

ORDER NO. E26- 103

STATE OF NEW JERSEY
DEPARTMENT OF BANKING AND INSURANCE

IN THE MATTER OF:

Proceedings by the Commissioner of	)	
Banking and Insurance, State of New Jersey,	)	CONSENT
with respect to Government Employees	)	ORDER
Insurance Company, GEICO Secure Insurance	)	
Company, GEICO Choice Insurance Company,	)	
GEICO Indemnity Company, GEICO Casualty	)	
Company	)	

TO: GEICO Government Employees Insurance Company
GEICO Secure Insurance Company
GEICO Choice Insurance Company
GEICO Indemnity Company
GEICO Casualty Company
One GEICO Plaza
Washington, DC 20076

This matter, having been opened by the Commissioner of Banking and Insurance (“Commissioner”), of the Department of Banking and Insurance (“Department”), State of New Jersey, upon information that Government Employees Insurance Company, GEICO Secure Insurance Company, GEICO Choice Insurance Company, GEICO Indemnity Company and GEICO Casualty Company (collectively “GEICO”), licensed in the State of New Jersey and admitted to transact property and casualty insurance in New Jersey pursuant to N.J.S.A. 17:17-1 et seq., may have violated provisions of New Jersey insurance law: and

WHEREAS the Department filed a Market Conduct Examination Report (“Report”) containing the results of the examination of private passenger automobile insurance of GEICO during the period June 1, 2023 to May 31, 2024, performed pursuant to N.J.S.A. 17:23-20 et seq., and

WHEREAS the market conduct examination revealed certain instances where GEICO's underwriting, termination and claims practices did not accord fully with various provisions of New Jersey insurance statutes or regulations. These instances, as fully set forth in the Report, are incorporated herein by reference; and

IT FURTHER APPEARING that, as a result of the Department's examination, GEICO has taken or will take corrective measures pursuant to the recommendations contained in the Report to address the instances of nonconformance set forth in the Report, and

IT FURTHER APPEARING that GEICO has waived its right to a hearing on the aforementioned violations and has consented to an administrative sanction in the amount of \$1,200,000 in order to resolve the matter; and

NOW, THEREFORE, IT IS on the 20 day of October, 2026

ORDERED AND AGREED that the attached Market Conduct Examination Report of GEICO will be adopted and filed as an official record of the Department; and

IT IS FURTHER ORDERED AND AGREED that upon execution of this Consent Order, GEICO shall remit to the Department a payment in the amount of \$1,200,000 in settlement of this matter. The payment shall be made to the New Jersey Department of Banking and Insurance, 20 West State Street P.O. Box 329 Trenton, NJ 08625, attention Ralph Boeckman, Manager of Market Regulation by wire transfer or company check payable to the State of New Jersey, General Treasury; and

IT IS FURTHER ORDERED AND AGREED that GEICO will continue to monitor underwriting, termination and claims operations in order to identify instances of nonconformance with New Jersey insurance statutes and regulations and the recommendations contained in the Report; and

IT IS FURTHER ORDERED AND AGREED that GEICO shall comply with New Jersey insurance statutes and regulations and the recommendations contained in the attached Report; and

IT IS FURTHER ORDERED AND AGREED that the Department may commence a reexamination of the Company within twelve (12) months of the date of this Consent Order to determine if the Company has complied with the recommendations contained in the attached Report; and

IT IS FURTHER ORDERED AND AGREED that pursuant to N.J.S.A. 17:23-24 d (1), within thirty days of the adoption of this Report, GEICO shall file an affidavit with the Department's Market Conduct Unit, stating under oath that its directors have received a copy of the adopted Report.



Susan Ochs
Acting Commissioner

Consented to as to form, content and entry
Government Employees Insurance Company, GEICO Secure Insurance Company, GEICO
Choice Insurance Company, GEICO Indemnity Company and GEICO Casualty Company

DocuSigned by:
By: 
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Date: 9/28/2026