

New Jersey DOBI - Private Passenger Auto Semi-Annual Reports

In-Force Exposures by Company sorted by Group

June 30, 2023

Name		Voluntary	Share	Residual	Share	Total	Share
TOTAL (82 companies)		6,052,355	99.84%	9,648	0.16%	6,062,003	100.00%
ALLSTATE	Allstate NJ Ins Co	58,992	0.97%	0	0.00%	58,992	0.97%
	Allstate NJ P&C Ins Co	535,837	8.85%	0	0.00%	535,837	8.84%
	Encompass Ins Co of NJ	3,433	0.06%	0	0.00%	3,433	0.06%
	Encompass P&C Ins Co of NJ	14,399	0.24%	0	0.00%	14,399	0.24%
	Esurance Ins Co of NJ	43,960	0.73%	0	0.00%	43,960	0.73%
AMER INT'L	AIG Property Casualty Company	2,780	0.05%	0	0.00%	2,780	0.05%
AMERICAN FAMILY	American Family Connect P&C Ins C	11,159	0.18%	0	0.00%	11,159	0.18%
	Midvale Indemnity Co	36	0.00%	0	0.00%	36	0.00%
AMICA	Amica Mutual Ins Co	24,003	0.40%	0	0.00%	24,003	0.40%
	Amica P&C Ins Co	6,041	0.10%	0	0.00%	6,041	0.10%
CA State Auto	CSAA General Ins Co	76,474	1.26%	0	0.00%	76,474	1.26%
CALIF CAS	California Cas & Fire Ins Co	12,866	0.21%	0	0.00%	12,866	0.21%
CHUBB	Atlantic Employers Ins Co	8,715	0.14%	0	0.00%	8,715	0.14%
	Bankers Standard Ins Co	267	0.00%	0	0.00%	267	0.00%
	Chubb Ins Co of NJ	8,789	0.15%	0	0.00%	8,789	0.14%
CINCINNATI FIN	Cincinnati Ins Co	4,121	0.07%	0	0.00%	4,121	0.07%
CURE	Citizens United Reciprocal Exc	28,126	0.46%	0	0.00%	28,126	0.46%
ELECTRIC	Electric Ins Co	2,220	0.04%	0	0.00%	2,220	0.04%
FAIRFAX FINANCIAL	Vault Reciprocal Exchange	912	0.02%	0	0.00%	912	0.02%
FARM FAMILY	United Farm Family Ins Co	9,675	0.16%	0	0.00%	9,675	0.16%
FARMERS	21st Century Centennial Ins Co	0	0.00%	2,127	22.05%	2,127	0.04%
	Farmers Casualty Ins Co	18,235	0.30%	0	0.00%	18,235	0.30%
	Farmers Direct P&C Ins Co	6,590	0.11%	0	0.00%	6,590	0.11%
	Farmers Group P&C Ins Co	3,398	0.06%	0	0.00%	3,398	0.06%
	Farmers Ins Exc	21,727	0.36%	0	0.00%	21,727	0.36%
	Farmers P&C Ins Co	65,477	1.08%	0	0.00%	65,477	1.08%
	Mid-Century Ins Co	13,598	0.22%	0	0.00%	13,598	0.22%
FOREMOST	Foremost Ins Co Grand Rapids, Michi	37,435	0.62%	0	0.00%	37,435	0.62%
GEICO	GEICO Casualty Co	1,029	0.02%	0	0.00%	1,029	0.02%
	Geico Choice Ins Co	7,285	0.12%	0	0.00%	7,285	0.12%
	GEICO Indemnity Co	344,116	5.69%	0	0.00%	344,116	5.68%
	Geico Secure Ins Co	65,448	1.08%	0	0.00%	65,448	1.08%
	Government Employees Ins Co	978,720	16.17%	0	0.00%	978,720	16.15%
HANOVER	Hanover Ins Co	33,661	0.56%	0	0.00%	33,661	0.56%
HARTFORD	Hartford Fire Ins Co	26	0.00%	0	0.00%	26	0.00%
	Hartford Ins Co of The Midwest	12,893	0.21%	0	0.00%	12,893	0.21%
	Hartford Underwriters Ins Co	1,289	0.02%	0	0.00%	1,289	0.02%
	Nutmeg Insurance Company	1,179	0.02%	0	0.00%	1,179	0.02%
LEMONADE	Metromile Ins Co	8,149	0.13%	0	0.00%	8,149	0.13%
LIBERTY MUT	Liberty Mutual Fire Ins Co	16,376	0.27%	0	0.00%	16,376	0.27%
	Liberty Mutual Ins Co	656	0.01%	0	0.00%	656	0.01%
	Liberty Mutual Mid-Atlantic Ins Co	12,685	0.21%	0	0.00%	12,685	0.21%
	LM Ins Corp	3,746	0.06%	0	0.00%	3,746	0.06%
	Peerless Indemnity Ins Co	49,567	0.82%	0	0.00%	49,567	0.82%
	Safeco Ins Co of Amer	9,443	0.16%	0	0.00%	9,443	0.16%
	Wausau Underwriters Ins Co	174,170	2.88%	0	0.00%	174,170	2.87%

Wednesday, September 20, 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

June 30, 2023

Name		Voluntary	Share	Residual	Share	Total	Share
TOTAL (82 companies)		6,052,355	99.84%	9,648	0.16%	6,062,003	100.00%
MERCURY	Mercury Indemnity Co of America	7,085	0.12%	0	0.00%	7,085	0.12%
	Mercury Ins Co of Illinois	4,786	0.08%	0	0.00%	4,786	0.08%
NATIONAL GENERA	Integon Natl Ins Co	0	0.00%	6,685	69.29%	6,685	0.11%
	MIC General Ins Corp	3,037	0.05%	0	0.00%	3,037	0.05%
	National General Ins Co	3	0.00%	0	0.00%	3	0.00%
	New Jersey Skylands Ins Asso	5,849	0.10%	0	0.00%	5,849	0.10%
NATIONWIDE	Crestbrook Ins Co	558	0.01%	0	0.00%	558	0.01%
	Harleysville Ins Co						
	Harleysville Ins Co of NJ	24,287	0.40%	0	0.00%	24,287	0.40%
	Harleysville Preferred Ins Co						
	Harleysville Worcester Ins Co						
NJ MANUFACTURER	New Jersey Indemnity Ins Co	0	0.00%	790	8.19%	790	0.01%
	New Jersey Manufacturers Ins Co	823,457	13.61%	0	0.00%	823,457	13.58%
	New Jersey Re-Insurance Co	46	0.00%	0	0.00%	46	0.00%
PA NAT'L	Founders Ins Co	11,637	0.19%	0	0.00%	11,637	0.19%
PERSONAL SERVIC	Personal Service Ins Co	29,230	0.48%	0	0.00%	29,230	0.48%
PLYMOUTH ROCK	High Point P&C Ins Co	80,770	1.33%	0	0.00%	80,770	1.33%
	High Point Safety & Ins Co	48,507	0.80%	0	0.00%	48,507	0.80%
	Palisades Ins Co	74,248	1.23%	0	0.00%	74,248	1.22%
	Palisades Safety & Ins Assoc	157,745	2.61%	0	0.00%	157,745	2.60%
	Teachers Auto Ins Co of NJ	36,183	0.60%	0	0.00%	36,183	0.60%
	Twin Lights Ins Co	0	0.00%	44	0.46%	44	0.00%
PROGRESSIVE	Drive New Jersey Ins Co	165,731	2.74%	0	0.00%	165,731	2.73%
	National Continental Ins Co	58,554	0.97%	0	0.00%	58,554	0.97%
	Progressive Garden State Ins Co	611,463	10.10%	0	0.00%	611,463	10.09%
PURE	Privilege Underwriters Reciprocal Exc	4,941	0.08%	0	0.00%	4,941	0.08%
SELECTIVE	Selective Auto Ins Co of NJ	38,846	0.64%	0	0.00%	38,846	0.64%
STATE FARM	State Farm Guaranty Ins Co	21,147	0.35%	0	0.00%	21,147	0.35%
	State Farm Indemnity Co	600,742	9.93%	2	0.02%	600,744	9.91%
TRAVELERS	Fidelity & Guaranty Ins Underwriters I	30,204	0.50%	0	0.00%	30,204	0.50%
	St Paul Protective Ins Co	207,624	3.43%	0	0.00%	207,624	3.43%
USAA	Garrison P&C Ins Co	42,355	0.70%	0	0.00%	42,355	0.70%
	United Services Auto Asso	67,586	1.12%	0	0.00%	67,586	1.11%
	USAA Casualty Ins Co	112,704	1.86%	0	0.00%	112,704	1.86%
	USAA General Indemnity Co	42,464	0.70%	0	0.00%	42,464	0.70%
WR BERKLEY	Berkley Ins Co	863	0.01%	0	0.00%	863	0.01%

Wednesday, September 20, 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 by Group - Total Market

June 30, 2023

<i>Name</i>	<i>Voluntary</i>	<i>Share</i>	<i>Residual</i>	<i>Share</i>	<i>Total</i>	<i>Share</i>
TOTAL (33 groups)	6,052,355	99.84%	9,648	0.16%	6,062,003	100.00%
GEICO Group	1,396,598	23.08%	0	0.00%	1,396,598	23.04%
Progressive Group	835,748	13.81%	0	0.00%	835,748	13.79%
New Jersey Manufacturers Group	823,503	13.61%	790	8.19%	824,293	13.60%
Allstate Group	656,621	10.85%	0	0.00%	656,621	10.83%
State Farm Group	621,889	10.28%	2	0.02%	621,891	10.26%
Plymouth Rock	397,453	6.57%	44	0.46%	397,497	6.56%
Liberty Mutual Group	266,643	4.41%	0	0.00%	266,643	4.40%
USAA Group	265,109	4.38%	0	0.00%	265,109	4.37%
Travelers Group	237,828	3.93%	0	0.00%	237,828	3.92%
Farmers Group	129,025	2.13%	2,127	22.05%	131,152	2.16%
California State Auto Group	76,474	1.26%	0	0.00%	76,474	1.26%
Selective Group	38,846	0.64%	0	0.00%	38,846	0.64%
Foremost Group	37,435	0.62%	0	0.00%	37,435	0.62%
Hanover Group	33,661	0.56%	0	0.00%	33,661	0.56%
Amica Mutual Group	30,044	0.50%	0	0.00%	30,044	0.50%
Personal Service (American Independent) Group	29,230	0.48%	0	0.00%	29,230	0.48%
Citizens United Reciprocal Exc	28,126	0.46%	0	0.00%	28,126	0.46%
Nationwide Group	24,845	0.41%	0	0.00%	24,845	0.41%
Chubb Group	17,771	0.29%	0	0.00%	17,771	0.29%
National General Group	8,889	0.15%	6,685	69.29%	15,574	0.26%
The Hartford Group	15,387	0.25%	0	0.00%	15,387	0.25%
California Casualty Group	12,866	0.21%	0	0.00%	12,866	0.21%
Mercury General Group	11,871	0.20%	0	0.00%	11,871	0.20%
Pennsylvania National Group	11,637	0.19%	0	0.00%	11,637	0.19%
American Family Ins Group	11,195	0.18%	0	0.00%	11,195	0.18%
Farm Family (Amer. Nat'l. Financial) Group	9,675	0.16%	0	0.00%	9,675	0.16%
Lemonade Group	8,149	0.13%	0	0.00%	8,149	0.13%
Privilege Underwriters Reciprocal Exc	4,941	0.08%	0	0.00%	4,941	0.08%
Cincinnati Financial Group	4,121	0.07%	0	0.00%	4,121	0.07%
American International Group	2,780	0.05%	0	0.00%	2,780	0.05%
Electric Mutual of MA Group	2,220	0.04%	0	0.00%	2,220	0.04%
Fairfax Financial	912	0.02%	0	0.00%	912	0.02%
WR Berkley Group	863	0.01%	0	0.00%	863	0.01%

Wednesday, September 20, 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

June 30, 2023

<i>Territory</i>	<i>Voluntary</i>	<i>Share</i>	<i>Residual</i>	<i>Share</i>	<i>Total</i>
TOTAL	6,052,355	99.84%	9,648	0.16%	6,062,003
101 E Middlesex County	149,457	99.92%	126	0.08%	149,583
102 Bayonne	34,471	99.88%	42	0.12%	34,513
103 Bloomfield, Belleville, Kearny, Harrison	89,788	99.74%	233	0.26%	90,021
104 NW Essex & N Morris Counties	291,055	99.98%	69	0.02%	291,124
105 NE Middlesex & SE Union Counties	77,529	99.60%	313	0.40%	77,842
106 W Essex & S Paterson Counties	177,512	99.95%	93	0.05%	177,605
107 SE Bergen County	77,749	99.81%	150	0.19%	77,899
108 Clifton & WC Bergen County	140,245	99.74%	371	0.26%	140,616
109 NW Somerset & SE Union Counties & Middlesex	119,502	99.96%	43	0.04%	119,545
110 Jersey City, Hoboken, Weehawken	120,478	99.71%	356	0.29%	120,834
111 Meadowlands area	96,944	99.94%	56	0.06%	97,000
112 S & W Newark suburbs	122,834	99.81%	233	0.19%	123,067
113 NW Somerset & NE Union Counties	125,317	99.99%	18	0.01%	125,335
114 Plainfield & North Plainfield	44,977	99.62%	171	0.38%	45,148
115 SC Bergen County	73,440	99.91%	64	0.09%	73,504
116 W Middlesex County & Franklin Twp.	248,965	99.96%	105	0.04%	249,070
117 N Bergen County	163,306	99.98%	31	0.02%	163,337
118 NW & NC New Jersey	148,923	99.97%	45	0.03%	148,968
119 NW Essex & WC Bergen Counties	75,827	99.80%	149	0.20%	75,976
120 NW New Jersey	187,643	99.99%	18	0.01%	187,661
121 NE Bergen County	107,876	99.97%	37	0.03%	107,913
122 N Monmouth County	160,976	99.99%	21	0.01%	160,997
123 SE Middlesex & S Monmouth Counties & Jackson	436,690	99.97%	140	0.03%	436,830
124 SE Monmouth & NE Ocean Counties	70,566	99.98%	11	0.02%	70,577
125 W Somerset & E Hunterdon Counties	288,915	99.99%	28	0.01%	288,943
126 E Burlington & N Camden Counties	262,398	99.96%	94	0.04%	262,492
127 S Camden County	171,611	99.97%	54	0.03%	171,665
128 S Ocean County & Port Republic	353,948	99.98%	67	0.02%	354,015
129 SW Camden & NW Gloucester Counties	183,551	99.98%	31	0.02%	183,582
130 SE Gloucester & Salem Counties	101,957	99.99%	12	0.01%	101,969
131 Trenton suburbs	364,247	99.97%	124	0.03%	364,371
132 Willingboro	23,506	99.86%	33	0.14%	23,539
133 Merchantville, Pennsauken, Delair	29,134	99.97%	10	0.03%	29,144
134 E Atlantic County	176,389	99.97%	56	0.03%	176,445
135 Cape May County	74,555	99.99%	4	0.01%	74,559
136 Trenton	55,078	99.13%	484	0.87%	55,562
137 Hamilton	41,428	99.75%	103	0.25%	41,531
138 Lakewood	53,057	99.94%	30	0.06%	53,087
139 Cumberland County	75,437	99.99%	8	0.01%	75,445
140 Perth Amboy	28,455	98.64%	393	1.36%	28,848
141 Atlantic City	11,790	99.79%	25	0.21%	11,815
142 Camden & Haddon	24,535	99.94%	14	0.06%	24,549
143 Paterson	66,931	97.68%	1,592	2.32%	68,523
144 Elizabeth	63,188	98.86%	726	1.14%	63,914
145 Newark & Irvington	117,213	98.94%	1,254	1.06%	118,467
146 Union City, West New York, Guttenberg	42,037	99.13%	369	0.87%	42,406
147 Passaic	26,376	98.59%	378	1.41%	26,754
148 East Orange & Orange	40,341	98.42%	648	1.58%	40,989

Wednesday, September 20, 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

June 30, 2023

<i>Territory</i>	<i>Voluntary</i>	<i>Share</i>	<i>Residual</i>	<i>Share</i>	<i>Total</i>
TOTAL	6,052,355	99.84%	9,648	0.16%	6,062,003
149 Fairview & North Bergen	34,208	99.37%	216	0.63%	34,424

Wednesday, September 20, 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

June 30, 2023

<i>Option</i>	<i>06/30/2023</i>	
<u>Option</u>	<u>Exposures</u>	<u>% Market</u>
Med. Only	898,352	15.16%
Full PIP	5,027,860	84.84%
\$250 Ded.	3,826,428	64.57%
\$500 Ded.	858,180	14.48%
\$1,000 Ded.	447,809	7.56%
\$2,000 Ded.	50,346	0.85%
\$2,500 Ded.	743,449	12.55%
Health Primary	1,277,448	21.56%
Auto Primary	4,648,764	78.44%
Limitation	5,746,139	96.96%
No Limitation	180,073	3.04%
TOTAL	5,926,212	100.00%

Wednesday, September 20, 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

June 30, 2023

<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	65,086	1.30%	5	25,563	0.51%	35,000	130	0.01%	0	60,335	89.27%
25/50	1,364,582	27.35%	10	31,075	0.62%	50,000	201	0.02%	10,000	7,254	10.73%
50/100	340,152	6.82%	15	8,783	0.18%	75,000	369	0.04%	TOTAL	67,589	100.00%
100/300	1,773,921	35.55%	20	41	0.00%	100,000	172,230	18.38%			
300/300	99,361	1.99%	25	1,424,358	28.55%	200,000	175	0.02%	<u>SAIP</u>	<u>Exposures</u>	<u>Dist.</u>
250/500	1,046,830	20.98%	50	1,305,816	26.17%	300,000	363,002	38.74%	TOTAL	58,554	100.00%
300/500	118,042	2.37%	100	2,073,768	41.56%	500,000	389,469	41.57%			
500/500	113,819	2.28%	250	45,058	0.90%	1,000,000	11,222	1.20%			
500/1,000	19,773	0.40%	300	22,774	0.46%	Higher	151	0.02%			
1,000/1,000	15,381	0.31%	500	42,080	0.84%	TOTAL	936,949	100.00%			
Other	32,316	0.65%	1,000	4,328	0.09%						
			Higher	5,619	0.11%						
TOTAL	4,989,263	100.00%	TOTAL	4,989,263	100.00%						

Voluntary and total market data includes SAIP policies

Wednesday, September 20, 2023

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*Pursuant to N.J.S.A. 39:6A, for policies effective 1/1/2023, the minimum liability limits have changed from 15/30/5 to 25/50/25 and 35,000 CSL to 75,000 CSL. Note that this report reflects the first 6 months of 2023 and that due to policy effective dates that occur during calendar year 2023, the new minimum limits may not yet be in place for some policies.

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

June 30, 2023

<i>PIP</i>	<i>06/30/2023</i>	
<u>Limit</u>	<u>Exposures</u>	<u>% Market</u>
\$15,000	2,173,707	36.68%
\$50,000	369,705	6.24%
\$75,000	120,714	2.04%
\$150,000	155,263	2.62%
\$250,000	3,054,307	51.54%
>\$250,000	52,516	0.89%
TOTAL	5,926,212	100.00%

Tuesday, September 26, 2023

PIP Medical Expense Limit

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