

New Jersey DOBI - Private Passenger Auto Semi-Annual Reports

In-Force Exposures by Company sorted by Group

June 30, 2024

Name		Voluntary	Share	Residual	Share	Total	Share
TOTAL (79 companies)		6,136,071	99.59%	25,459	0.41%	6,161,530	100.00%
ALLSTATE	Allstate NJ Ins Co	52,196	0.85%	0	0.00%	52,196	0.85%
	Allstate NJ P&C Ins Co	492,159	8.02%	0	0.00%	492,159	7.99%
	Encompass Ins Co of NJ	3,063	0.05%	0	0.00%	3,063	0.05%
	Encompass P&C Ins Co of NJ	15,504	0.25%	0	0.00%	15,504	0.25%
	Esurance Ins Co of NJ	34,292	0.56%	0	0.00%	34,292	0.56%
AMER INT'L	AIG Property Casualty Company	2,634	0.04%	0	0.00%	2,634	0.04%
AMERICAN FAMILY	American Family Connect P&C Ins C	13,327	0.22%	0	0.00%	13,327	0.22%
	Midvale Indemnity Co	12	0.00%	0	0.00%	12	0.00%
AMERICAN NATL	United Farm Family Ins Co	10,388	0.17%	0	0.00%	10,388	0.17%
AMICA	Amica Mutual Ins Co	23,820	0.39%	0	0.00%	23,820	0.39%
	Amica P&C Ins Co	5,462	0.09%	0	0.00%	5,462	0.09%
CA State Auto	CSAA General Ins Co	94,896	1.55%	0	0.00%	94,896	1.54%
CALIF CAS	California Cas & Fire Ins Co	4,260	0.07%	0	0.00%	4,260	0.07%
CHUBB	Atlantic Employers Ins Co	9,417	0.15%	0	0.00%	9,417	0.15%
	Bankers Standard Ins Co	230	0.00%	0	0.00%	230	0.00%
	Chubb Ins Co of NJ	8,157	0.13%	0	0.00%	8,157	0.13%
CINCINNATI FIN	Cincinnati Ins Co	5,050	0.08%	0	0.00%	5,050	0.08%
CURE	Citizens United Reciprocal Exc	53,057	0.86%	0	0.00%	53,057	0.86%
ELECTRIC	Electric Ins Co	1,204	0.02%	0	0.00%	1,204	0.02%
FAIRFAX FINANCIAL	Vault Reciprocal Exchange	732	0.01%	0	0.00%	732	0.01%
FARMERS	21st Century Centennial Ins Co	0	0.00%	5,038	19.79%	5,038	0.08%
	Farmers Casualty Ins Co	17,860	0.29%	0	0.00%	17,860	0.29%
	Farmers Direct P&C Ins Co	5,920	0.10%	0	0.00%	5,920	0.10%
	Farmers Group P&C Ins Co	3,098	0.05%	0	0.00%	3,098	0.05%
	Farmers Ins Exc	16,308	0.27%	0	0.00%	16,308	0.26%
	Farmers P&C Ins Co	60,886	0.99%	0	0.00%	60,886	0.99%
	Mid-Century Ins Co	9,202	0.15%	0	0.00%	9,202	0.15%
FOREMOST	Foremost Ins Co Grand Rapids, Michi	68,519	1.12%	0	0.00%	68,519	1.11%
GEICO	GEICO Casualty Co	896	0.01%	0	0.00%	896	0.01%
	Geico Choice Ins Co	36,003	0.59%	0	0.00%	36,003	0.58%
	GEICO Indemnity Co	307,986	5.02%	0	0.00%	307,986	5.00%
	Geico Secure Ins Co	215,653	3.51%	0	0.00%	215,653	3.50%
	Government Employees Ins Co	805,273	13.12%	0	0.00%	805,273	13.07%
HANOVER	Hanover Ins Co	32,569	0.53%	0	0.00%	32,569	0.53%
HARTFORD	Hartford Fire Ins Co	25	0.00%	0	0.00%	25	0.00%
	Hartford Ins Co of The Midwest	11,095	0.18%	0	0.00%	11,095	0.18%
	Hartford Underwriters Ins Co	1,079	0.02%	0	0.00%	1,079	0.02%
	Nutmeg Insurance Company	4,659	0.08%	0	0.00%	4,659	0.08%
LEMONADE	Metromile Ins Co	6,145	0.10%	0	0.00%	6,145	0.10%
LIBERTY MUT	Liberty Mutual Fire Ins Co	13,861	0.23%	0	0.00%	13,861	0.22%
	Liberty Mutual Ins Co	438	0.01%	0	0.00%	438	0.01%
	Liberty Mutual Mid-Atlantic Ins Co	10,521	0.17%	0	0.00%	10,521	0.17%
	LM Ins Corp	2,854	0.05%	0	0.00%	2,854	0.05%
	Peerless Indemnity Ins Co	46,733	0.76%	0	0.00%	46,733	0.76%
	Safeco Ins Co of Amer	18,930	0.31%	0	0.00%	18,930	0.31%
	Wausau Underwriters Ins Co	134,868	2.20%	0	0.00%	134,868	2.19%

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, 2024

Name		Voluntary	Share	Residual	Share	Total	Share
TOTAL (79 companies)		6,136,071	99.59%	25,459	0.41%	6,161,530	100.00%
MARKEL	National Specialty Ins Co	57,548	0.94%	0	0.00%	57,548	0.93%
MERCURY	Mercury Indemnity Co of America	5,754	0.09%	0	0.00%	5,754	0.09%
	Mercury Ins Co of Illinois	4,985	0.08%	0	0.00%	4,985	0.08%
NATIONAL GENERA	Integon Natl Ins Co	0	0.00%	20,421	80.21%	20,421	0.33%
	MIC General Ins Corp	3,284	0.05%	0	0.00%	3,284	0.05%
	National General Ins Co	978	0.02%	0	0.00%	978	0.02%
	New Jersey Skylands Ins Asso	5,081	0.08%	0	0.00%	5,081	0.08%
NATIONWIDE	Crestbrook Ins Co	456	0.01%	0	0.00%	456	0.01%
	Harleysville Ins Co of NJ	20,728	0.34%	0	0.00%	20,728	0.34%
NJ MANUFACTURER	New Jersey Indemnity Ins Co						
	New Jersey Manufacturers Ins Co	907,361	14.79%	0	0.00%	907,361	14.73%
	New Jersey Re-Insurance Co	45	0.00%	0	0.00%	45	0.00%
PA NAT'L	Founders Ins Co	11,363	0.19%	0	0.00%	11,363	0.18%
PERSONAL SERVIC	Personal Service Ins Co	41,092	0.67%	0	0.00%	41,092	0.67%
PLYMOUTH ROCK	High Point P&C Ins Co	72,235	1.18%	0	0.00%	72,235	1.17%
	High Point Safety & Ins Co	45,146	0.74%	0	0.00%	45,146	0.73%
	Palisades Ins Co	77,166	1.26%	0	0.00%	77,166	1.25%
	Palisades Safety & Ins Assoc	175,826	2.87%	0	0.00%	175,826	2.85%
	Teachers Auto Ins Co of NJ	43,146	0.70%	0	0.00%	43,146	0.70%
PROGRESSIVE	Twin Lights Ins Co						
	Drive New Jersey Ins Co	176,371	2.87%	0	0.00%	176,371	2.86%
	Progressive Garden State Ins Co	622,882	10.15%	0	0.00%	622,882	10.11%
PURE	Privilege Underwriters Reciprocal Exc	5,002	0.08%	0	0.00%	5,002	0.08%
SELECTIVE	Selective Auto Ins Co of NJ	43,861	0.71%	0	0.00%	43,861	0.71%
STATE FARM	State Farm Guaranty Ins Co	55,377	0.90%	0	0.00%	55,377	0.90%
	State Farm Indemnity Co	592,489	9.66%	0	0.00%	592,489	9.62%
TRAVELERS	Fidelity & Guaranty Ins Underwriters I	28,230	0.46%	0	0.00%	28,230	0.46%
	St Paul Protective Ins Co	206,977	3.37%	0	0.00%	206,977	3.36%
USAA	Garrison P&C Ins Co	46,418	0.76%	0	0.00%	46,418	0.75%
	United Services Auto Asso	67,062	1.09%	0	0.00%	67,062	1.09%
	USAA Casualty Ins Co	112,296	1.83%	0	0.00%	112,296	1.82%
	USAA General Indemnity Co	44,284	0.72%	0	0.00%	44,284	0.72%
WR BERKLEY	Berkley Ins Co	1,387	0.02%	0	0.00%	1,387	0.02%

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New Jersey DOBI - Private Passenger Auto Semi-Annual Reports

In-Force Exposures by Group - Total Market

June 30, 2024

<i>Name</i>	<i>Voluntary</i>	<i>Share</i>	<i>Residual</i>	<i>Share</i>	<i>Total</i>	<i>Share</i>
TOTAL (34 groups)	6,136,071	99.59%	25,459	0.41%	6,161,530	100.00%
GEICO Group	1,365,811	22.26%	0	0.00%	1,365,811	22.17%
New Jersey Manufacturers Group	907,406	14.79%	0	0.00%	907,406	14.73%
Progressive Group	799,253	13.03%	0	0.00%	799,253	12.97%
State Farm Group	647,866	10.56%	0	0.00%	647,866	10.51%
Allstate Group	597,214	9.73%	0	0.00%	597,214	9.69%
Plymouth Rock	413,519	6.74%	0	0.00%	413,519	6.71%
USAA Group	270,060	4.40%	0	0.00%	270,060	4.38%
Travelers Group	235,207	3.83%	0	0.00%	235,207	3.82%
Liberty Mutual Group	228,205	3.72%	0	0.00%	228,205	3.70%
Farmers Group	113,274	1.85%	5,038	19.79%	118,312	1.92%
California State Auto Group	94,896	1.55%	0	0.00%	94,896	1.54%
Foremost Group	68,519	1.12%	0	0.00%	68,519	1.11%
Markel Group	57,548	0.94%	0	0.00%	57,548	0.93%
Citizens United Reciprocal Exc	53,057	0.86%	0	0.00%	53,057	0.86%
Selective Group	43,861	0.71%	0	0.00%	43,861	0.71%
Personal Service (American Independent) Group	41,092	0.67%	0	0.00%	41,092	0.67%
Hanover Group	32,569	0.53%	0	0.00%	32,569	0.53%
National General Group	9,343	0.15%	20,421	80.21%	29,764	0.48%
Amica Mutual Group	29,282	0.48%	0	0.00%	29,282	0.48%
Nationwide Group	21,184	0.35%	0	0.00%	21,184	0.34%
Chubb Group	17,804	0.29%	0	0.00%	17,804	0.29%
The Hartford Group	16,858	0.27%	0	0.00%	16,858	0.27%
American Family Ins Group	13,339	0.22%	0	0.00%	13,339	0.22%
Pennsylvania National Group	11,363	0.19%	0	0.00%	11,363	0.18%
Mercury General Group	10,739	0.18%	0	0.00%	10,739	0.17%
American National Group	10,388	0.17%	0	0.00%	10,388	0.17%
Lemonade Group	6,145	0.10%	0	0.00%	6,145	0.10%
Cincinnati Financial Group	5,050	0.08%	0	0.00%	5,050	0.08%
Privilege Underwriters Reciprocal Exc	5,002	0.08%	0	0.00%	5,002	0.08%
California Casualty Group	4,260	0.07%	0	0.00%	4,260	0.07%
American International Group	2,634	0.04%	0	0.00%	2,634	0.04%
WR Berkley Group	1,387	0.02%	0	0.00%	1,387	0.02%
Electric Mutual of MA Group	1,204	0.02%	0	0.00%	1,204	0.02%
Fairfax Financial	732	0.01%	0	0.00%	732	0.01%

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, 2024

<i>Territory</i>	<i>Voluntary</i>	<i>Share</i>	<i>Residual</i>	<i>Share</i>	<i>Total</i>
TOTAL	6,136,071	99.59%	25,459	0.41%	6,161,530
101 E Middlesex County	151,750	99.70%	463	0.30%	152,213
102 Bayonne	35,299	99.61%	137	0.39%	35,436
103 Bloomfield, Belleville, Kearny, Harrison	91,052	99.28%	664	0.72%	91,716
104 NW Essex & N Morris Counties	295,322	99.91%	252	0.09%	295,574
105 NE Middlesex & SE Union Counties	78,440	98.66%	1,063	1.34%	79,503
106 W Essex & S Paterson Counties	179,637	99.84%	287	0.16%	179,924
107 SE Bergen County	79,488	99.62%	302	0.38%	79,790
108 Clifton & WC Bergen County	142,739	99.36%	913	0.64%	143,652
109 NW Somerset & SE Union Counties & Middlesex	122,084	99.88%	151	0.12%	122,235
110 Jersey City, Hoboken, Weehawken	121,138	99.31%	844	0.69%	121,982
111 Meadowlands area	98,112	99.82%	176	0.18%	98,288
112 S & W Newark suburbs	124,195	99.42%	721	0.58%	124,916
113 NW Somerset & NE Union Counties	127,633	99.93%	86	0.07%	127,719
114 Plainfield & North Plainfield	46,232	98.79%	567	1.21%	46,799
115 SC Bergen County	74,547	99.81%	142	0.19%	74,689
116 W Middlesex County & Franklin Twp.	252,315	99.84%	403	0.16%	252,718
117 N Bergen County	165,367	99.94%	94	0.06%	165,461
118 NW & NC New Jersey	150,624	99.90%	150	0.10%	150,774
119 NW Essex & WC Bergen Counties	76,608	99.51%	381	0.49%	76,989
120 NW New Jersey	189,670	99.95%	89	0.05%	189,759
121 NE Bergen County	109,215	99.92%	82	0.08%	109,297
122 N Monmouth County	163,019	99.97%	55	0.03%	163,074
123 SE Middlesex & S Monmouth Counties & Jackson	443,413	99.89%	504	0.11%	443,917
124 SE Monmouth & NE Ocean Counties	71,340	99.96%	32	0.04%	71,372
125 W Somerset & E Hunterdon Counties	292,511	99.95%	144	0.05%	292,655
126 E Burlington & N Camden Counties	265,599	99.85%	386	0.15%	265,985
127 S Camden County	173,520	99.88%	204	0.12%	173,724
128 S Ocean County & Port Republic	358,236	99.95%	194	0.05%	358,430
129 SW Camden & NW Gloucester Counties	185,051	99.93%	127	0.07%	185,178
130 SE Gloucester & Salem Counties	103,572	99.95%	50	0.05%	103,622
131 Trenton suburbs	368,975	99.89%	404	0.11%	369,379
132 Willingboro	23,535	99.53%	112	0.47%	23,647
133 Merchantville, Pennsauken, Delair	29,231	99.90%	30	0.10%	29,261
134 E Atlantic County	178,169	99.91%	166	0.09%	178,335
135 Cape May County	75,067	99.98%	14	0.02%	75,081
136 Trenton	57,485	98.46%	899	1.54%	58,384
137 Hamilton	41,943	99.51%	208	0.49%	42,151
138 Lakewood	55,037	99.87%	70	0.13%	55,107
139 Cumberland County	76,529	99.92%	61	0.08%	76,590
140 Perth Amboy	28,738	96.66%	993	3.34%	29,731
141 Atlantic City	11,998	99.62%	46	0.38%	12,044
142 Camden & Haddon	25,304	99.71%	73	0.29%	25,377
143 Paterson	67,743	95.19%	3,420	4.81%	71,163
144 Elizabeth	64,598	97.00%	1,998	3.00%	66,596
145 Newark & Irvington	118,586	97.05%	3,599	2.95%	122,185
146 Union City, West New York, Guttenberg	43,134	98.41%	697	1.59%	43,831
147 Passaic	26,676	96.59%	941	3.41%	27,617
148 East Orange & Orange	40,626	96.19%	1,609	3.81%	42,235

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, 2024

<i>Territory</i>	<i>Voluntary</i>	<i>Share</i>	<i>Residual</i>	<i>Share</i>	<i>Total</i>
TOTAL	6,136,071	99.59%	25,459	0.41%	6,161,530
149 Fairview & North Bergen	34,969	98.71%	456	1.29%	35,425

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, 2024

<i>Option</i>	<i>06/30/2024</i>	
<u>Option</u>	<u>Exposures</u>	<u>% Market</u>
Med. Only	926,202	15.52%
Full PIP	5,043,449	84.48%
\$250 Ded.	3,809,697	63.82%
\$500 Ded.	864,964	14.49%
\$1,000 Ded.	478,521	8.02%
\$2,000 Ded.	55,533	0.93%
\$2,500 Ded.	760,936	12.75%
Health Primary	1,295,626	21.70%
Auto Primary	4,674,025	78.30%
Limitation	5,793,100	97.04%
No Limitation	176,551	2.96%
TOTAL	5,969,651	100.00%

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, 2024

Split Limit Policies						Combined Single Limit Policies			Basic & SAIP Policies		
BI Limits	Exposures	Dist.	PD Limit	Exposures	Dist.	CSL Limits	Exposures	Dist.	Basic BI Lim.	Exposures	Dist.
15/30		0.00%	5		0.00%	35,000		0.00%	0	96,749	88.86%
25/50	1,461,758	28.88%	10		0.00%	50,000		0.00%	10,000	12,123	11.14%
50/100	381,945	7.55%	15		0.00%	75,000	509	0.06%	TOTAL	108,872	100.00%
100/300	1,774,138	35.05%	20		0.00%	100,000	161,198	17.74%			
300/300	88,389	1.75%	25	1,515,261	29.94%	200,000	163	0.02%	SAIP	Exposures	Dist.
250/500	1,062,340	20.99%	50	1,335,778	26.39%	300,000	348,667	38.37%	TOTAL	57,548	100.00%
300/500	118,291	2.34%	100	2,091,462	41.32%	500,000	387,400	42.64%			
500/500	109,784	2.17%	250	50,814	1.00%	1,000,000	10,551	1.16%			
500/1,000	18,688	0.37%	300	19,287	0.38%	Higher	149	0.02%			
1,000/1,000	15,730	0.31%	500	38,012	0.75%	TOTAL	908,637	100.00%			
Other	29,951	0.59%	1,000	4,677	0.09%						
			Higher	5,723	0.11%						
TOTAL	5,061,014	100.00%	TOTAL	5,061,014	100.00%						

Voluntary and total market data includes SAIP policies

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Pursuant to N.J.S.A. 39:6A, for policies effective 1/1/2023, the minimum liability limits have increased from 15/30/5 to 25/50/25 and 35,000 CSL to 75,000 CSL. Not all policies will be moved to the new minimum limits until 12/31/2023.

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

June 30, 2024

<i>PIP</i>	<i>06/30/2024</i>	
<u>Limit</u>	<u>Exposures</u>	<u>% Market</u>
\$15,000	2,182,807	36.57%
\$50,000	397,985	6.67%
\$75,000	126,178	2.11%
\$150,000	150,044	2.51%
\$250,000	3,060,384	51.27%
>\$250,000	52,253	0.88%
TOTAL	5,969,651	100.00%

PIP Medical Expense Limit

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