

New Jersey DOBI - Private Passenger Auto Semi-Annual Reports

In-Force Exposures by Company sorted by Group

December 31, 2024

Name		Voluntary	Share	Residual	Share	Total	Share
TOTAL (79 companies)		6,147,410	99.62%	23,446	0.38%	6,170,856	100.00%
ALLSTATE	Allstate NJ Ins Co	49,772	0.81%	0	0.00%	49,772	0.81%
	Allstate NJ P&C Ins Co	453,237	7.37%	0	0.00%	453,237	7.34%
	Encompass Ins Co of NJ	2,851	0.05%	0	0.00%	2,851	0.05%
	Encompass P&C Ins Co of NJ	13,993	0.23%	0	0.00%	13,993	0.23%
	Esurance Ins Co of NJ	30,251	0.49%	0	0.00%	30,251	0.49%
AMER INT'L	AIG Property Casualty Company	2,692	0.04%	0	0.00%	2,692	0.04%
AMERICAN FAMILY	American Family Connect P&C Ins C	14,507	0.24%	0	0.00%	14,507	0.24%
	Midvale Indemnity Co	0	0.00%	0	0.00%	0	0.00%
AMERICAN NATL	United Farm Family Ins Co	10,441	0.17%	0	0.00%	10,441	0.17%
AMICA	Amica Mutual Ins Co	23,796	0.39%	0	0.00%	23,796	0.39%
	Amica P&C Ins Co	5,185	0.08%	0	0.00%	5,185	0.08%
CA State Auto	CSAA General Ins Co	102,612	1.67%	0	0.00%	102,612	1.66%
CALIF CAS	California Cas & Fire Ins Co	184	0.00%	0	0.00%	184	0.00%
CHUBB	Atlantic Employers Ins Co	9,651	0.16%	0	0.00%	9,651	0.16%
	Bankers Standard Ins Co	204	0.00%	0	0.00%	204	0.00%
	Chubb Ins Co of NJ	7,570	0.12%	0	0.00%	7,570	0.12%
CINCINNATI FIN	Cincinnati Ins Co	5,489	0.09%	0	0.00%	5,489	0.09%
CURE	Citizens United Reciprocal Exc	57,192	0.93%	0	0.00%	57,192	0.93%
ELECTRIC	Electric Ins Co	173	0.00%	0	0.00%	173	0.00%
FAIRFAX FINANCIAL	Vault Reciprocal Exchange	660	0.01%	0	0.00%	660	0.01%
FARMERS	21st Century Centennial Ins Co	0	0.00%	4,820	20.56%	4,820	0.08%
	Farmers Casualty Ins Co	17,521	0.29%	0	0.00%	17,521	0.28%
	Farmers Direct P&C Ins Co	5,682	0.09%	0	0.00%	5,682	0.09%
	Farmers Group P&C Ins Co	3,004	0.05%	0	0.00%	3,004	0.05%
	Farmers Ins Exc	13,928	0.23%	0	0.00%	13,928	0.23%
	Farmers P&C Ins Co	58,475	0.95%	0	0.00%	58,475	0.95%
	Mid-Century Ins Co	7,542	0.12%	0	0.00%	7,542	0.12%
FOREMOST	Foremost Ins Co Grand Rapids, Michi	70,956	1.15%	0	0.00%	70,956	1.15%
GEICO	GEICO Casualty Co	853	0.01%	0	0.00%	853	0.01%
	Geico Choice Ins Co	44,028	0.72%	0	0.00%	44,028	0.71%
	GEICO Indemnity Co	261,253	4.25%	0	0.00%	261,253	4.23%
	Geico Secure Ins Co	288,215	4.69%	0	0.00%	288,215	4.67%
	Government Employees Ins Co	763,181	12.41%	0	0.00%	763,181	12.37%
HANOVER	Hanover Ins Co	32,917	0.54%	0	0.00%	32,917	0.53%
HARTFORD	Hartford Fire Ins Co	23	0.00%	0	0.00%	23	0.00%
	Hartford Ins Co of The Midwest	10,198	0.17%	0	0.00%	10,198	0.17%
	Hartford Underwriters Ins Co	971	0.02%	0	0.00%	971	0.02%
	Nutmeg Insurance Company	9,042	0.15%	0	0.00%	9,042	0.15%
LEMONADE	Metromile Ins Co	5,373	0.09%	0	0.00%	5,373	0.09%
LIBERTY MUT	Liberty Mutual Fire Ins Co	12,398	0.20%	0	0.00%	12,398	0.20%
	Liberty Mutual Ins Co	343	0.01%	0	0.00%	343	0.01%
	Liberty Mutual Mid-Atlantic Ins Co	9,314	0.15%	0	0.00%	9,314	0.15%
	LM Ins Corp	2,312	0.04%	0	0.00%	2,312	0.04%
	Peerless Indemnity Ins Co	39,696	0.65%	0	0.00%	39,696	0.64%
	Safeco Ins Co of Amer	17,333	0.28%	0	0.00%	17,333	0.28%
	Wausau Underwriters Ins Co	110,125	1.79%	0	0.00%	110,125	1.78%

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 Company sorted by Group

December 31, 2024

Name		Voluntary	Share	Residual	Share	Total	Share
TOTAL (79 companies)		6,147,410	99.62%	23,446	0.38%	6,170,856	100.00%
MARKEL	National Specialty Ins Co	52,788	0.86%	0	0.00%	52,788	0.86%
MERCURY	Mercury Indemnity Co of America	5,020	0.08%	0	0.00%	5,020	0.08%
	Mercury Ins Co of Illinois	4,699	0.08%	0	0.00%	4,699	0.08%
NATIONAL GENERA	Integon Natl Ins Co	0	0.00%	18,626	79.44%	18,626	0.30%
	MIC General Ins Corp	3,031	0.05%	0	0.00%	3,031	0.05%
	National General Ins Co	2,160	0.04%	0	0.00%	2,160	0.04%
	New Jersey Skylands Ins Asso	4,783	0.08%	0	0.00%	4,783	0.08%
NATIONWIDE	Crestbrook Ins Co	304	0.00%	0	0.00%	304	0.00%
	Harleysville Ins Co of NJ	19,049	0.31%	0	0.00%	19,049	0.31%
NJ MANUFACTURER	New Jersey Indemnity Ins Co						
	New Jersey Manufacturers Ins Co	912,378	14.84%	0	0.00%	912,378	14.79%
	New Jersey Re-Insurance Co						
PA NAT'L	Founders Ins Co	10,778	0.18%	0	0.00%	10,778	0.17%
PERSONAL SERVIC	Personal Service Ins Co	40,894	0.67%	0	0.00%	40,894	0.66%
PLYMOUTH ROCK	High Point P&C Ins Co	61,542	1.00%	0	0.00%	61,542	1.00%
	High Point Safety & Ins Co	43,543	0.71%	0	0.00%	43,543	0.71%
	Palisades Ins Co	68,273	1.11%	0	0.00%	68,273	1.11%
	Palisades Safety & Ins Assoc	177,726	2.89%	0	0.00%	177,726	2.88%
	Teachers Auto Ins Co of NJ	43,783	0.71%	0	0.00%	43,783	0.71%
	Twin Lights Ins Co						
PROGRESSIVE	Drive New Jersey Ins Co	195,346	3.18%	0	0.00%	195,346	3.17%
	Progressive Garden State Ins Co	751,928	12.23%	0	0.00%	751,928	12.19%
PURE	Privilege Underwriters Reciprocal Exc	4,903	0.08%	0	0.00%	4,903	0.08%
SELECTIVE	Selective Auto Ins Co of NJ	43,189	0.70%	0	0.00%	43,189	0.70%
STATE FARM	State Farm Guaranty Ins Co	66,651	1.08%	0	0.00%	66,651	1.08%
	State Farm Indemnity Co	562,091	9.14%	0	0.00%	562,091	9.11%
TRAVELERS	Fidelity & Guaranty Ins Underwriters I	27,460	0.45%	0	0.00%	27,460	0.44%
	St Paul Protective Ins Co	200,472	3.26%	0	0.00%	200,472	3.25%
USAA	Garrison P&C Ins Co	44,649	0.73%	0	0.00%	44,649	0.72%
	United Services Auto Asso	66,307	1.08%	0	0.00%	66,307	1.07%
	USAA Casualty Ins Co	112,012	1.82%	0	0.00%	112,012	1.82%
	USAA General Indemnity Co	44,648	0.73%	0	0.00%	44,648	0.72%
WR BERKLEY	Berkley Ins Co	1,860	0.03%	0	0.00%	1,860	0.03%

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In-Force Report

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

December 31, 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)	6,147,410	99.62%	23,446	0.38%	6,170,856	100.00%
GEICO Group	1,357,530	22.08%	0	0.00%	1,357,530	22.00%
Progressive Group	947,274	15.41%	0	0.00%	947,274	15.35%
New Jersey Manufacturers Group	912,378	14.84%	0	0.00%	912,378	14.79%
State Farm Group	628,742	10.23%	0	0.00%	628,742	10.19%
Allstate Group	550,104	8.95%	0	0.00%	550,104	8.91%
Plymouth Rock	394,867	6.42%	0	0.00%	394,867	6.40%
USAA Group	267,616	4.35%	0	0.00%	267,616	4.34%
Travelers Group	227,932	3.71%	0	0.00%	227,932	3.69%
Liberty Mutual Group	191,521	3.12%	0	0.00%	191,521	3.10%
Farmers Group	106,152	1.73%	4,820	20.56%	110,972	1.80%
California State Auto Group	102,612	1.67%	0	0.00%	102,612	1.66%
Foremost Group	70,956	1.15%	0	0.00%	70,956	1.15%
Citizens United Reciprocal Exc	57,192	0.93%	0	0.00%	57,192	0.93%
Markel Group	52,788	0.86%	0	0.00%	52,788	0.86%
Selective Group	43,189	0.70%	0	0.00%	43,189	0.70%
Personal Service (American Independent) Group	40,894	0.67%	0	0.00%	40,894	0.66%
Hanover Group	32,917	0.54%	0	0.00%	32,917	0.53%
Amica Mutual Group	28,981	0.47%	0	0.00%	28,981	0.47%
National General Group	9,974	0.16%	18,626	79.44%	28,600	0.46%
The Hartford Group	20,234	0.33%	0	0.00%	20,234	0.33%
Nationwide Group	19,353	0.31%	0	0.00%	19,353	0.31%
Chubb Group	17,425	0.28%	0	0.00%	17,425	0.28%
American Family Ins Group	14,507	0.24%	0	0.00%	14,507	0.24%
Pennsylvania National Group	10,778	0.18%	0	0.00%	10,778	0.17%
American National Group	10,441	0.17%	0	0.00%	10,441	0.17%
Mercury General Group	9,719	0.16%	0	0.00%	9,719	0.16%
Cincinnati Financial Group	5,489	0.09%	0	0.00%	5,489	0.09%
Lemonade Group	5,373	0.09%	0	0.00%	5,373	0.09%
Privilege Underwriters Reciprocal Exc	4,903	0.08%	0	0.00%	4,903	0.08%
American International Group	2,692	0.04%	0	0.00%	2,692	0.04%
WR Berkley Group	1,860	0.03%	0	0.00%	1,860	0.03%
Fairfax Financial	660	0.01%	0	0.00%	660	0.01%
California Casualty Group	184	0.00%	0	0.00%	184	0.00%
Electric Mutual of MA Group	173	0.00%	0	0.00%	173	0.00%

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, 2024

<i>Territory</i>	<i>Voluntary</i>	<i>Share</i>	<i>Residual</i>	<i>Share</i>	<i>Total</i>
TOTAL	6,147,410	99.62%	23,446	0.38%	6,170,856
101 E Middlesex County	152,595	99.74%	399	0.26%	152,994
102 Bayonne	35,311	99.68%	115	0.32%	35,426
103 Bloomfield, Belleville, Kearny, Harrison	91,430	99.36%	591	0.64%	92,021
104 NW Essex & N Morris Counties	295,827	99.92%	228	0.08%	296,055
105 NE Middlesex & SE Union Counties	78,756	98.95%	834	1.05%	79,590
106 W Essex & S Paterson Counties	179,411	99.85%	270	0.15%	179,681
107 SE Bergen County	79,744	99.63%	295	0.37%	80,039
108 Clifton & WC Bergen County	143,384	99.31%	998	0.69%	144,382
109 NW Somerset & SE Union Counties & Middlesex	121,987	99.89%	136	0.11%	122,123
110 Jersey City, Hoboken, Weehawken	121,021	99.38%	753	0.62%	121,774
111 Meadowlands area	98,405	99.81%	183	0.19%	98,588
112 S & W Newark suburbs	124,560	99.47%	667	0.53%	125,227
113 NW Somerset & NE Union Counties	128,021	99.93%	86	0.07%	128,107
114 Plainfield & North Plainfield	46,725	99.01%	468	0.99%	47,193
115 SC Bergen County	74,489	99.80%	150	0.20%	74,639
116 W Middlesex County & Franklin Twp.	253,221	99.87%	341	0.13%	253,562
117 N Bergen County	165,216	99.95%	90	0.05%	165,306
118 NW & NC New Jersey	151,170	99.93%	103	0.07%	151,273
119 NW Essex & WC Bergen Counties	76,716	99.50%	385	0.50%	77,101
120 NW New Jersey	190,274	99.95%	89	0.05%	190,363
121 NE Bergen County	109,180	99.93%	81	0.07%	109,261
122 N Monmouth County	162,970	99.97%	43	0.03%	163,013
123 SE Middlesex & S Monmouth Counties & Jackson	444,977	99.91%	417	0.09%	445,394
124 SE Monmouth & NE Ocean Counties	71,567	99.96%	31	0.04%	71,598
125 W Somerset & E Hunterdon Counties	292,707	99.95%	138	0.05%	292,845
126 E Burlington & N Camden Counties	264,742	99.89%	303	0.11%	265,045
127 S Camden County	172,636	99.89%	187	0.11%	172,823
128 S Ocean County & Port Republic	359,162	99.95%	183	0.05%	359,345
129 SW Camden & NW Gloucester Counties	184,615	99.95%	98	0.05%	184,713
130 SE Gloucester & Salem Counties	103,686	99.97%	34	0.03%	103,720
131 Trenton suburbs	370,087	99.90%	355	0.10%	370,442
132 Willingboro	23,474	99.62%	89	0.38%	23,563
133 Merchantville, Pennsauken, Delair	29,177	99.92%	23	0.08%	29,200
134 E Atlantic County	177,759	99.94%	113	0.06%	177,872
135 Cape May County	74,857	99.98%	12	0.02%	74,869
136 Trenton	58,099	98.57%	844	1.43%	58,943
137 Hamilton	41,787	99.42%	244	0.58%	42,031
138 Lakewood	55,808	99.87%	71	0.13%	55,879
139 Cumberland County	76,664	99.95%	42	0.05%	76,706
140 Perth Amboy	28,911	97.01%	891	2.99%	29,802
141 Atlantic City	12,011	99.68%	38	0.32%	12,049
142 Camden & Haddon	25,247	99.77%	58	0.23%	25,305
143 Paterson	67,901	95.10%	3,496	4.90%	71,397
144 Elizabeth	65,423	97.33%	1,797	2.67%	67,220
145 Newark & Irvington	119,369	97.49%	3,070	2.51%	122,439
146 Union City, West New York, Guttenberg	43,413	98.62%	609	1.38%	44,022
147 Passaic	26,949	96.47%	986	3.53%	27,935
148 East Orange & Orange	40,898	96.21%	1,609	3.79%	42,507

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, 2024

<i>Territory</i>	<i>Voluntary</i>	<i>Share</i>	<i>Residual</i>	<i>Share</i>	<i>Total</i>
TOTAL	6,147,410	99.62%	23,446	0.38%	6,170,856
149 Fairview & North Bergen	35,071	98.86%	403	1.14%	35,474

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, 2024

<i>Option</i>	<i>12/31/2024</i>	
<u>Option</u>	<u>Exposures</u>	<u>% Market</u>
Med. Only	926,019	15.51%
Full PIP	5,044,781	84.49%
\$250 Ded.	3,815,247	63.90%
\$500 Ded.	845,129	14.15%
\$1,000 Ded.	481,511	8.06%
\$2,000 Ded.	56,256	0.94%
\$2,500 Ded.	772,657	12.94%
Health Primary	1,345,827	22.54%
Auto Primary	4,624,973	77.46%
Limitation	5,799,409	97.13%
No Limitation	171,391	2.87%
TOTAL	5,970,800	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

December 31, 2024

<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		0.00%	5		0.00%	35,000		0.00%	0	111,472	90.03%
25/50	1,497,205	29.46%	10		0.00%	50,000		0.00%	10,000	12,350	9.97%
50/100	390,307	7.68%	15		0.00%	75,000	489	0.06%	TOTAL	123,822	100.00%
100/300	1,760,049	34.63%	20		0.00%	100,000	155,167	17.46%			
300/300	84,297	1.66%	25	1,549,765	30.50%	200,000	159	0.02%	<u>SAIP</u>	<u>Exposures</u>	<u>Dist.</u>
250/500	1,065,147	20.96%	50	1,319,855	25.97%	300,000	339,210	38.16%	TOTAL	52,788	100.00%
300/500	116,434	2.29%	100	2,098,922	41.30%	500,000	383,663	43.16%			
500/500	106,482	2.10%	250	54,644	1.08%	1,000,000	10,109	1.14%			
500/1,000	17,949	0.35%	300	15,402	0.30%	Higher	150	0.02%			
1,000/1,000	14,693	0.29%	500	33,165	0.65%	TOTAL	888,947	100.00%			
Other	29,290	0.58%	1,000	4,579	0.09%						
			Higher	5,521	0.11%						
TOTAL	5,081,853	100.00%	TOTAL	5,081,853	100.00%						

Voluntary and total market data includes SAIP policies

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

December 31, 2024

<i>PIP</i>	<i>12/31/2024</i>	
<u>Limit</u>	<u>Exposures</u>	<u>% Market</u>
\$15,000	2,190,365	36.68%
\$50,000	422,035	7.07%
\$75,000	129,565	2.17%
\$150,000	157,688	2.64%
\$250,000	3,019,422	50.57%
>\$250,000	51,725	0.87%
TOTAL	5,970,800	100.00%

PIP Medical Expense Limit

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