

New Jersey DOBI - Private Passenger Auto Semi-Annual Reports

In-Force Exposures by Company sorted by Group

June 30, 2025

Name		Voluntary	Share	Residual	Share	Total	Share
TOTAL (74 companies)		6,208,962	99.71%	18,219	0.29%	6,227,181	100.00%
ALLSTATE	Allstate NJ Ins Co	47,372	0.76%	0	0.00%	47,372	0.76%
	Allstate NJ P&C Ins Co	409,084	6.59%	0	0.00%	409,084	6.57%
	Encompass Ins Co of NJ	2,676	0.04%	0	0.00%	2,676	0.04%
	Encompass P&C Ins Co of NJ	12,476	0.20%	0	0.00%	12,476	0.20%
	Esurance Ins Co of NJ	27,199	0.44%	0	0.00%	27,199	0.44%
AMER INT'L	AIG Property Casualty Company	2,645	0.04%	0	0.00%	2,645	0.04%
AMERICAN FAMILY	American Family Connect P&C Ins C	16,236	0.26%	0	0.00%	16,236	0.26%
	Midvale Indemnity Co						
AMERICAN NATL	United Farm Family Ins Co	10,545	0.17%	0	0.00%	10,545	0.17%
AMICA	Amica Mutual Ins Co	23,730	0.38%	0	0.00%	23,730	0.38%
	Amica P&C Ins Co	4,958	0.08%	0	0.00%	4,958	0.08%
CA State Auto	CSAA General Ins Co	105,599	1.70%	0	0.00%	105,599	1.70%
CHUBB	Atlantic Employers Ins Co	9,956	0.16%	0	0.00%	9,956	0.16%
	Bankers Standard Ins Co	182	0.00%	0	0.00%	182	0.00%
	Chubb Ins Co of NJ	6,897	0.11%	0	0.00%	6,897	0.11%
CINCINNATI FIN	Cincinnati Ins Co	6,145	0.10%	0	0.00%	6,145	0.10%
CURE	Citizens United Reciprocal Exc	70,735	1.14%	0	0.00%	70,735	1.14%
FAIRFAX FINANCIAL	Vault Reciprocal Exchange	616	0.01%	0	0.00%	616	0.01%
FARMERS	21st Century Centennial Ins Co	0	0.00%	3,640	19.98%	3,640	0.06%
	Farmers Casualty Ins Co	16,768	0.27%	0	0.00%	16,768	0.27%
	Farmers Direct P&C Ins Co	5,481	0.09%	0	0.00%	5,481	0.09%
	Farmers Group P&C Ins Co	2,861	0.05%	0	0.00%	2,861	0.05%
	Farmers Ins Exc	12,140	0.20%	0	0.00%	12,140	0.19%
	Farmers P&C Ins Co	55,572	0.90%	0	0.00%	55,572	0.89%
	Mid-Century Ins Co	6,374	0.10%	0	0.00%	6,374	0.10%
FOREMOST	Foremost Ins Co Grand Rapids, Michi	86,819	1.40%	0	0.00%	86,819	1.39%
GEICO	GEICO Casualty Co	816	0.01%	0	0.00%	816	0.01%
	Geico Choice Ins Co	39,065	0.63%	0	0.00%	39,065	0.63%
	GEICO Indemnity Co	221,448	3.57%	0	0.00%	221,448	3.56%
	Geico Secure Ins Co	348,239	5.61%	0	0.00%	348,239	5.59%
	Government Employees Ins Co	722,152	11.63%	0	0.00%	722,152	11.60%
HANOVER	Hanover Ins Co	32,118	0.52%	0	0.00%	32,118	0.52%
HARTFORD	Hartford Fire Ins Co	19	0.00%	0	0.00%	19	0.00%
	Hartford Ins Co of The Midwest	9,315	0.15%	0	0.00%	9,315	0.15%
	Hartford Underwriters Ins Co	885	0.01%	0	0.00%	885	0.01%
	Nutmeg Insurance Company	16,406	0.26%	0	0.00%	16,406	0.26%
LEMONADE	Metromile Ins Co	4,890	0.08%	0	0.00%	4,890	0.08%
LIBERTY MUT	Liberty Mutual Fire Ins Co	11,131	0.18%	0	0.00%	11,131	0.18%
	Liberty Mutual Ins Co	309	0.00%	0	0.00%	309	0.00%
	Liberty Mutual Mid-Atlantic Ins Co	8,097	0.13%	0	0.00%	8,097	0.13%
	LM Ins Corp	1,856	0.03%	0	0.00%	1,856	0.03%
	Peerless Indemnity Ins Co	40,613	0.65%	0	0.00%	40,613	0.65%
	Safeco Ins Co of Amer	18,218	0.29%	0	0.00%	18,218	0.29%
	Wausau Underwriters Ins Co	88,003	1.42%	0	0.00%	88,003	1.41%
MARKEL	National Specialty Ins Co	57,121	0.92%	0	0.00%	57,121	0.92%

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, 2025

Name		Voluntary	Share	Residual	Share	Total	Share
TOTAL (74 companies)		6,208,962	99.71%	18,219	0.29%	6,227,181	100.00%
MERCURY	Mercury Indemnity Co of America	4,200	0.07%	0	0.00%	4,200	0.07%
	Mercury Ins Co of Illinois	4,268	0.07%	0	0.00%	4,268	0.07%
NATIONAL GENERA	Integon Natl Ins Co	0	0.00%	14,579	80.02%	14,579	0.23%
	MIC General Ins Corp	2,846	0.05%	0	0.00%	2,846	0.05%
	National General Ins Co	5,104	0.08%	0	0.00%	5,104	0.08%
	New Jersey Skylands Ins Asso						
NATIONWIDE	Crestbrook Ins Co	114	0.00%	0	0.00%	114	0.00%
	Harleysville Ins Co of NJ	16,760	0.27%	0	0.00%	16,760	0.27%
NJ MANUFACTURE	New Jersey Manufacturers Ins Co	910,030	14.66%	0	0.00%	910,030	14.61%
PA NAT'L	Founders Ins Co	9,783	0.16%	0	0.00%	9,783	0.16%
PERSONAL SERVIC	Personal Service Ins Co	44,424	0.72%	0	0.00%	44,424	0.71%
PLYMOUTH ROCK	High Point P&C Ins Co	52,710	0.85%	0	0.00%	52,710	0.85%
	High Point Safety & Ins Co	42,161	0.68%	0	0.00%	42,161	0.68%
	Palisades Ins Co	65,092	1.05%	0	0.00%	65,092	1.05%
	Palisades Safety & Ins Assoc	181,248	2.92%	0	0.00%	181,248	2.91%
	Teachers Auto Ins Co of NJ	43,086	0.69%	0	0.00%	43,086	0.69%
PROGRESSIVE	Drive New Jersey Ins Co	214,517	3.45%	0	0.00%	214,517	3.44%
	Progressive Garden State Ins Co	892,803	14.38%	0	0.00%	892,803	14.34%
PURE	Privilege Underwriters Reciprocal Exc	5,341	0.09%	0	0.00%	5,341	0.09%
SELECTIVE	Selective Auto Ins Co of NJ	40,738	0.66%	0	0.00%	40,738	0.65%
STATE FARM	State Farm Guaranty Ins Co	69,597	1.12%	0	0.00%	69,597	1.12%
	State Farm Indemnity Co	539,752	8.69%	0	0.00%	539,752	8.67%
TRAVELERS	Fidelity & Guaranty Ins Underwriters I	26,812	0.43%	0	0.00%	26,812	0.43%
	St Paul Protective Ins Co	197,496	3.18%	0	0.00%	197,496	3.17%
USAA	Garrison P&C Ins Co	49,425	0.80%	0	0.00%	49,425	0.79%
	United Services Auto Asso	66,459	1.07%	0	0.00%	66,459	1.07%
	USAA Casualty Ins Co	112,033	1.80%	0	0.00%	112,033	1.80%
	USAA General Indemnity Co	45,901	0.74%	0	0.00%	45,901	0.74%
WR BERKLEY	Berkley Ins Co	2,495	0.04%	0	0.00%	2,495	0.04%

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New Jersey DOBI - Private Passenger Auto Semi-Annual Reports

In-Force Exposures by Group - Total Market

June 30, 2025

Name	Voluntary	Share	Residual	Share	Total	Share
TOTAL (32 groups)	6,208,962	99.71%	18,219	0.29%	6,227,181	100.00%
GEICO Group	1,331,720	21.45%	0	0.00%	1,331,720	21.39%
Progressive Group	1,107,320	17.83%	0	0.00%	1,107,320	17.78%
New Jersey Manufacturers Group	910,030	14.66%	0	0.00%	910,030	14.61%
State Farm Group	609,349	9.81%	0	0.00%	609,349	9.79%
Allstate Group	498,807	8.03%	0	0.00%	498,807	8.01%
Plymouth Rock	384,297	6.19%	0	0.00%	384,297	6.17%
USAA Group	273,818	4.41%	0	0.00%	273,818	4.40%
Travelers Group	224,308	3.61%	0	0.00%	224,308	3.60%
Liberty Mutual Group	168,227	2.71%	0	0.00%	168,227	2.70%
California State Auto Group	105,599	1.70%	0	0.00%	105,599	1.70%
Farmers Group	99,196	1.60%	3,640	19.98%	102,836	1.65%
Foremost Group	86,819	1.40%	0	0.00%	86,819	1.39%
Citizens United Reciprocal Exc	70,735	1.14%	0	0.00%	70,735	1.14%
Markel Group	57,121	0.92%	0	0.00%	57,121	0.92%
Personal Service (American Independent) Group	44,424	0.72%	0	0.00%	44,424	0.71%
Selective Group	40,738	0.66%	0	0.00%	40,738	0.65%
Hanover Group	32,118	0.52%	0	0.00%	32,118	0.52%
Amica Mutual Group	28,688	0.46%	0	0.00%	28,688	0.46%
The Hartford Group	26,625	0.43%	0	0.00%	26,625	0.43%
National General Group	7,950	0.13%	14,579	80.02%	22,529	0.36%
Chubb Group	17,035	0.27%	0	0.00%	17,035	0.27%
Nationwide Group	16,874	0.27%	0	0.00%	16,874	0.27%
American Family Ins Group	16,236	0.26%	0	0.00%	16,236	0.26%
American National Group	10,545	0.17%	0	0.00%	10,545	0.17%
Pennsylvania National Group	9,783	0.16%	0	0.00%	9,783	0.16%
Mercury General Group	8,468	0.14%	0	0.00%	8,468	0.14%
Cincinnati Financial Group	6,145	0.10%	0	0.00%	6,145	0.10%
Privilege Underwriters Reciprocal Exc	5,341	0.09%	0	0.00%	5,341	0.09%
Lemonade Group	4,890	0.08%	0	0.00%	4,890	0.08%
American International Group	2,645	0.04%	0	0.00%	2,645	0.04%
WR Berkley Group	2,495	0.04%	0	0.00%	2,495	0.04%
Fairfax Financial	616	0.01%	0	0.00%	616	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, 2025

Territory	Voluntary	Share	Residual	Share	Total
TOTAL	6,208,962	99.71%	18,219	0.29%	6,227,181
101 E Middlesex County	153,621	99.80%	306	0.20%	153,927
102 Bayonne	35,928	99.73%	97	0.27%	36,025
103 Bloomfield, Belleville, Kearny, Harrison	92,564	99.45%	515	0.55%	93,079
104 NW Essex & N Morris Counties	298,189	99.94%	166	0.06%	298,355
105 NE Middlesex & SE Union Counties	79,974	99.35%	524	0.65%	80,498
106 W Essex & S Paterson Counties	181,056	99.88%	220	0.12%	181,276
107 SE Bergen County	80,007	99.69%	247	0.31%	80,254
108 Clifton & WC Bergen County	144,777	99.47%	774	0.53%	145,551
109 NW Somerset & SE Union Counties & Middlesex	123,590	99.90%	120	0.10%	123,710
110 Jersey City, Hoboken, Weehawken	123,399	99.48%	649	0.52%	124,048
111 Meadowlands area	98,862	99.86%	139	0.14%	99,001
112 S & W Newark suburbs	125,733	99.55%	572	0.45%	126,305
113 NW Somerset & NE Union Counties	129,205	99.95%	59	0.05%	129,264
114 Plainfield & North Plainfield	47,414	99.34%	317	0.66%	47,731
115 SC Bergen County	75,192	99.83%	127	0.17%	75,319
116 W Middlesex County & Franklin Twp.	254,569	99.92%	215	0.08%	254,784
117 N Bergen County	166,864	99.95%	84	0.05%	166,948
118 NW & NC New Jersey	151,521	99.95%	74	0.05%	151,595
119 NW Essex & WC Bergen Counties	77,223	99.61%	305	0.39%	77,528
120 NW New Jersey	191,541	99.96%	75	0.04%	191,616
121 NE Bergen County	109,528	99.93%	74	0.07%	109,602
122 N Monmouth County	164,322	99.98%	41	0.02%	164,363
123 SE Middlesex & S Monmouth Counties & Jackson	447,878	99.94%	289	0.06%	448,167
124 SE Monmouth & NE Ocean Counties	71,849	99.96%	26	0.04%	71,875
125 W Somerset & E Hunterdon Counties	295,400	99.97%	96	0.03%	295,496
126 E Burlington & N Camden Counties	267,621	99.91%	239	0.09%	267,860
127 S Camden County	174,877	99.93%	119	0.07%	174,996
128 S Ocean County & Port Republic	360,321	99.96%	131	0.04%	360,452
129 SW Camden & NW Gloucester Counties	186,266	99.96%	70	0.04%	186,336
130 SE Gloucester & Salem Counties	104,983	99.98%	24	0.02%	105,007
131 Trenton suburbs	372,245	99.93%	246	0.07%	372,491
132 Willingboro	23,584	99.65%	84	0.35%	23,668
133 Merchantville, Pennsauken, Delair	29,607	99.94%	18	0.06%	29,625
134 E Atlantic County	179,139	99.95%	85	0.05%	179,224
135 Cape May County	75,230	99.99%	6	0.01%	75,236
136 Trenton	59,974	99.00%	603	1.00%	60,577
137 Hamilton	42,178	99.57%	182	0.43%	42,360
138 Lakewood	56,746	99.92%	46	0.08%	56,792
139 Cumberland County	77,910	99.96%	33	0.04%	77,943
140 Perth Amboy	29,656	97.79%	671	2.21%	30,327
141 Atlantic City	12,139	99.76%	29	0.24%	12,168
142 Camden & Haddon	26,268	99.87%	33	0.13%	26,301
143 Paterson	70,216	96.06%	2,878	3.94%	73,094
144 Elizabeth	66,999	98.24%	1,198	1.76%	68,197
145 Newark & Irvington	123,856	98.13%	2,355	1.87%	126,211
146 Union City, West New York, Guttenberg	43,849	98.87%	503	1.13%	44,352
147 Passaic	27,617	97.22%	790	2.78%	28,407
148 East Orange & Orange	42,085	96.67%	1,451	3.33%	43,536

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, 2025

Territory	Voluntary	Share	Residual	Share	Total
TOTAL	6,208,962	99.71%	18,219	0.29%	6,227,181
149 Fairview & North Bergen	35,390	99.12%	314	0.88%	35,704

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

June 30, 2025

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	139,238	90.73%
25/50	1,543,191	30.09%	10		0.00%	50,000		0.00%	10,000	14,229	9.27%
50/100	401,843	7.83%	15		0.00%	75,000	459	0.05%	TOTAL	153,467	100.00%
100/300	1,753,800	34.19%	20		0.00%	100,000	148,766	17.12%			
300/300	79,085	1.54%	25	1,595,913	31.11%	200,000	141	0.02%	SAIP	Exposures	Dist.
250/500	1,067,705	20.82%	50	1,303,173	25.41%	300,000	328,462	37.80%	TOTAL	57,121	100.00%
300/500	118,486	2.31%	100	2,119,022	41.31%	500,000	381,240	43.87%			
500/500	103,319	2.01%	250	51,641	1.01%	1,000,000	9,806	1.13%			
500/1,000	17,845	0.35%	300	16,354	0.32%	Higher	146	0.02%			
1,000/1,000	15,105	0.29%	500	33,176	0.65%	TOTAL	869,020	100.00%			
Other	28,976	0.56%	1,000	4,827	0.09%						
			Higher	5,249	0.10%						
TOTAL	5,129,355	100.00%	TOTAL	5,129,355	100.00%						

Voluntary and total market data includes SAIP policies

Liability Limits

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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

June 30, 2025

<i>PIP</i>	<i>06/30/2025</i>	
<i>Limit</i>	<i>Exposures</i>	<i>% Market</i>
\$15,000	2,209,337	36.83%
\$50,000	448,714	7.48%
\$75,000	135,093	2.25%
\$150,000	168,076	2.80%
\$250,000	2,986,324	49.79%
>\$250,000	50,831	0.85%
TOTAL	5,998,375	100.00%

PIP Medical Expense Limit

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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, 2025

Option	06/30/2025	
Option	Exposures	% Market
Med. Only	947,322	15.79%
Full PIP	5,051,053	84.21%
 \$250 Ded.	3,821,320	63.71%
\$500 Ded.	834,846	13.92%
\$1,000 Ded.	491,086	8.19%
\$2,000 Ded.	57,965	0.97%
\$2,500 Ded.	793,158	13.22%
 Health Primary	1,402,636	23.38%
Auto Primary	4,595,739	76.62%
 Limitation	5,831,096	97.21%
No Limitation	167,279	2.79%
 TOTAL	5,998,375	100.00%

Liability Options

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