reclassified held-to-maturity fixed maturities, amounting to $7.5 million at January 1, 2001, to the available-for-sale category.

Total liabilities of the Company decreased $267 million during the first nine months of 2001 from $2,445 million to $2,178 million. Corresponding with the asset change, Separate Account liabilities decreased by $300 million due to net investment losses of $281 million, expense and other disbursements of $37 million, and net contributions (contributions less surrenders and withdrawals) of $18 million. Net Separate Account contributions in 2000 were $83 million. The current year decline in net contributions reflects activity related to the Discovery Select exchange program, which was terminated in May 2000.

Policyholder Account balances increased $12 million mainly from interest credited as net sales were relatively flat. Future policy benefits increased $7 million as a result of increases to reserves for term and extended term insurance. Securities lending liabilities increased $5 million. Other liabilities increased $7 million due to an increase in payables for securities purchased.

2. Results of Operations

Net Income for the nine months ended September 30, 2001 and September 30, 2000
- ---

Net income
Net income after taxes for the nine months ended September 30, 2001 was $11.0 million, a decrease of $6.1 million from the first nine months of 2000. Income before taxes declined by $11.0 million mainly as a result of increased other than temporary impairment writedowns on fixed maturities of $7.0 million. In addition, net asset management fee income declined $3.5 million ($5.9 million in revenues less $2.4 million of expenses) as the Company ceased receiving fee income or paying asset management fee expenses related to the Pru Series Fund ("PSF") as of January 1, 2001, as described in the Notes to Financial Statements. Tax expense, and the effective tax rate, for the current year are lower than the prior year due to reduced income from operations before income taxes and benefits from nontaxable investment income.

Revenues
Revenues decreased by $7 million from the prior year comparable period. Realized investment losses increased by $6.0 million as increased impairment writedowns and lower derivative gains were partially offset by higher gains on sales of fixed maturities. The elimination of PSF asset management fees reduced revenues by $5.9 million. Policy charges and fee income decreased by $4.3 million primarily driven by a decrease in mortality and expense charges as a result of the decline in Separate Account liabilities due to unfavorable market returns. Premiums increased $6.2 million from higher term insurance and extended term premiums. Net investment income increased $2.6 million mainly as a result of increased income from fixed maturities as the portfolio balance increased from $631 million at September 30, 2000 to $670 million at September 30, 2001.

Benefits and Expenses
Total benefits and expenses increased by $3.9 million. Policyholder benefits increased $1.7 million due to increased reserve provisions for term and extended term premiums and higher surrender benefits for reduced paid up insurance policies. Interest credited increased by $1.5 million due to higher general account liabilities. General, administrative and other expenses increased by $.7 million from the prior year. DAC amortization increased by $5.1 million driven by lower projected future gross profits from continued market declines. Commission and distribution expenses, net of capitalization, decreased $1.6 million as a result of a change to market based pricing as of April 1, 2000. In addition, the elimination of asset management expenses resulted in a decrease of $2.4 million.

Net Income for the three months ended September 30, 2001 and September 30, 2000

- --

Net income
Net income declined $5.6 million from the prior year comparable quarter. The majority of this decrease is the result of increased realized investment losses of $7.7 million from writedowns for impairments of fixed maturities and losses on derivative instruments. An increase in profits from term insurance products launched in late 2000 partially offset the decline. Tax expense, and the effective tax rate, for the current year are lower than the prior year due to reduced income from operations before income taxes and benefits from nontaxable investment income.

Revenues
Revenues are lower than the prior year quarter by $6.8 million. The largest factor was increased realized investment losses of $7.7 million from writedowns for permanent impairments of fixed maturities of $4.8 million and higher losses on derivative instruments of $2.9 million. The elimination of PSF asset management fees decreased revenue by $2.1 million when compared to the prior year. Policy charges and fee income decreased by $1.2 million as mortality and expense charges were lower as a result of the decline in Separate Account liabilities due to unfavorable market returns. Partially offsetting these declines was an increase in premiums of $2.1 million primarily from sales of term insurance. Net investment income grew by $1.7 million primarily from a rise in interest income on fixed maturities.

Benefits and Expenses
Policyholder benefits are lower by $1.0 million as reserves decreases due to surrenders of paid up policies more than offset increases for term insurance products. Interest credited is higher by $.7 million due to higher general account policyholder balances. General, administrative, and other expenses increased $2.7 million resulting from higher DAC amortization of $4.6 million driven by lower projected future gross profits from continued market declines. The elimination of the asset management decreased expenses by $1.0 million. Commissions and distribution expenses are lower than the prior year as a result of higher capitalization based on new sales.

3.   Liquidity and Capital Resources

Principal cash flow sources are investment and fee income, investment maturities and sales, and premiums and fund deposits. These cash inflows may be complemented by financing activities through other Prudential affiliates.

Cash outflows consist principally of benefits, claims and amounts paid to policyholders in connection with policy surrenders, withdrawals and net policy loan activity. Uses of cash also include commissions, general and administrative expenses, and purchases of investments. Liquidity requirements associated with policyholder obligations are monitored regularly so that the Company can manage cash inflows to match anticipated cash outflow requirements.

The Company believes that cash flow from operations together with proceeds from scheduled maturities and sales of fixed maturity investments, are adequate to satisfy liquidity requirements based on the Company's current liability structure.

The Company had $2.6 billion of assets at September 30, 2001 compared to $2.8 billion at December 31, 2000, of which $1.5 billion and $1.8 billion were held in Separate Accounts at September 30, 2001 and December 31, 2000, respectively, under variable life insurance policies and variable annuity contracts. The remaining assets consisted primarily of investments and deferred policy acquisition costs.

4.   Information Concerning Forward-Looking Statements

Some of the statements contained in Management's Discussion and Analysis, including those words such as "believes", "expects", "intends", "estimates", "assumes", "anticipates" and "seeks", are forward-looking statements. These forward-looking statements involve risk and uncertainties. Actual results may differ materially from those suggested by the forward-looking statements for various reasons. In particular, statements contained in Management's Discussion and Analysis regarding the Company's business strategies involve risks and uncertainties, and we can provide no assurance that we will be able to execute our strategies effectively or achieve our financial and other objectives.

PART II

Item 6. Exhibits and Reports on Form 8-K
- --

(a)   Exhibits

         3(i)(a) The Articles of Incorporation (as amended through March 11, 1983) of Pruco Life Insurance Company of New Jersey are

incorporated by reference to Post-effective Amendment No. 26 to the Registration Statement on Form S-6 of Pruco Life of New Jersey Variable Appreciable Account as filed April 28, 1997, Registration No. 2-89780.

3(i)(b) Amendment to the Articles of Incorporation dated February 12, 1998 is incorporated by reference to Post-Effective Amendment No. 12 to the Registration Statement on Form S-1, of Pruco Life of New Jersey Variable Contract Real Property Account as filed on April 16, 1999, Registration No. 33-20018.

3(ii) By-Laws of Pruco Life Insurance Company of New Jersey (as amended through May 5, 1997) are incorporated by reference to Form 10-Q as filed by the Company on August 15, 1997.

4 Market-Value Adjustment Annuity Contract is incorporated by reference to the Company's registration statement on Form S-1, Registration No. 333-18053, as filed November 17, 1995.

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
----------------------- Andrew J. Mako	Executive Vice President	November 14, 2001
----------------------- William J. Eckert, IV	Principal Financial Officer and Chief Accounting Officer	November 14, 2001