

New Jersey DOBI - Private Passenger Auto Semi-Annual Reports

In-Force Exposures by Company sorted by Group

December 31, 2022

Name		Voluntary	Share	Residual	Share	Total	Share
TOTAL (80 companies)		5,984,800	99.88%	7,470	0.12%	5,992,270	100.00%
ALLSTATE	Allstate NJ Ins Co	64,060	1.07%	0	0.00%	64,060	1.07%
	Allstate NJ P&C Ins Co	542,898	9.07%	0	0.00%	542,898	9.06%
	Encompass Ins Co of NJ	3,693	0.06%	0	0.00%	3,693	0.06%
	Encompass P&C Ins Co of NJ	12,850	0.21%	0	0.00%	12,850	0.21%
	Esurance Ins Co of NJ	50,818	0.85%	0	0.00%	50,818	0.85%
AMER INT'L	AIG Property Casualty Company	2,816	0.05%	0	0.00%	2,816	0.05%
	Insurance Co of the State of PA	37	0.00%	0	0.00%	37	0.00%
AMERICAN FAMILY	American Family Connect P&C Ins C	10,512	0.18%	0	0.00%	10,512	0.18%
	Midvale Indemnity Co	49	0.00%	0	0.00%	49	0.00%
AMICA	Amica Mutual Ins Co	24,268	0.41%	0	0.00%	24,268	0.40%
	Amica P&C Ins Co	6,300	0.11%	0	0.00%	6,300	0.11%
CA State Auto	CSAA General Ins Co	67,784	1.13%	0	0.00%	67,784	1.13%
CALIF CAS	California Cas & Fire Ins Co	13,154	0.22%	0	0.00%	13,154	0.22%
CHUBB	Atlantic Employers Ins Co	8,675	0.14%	0	0.00%	8,675	0.14%
	Bankers Standard Ins Co	307	0.01%	0	0.00%	307	0.01%
	Chubb Ins Co of NJ	9,366	0.16%	0	0.00%	9,366	0.16%
CINCINNATI FIN	Cincinnati Ins Co	3,788	0.06%	0	0.00%	3,788	0.06%
CURE	Citizens United Reciprocal Exc	25,333	0.42%	0	0.00%	25,333	0.42%
ELECTRIC	Electric Ins Co	2,284	0.04%	0	0.00%	2,284	0.04%
FAIRFAX FINANCIAL	Vault Reciprocal Exchange	813	0.01%	0	0.00%	813	0.01%
FARM FAMILY	United Farm Family Ins Co	10,137	0.17%	0	0.00%	10,137	0.17%
FARMERS	21st Century Centennial Ins Co	0	0.00%	1,784	23.88%	1,784	0.03%
	Farmers Casualty Ins Co	14,116	0.24%	0	0.00%	14,116	0.24%
	Farmers Direct P&C Ins Co	6,955	0.12%	0	0.00%	6,955	0.12%
	Farmers Group P&C Ins Co	3,539	0.06%	0	0.00%	3,539	0.06%
	Farmers Ins Exc	23,401	0.39%	0	0.00%	23,401	0.39%
	Farmers P&C Ins Co	69,744	1.17%	0	0.00%	69,744	1.16%
	Mid-Century Ins Co	15,750	0.26%	0	0.00%	15,750	0.26%
FOREMOST	Foremost Ins Co Grand Rapids, Michi	27,360	0.46%	0	0.00%	27,360	0.46%
GEICO	GEICO Casualty Co	1,094	0.02%	0	0.00%	1,094	0.02%
	GEICO Indemnity Co	393,954	6.58%	0	0.00%	393,954	6.57%
	Geico Secure Ins Co	16,480	0.28%	0	0.00%	16,480	0.28%
	Government Employees Ins Co	1,025,634	17.14%	0	0.00%	1,025,634	17.12%
HANOVER	Hanover Ins Co	32,838	0.55%	0	0.00%	32,838	0.55%
HARTFORD	Hartford Fire Ins Co	31	0.00%	0	0.00%	31	0.00%
	Hartford Ins Co of The Midwest	13,778	0.23%	0	0.00%	13,778	0.23%
	Hartford Underwriters Ins Co	1,425	0.02%	0	0.00%	1,425	0.02%
LEMONADE	Metromile Ins Co	8,985	0.15%	0	0.00%	8,985	0.15%
LIBERTY MUT	Liberty Mutual Fire Ins Co	17,506	0.29%	0	0.00%	17,506	0.29%
	Liberty Mutual Ins Co	802	0.01%	0	0.00%	802	0.01%
	Liberty Mutual Mid-Atlantic Ins Co	13,688	0.23%	0	0.00%	13,688	0.23%
	LM Ins Corp	4,254	0.07%	0	0.00%	4,254	0.07%
	Peerless Indemnity Ins Co	39,883	0.67%	0	0.00%	39,883	0.67%
	Safeco Ins Co of Amer	5,940	0.10%	0	0.00%	5,940	0.10%
	Wausau Underwriters Ins Co	196,027	3.28%	0	0.00%	196,027	3.27%

Tuesday, March 07, 2023

Voluntary data includes SAIP policies

In-Force Report

The data in this report was received directly from insurance companies. It has been reviewed by the Department of Banking and Insurance for reasonableness and consistency, but has not been verified by statistical agents

New Jersey DOBI - Private Passenger Auto Semi-Annual Reports In-Force Exposures by Company sorted by Group

December 31, 2022

<i>Name</i>		<i>Voluntary</i>	<i>Share</i>	<i>Residual</i>	<i>Share</i>	<i>Total</i>	<i>Share</i>
TOTAL (80 companies)		5,984,800	99.88%	7,470	0.12%	5,992,270	100.00%
MERCURY	Mercury Indemnity Co of America	8,171	0.14%	0	0.00%	8,171	0.14%
	Mercury Ins Co of Illinois	3,729	0.06%	0	0.00%	3,729	0.06%
NATIONAL GENERA	Integon Natl Ins Co	0	0.00%	4,080	54.62%	4,080	0.07%
	MIC General Ins Corp	2,922	0.05%	0	0.00%	2,922	0.05%
	New Jersey Skylands Ins Asso	6,264	0.10%	0	0.00%	6,264	0.10%
NATIONWIDE	Crestbrook Ins Co	544	0.01%	0	0.00%	544	0.01%
	Harleysville Ins Co	49	0.00%	0	0.00%	49	0.00%
	Harleysville Ins Co of NJ	24,873	0.42%	0	0.00%	24,873	0.42%
	Harleysville Preferred Ins Co	141	0.00%	0	0.00%	141	0.00%
	Harleysville Worcester Ins Co	619	0.01%	0	0.00%	619	0.01%
NJ MANUFACTURER	New Jersey Indemnity Ins Co	0	0.00%	1,428	19.12%	1,428	0.02%
	New Jersey Manufacturers Ins Co	793,279	13.25%	0	0.00%	793,279	13.24%
	New Jersey Re-Insurance Co	57	0.00%	0	0.00%	57	0.00%
PA NAT'L	Founders Ins Co	10,821	0.18%	0	0.00%	10,821	0.18%
PERSONAL SERVIC	Personal Service Ins Co	29,507	0.49%	0	0.00%	29,507	0.49%
PLYMOUTH ROCK	High Point P&C Ins Co	83,805	1.40%	0	0.00%	83,805	1.40%
	High Point Safety & Ins Co	50,804	0.85%	0	0.00%	50,804	0.85%
	Palisades Ins Co	74,285	1.24%	0	0.00%	74,285	1.24%
	Palisades Safety & Ins Assoc	152,409	2.55%	0	0.00%	152,409	2.54%
	Teachers Auto Ins Co of NJ	34,648	0.58%	0	0.00%	34,648	0.58%
	Twin Lights Ins Co	0	0.00%	102	1.37%	102	0.00%
PROGRESSIVE	Drive New Jersey Ins Co	149,646	2.50%	0	0.00%	149,646	2.50%
	National Continental Ins Co	51,661	0.86%	0	0.00%	51,661	0.86%
	Progressive Garden State Ins Co	574,594	9.60%	0	0.00%	574,594	9.59%
PURE	Privilege Underwriters Reciprocal Exc	4,907	0.08%	0	0.00%	4,907	0.08%
SELECTIVE	Selective Auto Ins Co of NJ	36,862	0.62%	0	0.00%	36,862	0.62%
STATE FARM	State Farm Guaranty Ins Co	18,857	0.32%	0	0.00%	18,857	0.31%
	State Farm Indemnity Co	578,351	9.66%	76	1.02%	578,427	9.65%
TRAVELERS	Fidelity & Guaranty Ins Underwriters I	31,340	0.52%	0	0.00%	31,340	0.52%
	St Paul Protective Ins Co	203,624	3.40%	0	0.00%	203,624	3.40%
USAA	Garrison P&C Ins Co	40,852	0.68%	0	0.00%	40,852	0.68%
	United Services Auto Asso	67,963	1.14%	0	0.00%	67,963	1.13%
	USAA Casualty Ins Co	113,032	1.89%	0	0.00%	113,032	1.89%
	USAA General Indemnity Co	42,343	0.71%	0	0.00%	42,343	0.71%
WR BERKLEY	Berkley Ins Co	715	0.01%	0	0.00%	715	0.01%

Tuesday, March 07, 2023

Voluntary data includes SAIP policies

In-Force Report

The data in this report was received directly from insurance companies. It has been reviewed by the Department of Banking and Insurance for reasonableness and consistency, but has not been verified by statistical agents

New Jersey DOBI - Private Passenger Auto Semi-Annual Reports In-Force Exposures by Group - Total Market

December 31, 2022

<i>Name</i>	<i>Voluntary</i>	<i>Share</i>	<i>Residual</i>	<i>Share</i>	<i>Total</i>	<i>Share</i>
TOTAL (33 groups)	5,984,800	99.88%	7,470	0.12%	5,992,270	100.00%
GEICO Group	1,437,162	24.01%	0	0.00%	1,437,162	23.98%
New Jersey Manufacturers Group	793,336	13.26%	1,428	19.12%	794,764	13.26%
Progressive Group	775,901	12.96%	0	0.00%	775,901	12.95%
Allstate Group	674,319	11.27%	0	0.00%	674,319	11.25%
State Farm Group	597,208	9.98%	76	1.02%	597,284	9.97%
Plymouth Rock	395,951	6.62%	102	1.37%	396,053	6.61%
Liberty Mutual Group	278,100	4.65%	0	0.00%	278,100	4.64%
USAA Group	264,190	4.41%	0	0.00%	264,190	4.41%
Travelers Group	234,964	3.93%	0	0.00%	234,964	3.92%
Farmers Group	133,505	2.23%	1,784	23.88%	135,289	2.26%
California State Auto Group	67,784	1.13%	0	0.00%	67,784	1.13%
Selective Group	36,862	0.62%	0	0.00%	36,862	0.62%
Hanover Group	32,838	0.55%	0	0.00%	32,838	0.55%
Amica Mutual Group	30,568	0.51%	0	0.00%	30,568	0.51%
Personal Service (American Independent) Group	29,507	0.49%	0	0.00%	29,507	0.49%
Foremost Group	27,360	0.46%	0	0.00%	27,360	0.46%
Nationwide Group	26,226	0.44%	0	0.00%	26,226	0.44%
Citizens United Reciprocal Exc	25,333	0.42%	0	0.00%	25,333	0.42%
Chubb Group	18,348	0.31%	0	0.00%	18,348	0.31%
The Hartford Group	15,234	0.25%	0	0.00%	15,234	0.25%
National General Group	9,186	0.15%	4,080	54.62%	13,266	0.22%
California Casualty Group	13,154	0.22%	0	0.00%	13,154	0.22%
Mercury General Group	11,900	0.20%	0	0.00%	11,900	0.20%
Pennsylvania National Group	10,821	0.18%	0	0.00%	10,821	0.18%
American Family Ins Group	10,561	0.18%	0	0.00%	10,561	0.18%
Farm Family (Amer. Nat'l. Financial) Group	10,137	0.17%	0	0.00%	10,137	0.17%
Lemonade Group	8,985	0.15%	0	0.00%	8,985	0.15%
Privilege Underwriters Reciprocal Exc	4,907	0.08%	0	0.00%	4,907	0.08%
Cincinnati Financial Group	3,788	0.06%	0	0.00%	3,788	0.06%
American International Group	2,853	0.05%	0	0.00%	2,853	0.05%
Electric Mutual of MA Group	2,284	0.04%	0	0.00%	2,284	0.04%
Fairfax Financial	813	0.01%	0	0.00%	813	0.01%
WR Berkley Group	715	0.01%	0	0.00%	715	0.01%

Tuesday, March 07, 2023

Voluntary data includes SAIP policies

In-Force Report

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New Jersey DOBI - Private Passenger Auto Semi-Annual Reports In-Force Exposures - Total Market - Sorted by Territory

December 31, 2022

<i>Territory</i>	<i>Voluntary</i>	<i>Share</i>	<i>Residual</i>	<i>Share</i>	<i>Total</i>
TOTAL	5,984,800	99.88%	7,470	0.12%	5,992,270
101 E Middlesex County	148,041	99.93%	98	0.07%	148,139
102 Bayonne	33,973	99.89%	38	0.11%	34,011
103 Bloomfield, Belleville, Kearny, Harrison	88,181	99.81%	172	0.19%	88,353
104 NW Essex & N Morris Counties	288,383	99.98%	48	0.02%	288,431
105 NE Middlesex & SE Union Counties	76,393	99.73%	203	0.27%	76,596
106 W Essex & S Paterson Counties	176,330	99.96%	71	0.04%	176,401
107 SE Bergen County	76,913	99.84%	125	0.16%	77,038
108 Clifton & WC Bergen County	138,371	99.80%	282	0.20%	138,653
109 NW Somerset & SE Union Counties & Middlesex	118,210	99.98%	28	0.02%	118,238
110 Jersey City, Hoboken, Weehawken	118,490	99.70%	351	0.30%	118,841
111 Meadowlands area	96,050	99.95%	44	0.05%	96,094
112 S & W Newark suburbs	121,757	99.82%	216	0.18%	121,973
113 NW Somerset & NE Union Counties	123,762	99.99%	14	0.01%	123,776
114 Plainfield & North Plainfield	43,745	99.73%	118	0.27%	43,863
115 SC Bergen County	72,995	99.94%	42	0.06%	73,037
116 W Middlesex County & Franklin Twp.	245,496	99.97%	76	0.03%	245,572
117 N Bergen County	162,066	99.99%	21	0.01%	162,087
118 NW & NC New Jersey	147,516	99.98%	29	0.02%	147,545
119 NW Essex & WC Bergen Counties	75,110	99.83%	125	0.17%	75,235
120 NW New Jersey	186,228	99.99%	17	0.01%	186,245
121 NE Bergen County	107,185	99.97%	36	0.03%	107,221
122 N Monmouth County	159,745	99.98%	29	0.02%	159,774
123 SE Middlesex & S Monmouth Counties & Jackson	432,663	99.98%	107	0.02%	432,770
124 SE Monmouth & NE Ocean Counties	70,343	99.99%	4	0.01%	70,347
125 W Somerset & E Hunterdon Counties	286,285	99.99%	30	0.01%	286,315
126 E Burlington & N Camden Counties	260,326	99.99%	29	0.01%	260,355
127 S Camden County	169,703	99.99%	21	0.01%	169,724
128 S Ocean County & Port Republic	351,102	99.99%	41	0.01%	351,143
129 SW Camden & NW Gloucester Counties	182,345	99.99%	21	0.01%	182,366
130 SE Gloucester & Salem Counties	101,038	99.99%	10	0.01%	101,048
131 Trenton suburbs	360,905	99.99%	52	0.01%	360,957
132 Willingboro	23,306	99.96%	10	0.04%	23,316
133 Merchantville, Pennsauken, Delair	28,823	99.98%	5	0.02%	28,828
134 E Atlantic County	174,502	99.98%	31	0.02%	174,533
135 Cape May County	74,343	100.00%	2	0.00%	74,345
136 Trenton	53,389	99.25%	405	0.75%	53,794
137 Hamilton	41,049	99.82%	74	0.18%	41,123
138 Lakewood	52,111	99.97%	18	0.03%	52,129
139 Cumberland County	74,116	100.00%	2	0.00%	74,118
140 Perth Amboy	27,895	98.96%	292	1.04%	28,187
141 Atlantic City	11,488	99.90%	11	0.10%	11,499
142 Camden & Haddon	23,599	99.97%	7	0.03%	23,606
143 Paterson	65,289	98.21%	1,188	1.79%	66,477
144 Elizabeth	61,401	99.18%	506	0.82%	61,907
145 Newark & Irvington	114,377	99.12%	1,011	0.88%	115,388
146 Union City, West New York, Guttenberg	41,103	99.14%	357	0.86%	41,460
147 Passaic	25,560	98.74%	325	1.26%	25,885
148 East Orange & Orange	39,504	98.62%	551	1.38%	40,055

Tuesday, March 07, 2023

SAIP policies are included

In-Force Report

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New Jersey DOBI - Private Passenger Auto Semi-Annual Reports In-Force Exposures - Total Market - Sorted by Territory

December 31, 2022

<i>Territory</i>	<i>Voluntary</i>	<i>Share</i>	<i>Residual</i>	<i>Share</i>	<i>Total</i>
TOTAL	5,984,800	99.88%	7,470	0.12%	5,992,270
149 Fairview & North Bergen	33,295	99.47%	177	0.53%	33,472

Tuesday, March 07, 2023

SAIP policies are included

In-Force Report

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New Jersey Dept. of Banking & Insurance -- Private Passenger Auto Semi-Annual Reports
Liability Options Report - Voluntary Market - Standard Policies

December 31, 2022

<i>Option</i>	<i>12/31/2022</i>	
<u>Option</u>	<u>Exposures</u>	<u>% Market</u>
Med. Only	868,037	14.76%
Full PIP	5,012,650	85.24%
\$250 Ded.	3,824,581	65.04%
\$500 Ded.	844,699	14.36%
\$1,000 Ded.	436,342	7.42%
\$2,000 Ded.	48,185	0.82%
\$2,500 Ded.	726,880	12.36%
Health Primary	1,266,903	21.54%
Auto Primary	4,613,784	78.46%
Limitation	5,700,011	96.93%
No Limitation	180,676	3.07%
TOTAL	5,880,687	100.00%

Monday, March 06, 2023

Liability Options

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***New Jersey Dept. of Banking & Insurance -- Private Passenger Auto Semi-Annual Reports
Liability Limits Report - Distribution by Type - Voluntary Market***

December 31, 2022

<i>Split Limit Policies</i>						<i>Combined Single Limit Policies</i>			<i>Basic & SAIP Policies</i>		
<u>BI Limits</u>	<u>Exposures</u>	<u>Dist.</u>	<u>PD Limit</u>	<u>Exposures</u>	<u>Dist.</u>	<u>CSL Limits</u>	<u>Exposures</u>	<u>Dist.</u>	<u>Basic BI Lim.</u>	<u>Exposures</u>	<u>Dist.</u>
15/30	1,095,072	22.16%	5	555,022	11.23%	35,000	513	0.05%	0	46,269	88.21%
25/50	315,496	6.38%	10	189,874	3.84%	50,000	374	0.04%	10,000	6,183	11.79%
50/100	316,344	6.40%	15	35,059	0.71%	75,000	65	0.01%	TOTAL	52,452	100.00%
100/300	1,774,080	35.90%	20	10,447	0.21%	100,000	171,880	18.30%			
300/300	101,851	2.06%	25	689,093	13.95%	200,000	186	0.02%	<u>SAIP</u>	<u>Exposures</u>	<u>Dist.</u>
250/500	1,036,156	20.97%	50	1,293,012	26.17%	300,000	365,852	38.94%	TOTAL	51,661	100.00%
300/500	117,800	2.38%	100	2,049,690	41.48%	500,000	388,863	41.39%			
500/500	114,144	2.31%	250	44,218	0.89%	1,000,000	11,522	1.23%			
500/1,000	19,991	0.40%	300	22,797	0.46%	Higher	161	0.02%			
1,000/1,000	15,016	0.30%	500	42,690	0.86%	TOTAL	939,416	100.00%			
Other	35,321	0.71%	1,000	4,088	0.08%						
			Higher	5,281	0.11%						
TOTAL	4,941,271	100.00%	TOTAL	4,941,271	100.00%						

Voluntary and total market data includes SAIP policies

Monday, March 06, 2023

Liability Limits

The data in this report was received directly from insurance companies. It has been reviewed by the Department of Banking and Insurance for reasonableness and consistency, but has not been verified by statistical agents

New Jersey Dept. of Banking & Insurance -- Private Passenger Auto Semi-Annual Reports
PIP Medical Expense Limit Report - Voluntary Market - Standard Policies

December 31, 2022

<i>PIP</i>	<i>12/31/2022</i>	
<u>Limit</u>	<u>Exposures</u>	<u>% Market</u>
\$15,000	2,147,799	36.52%
\$50,000	352,453	5.99%
\$75,000	116,180	1.98%
\$150,000	149,939	2.55%
\$250,000	3,061,632	52.06%
>\$250,000	52,684	0.90%
TOTAL	5,880,687	100.00%

Monday, March 06, 2023

PIP Medical Expense Limit

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