

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

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In-Force Exposures by Company sorted by Group

June 30, 2025

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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

<i>Name</i>	<i>Voluntary</i>	<i>Share</i>	<i>Residual</i>	<i>Share</i>	<i>Total</i>	<i>Share</i>
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

<i>Territory</i>	<i>Voluntary</i>	<i>Share</i>	<i>Residual</i>	<i>Share</i>	<i>Total</i>
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

<i>Territory</i>	<i>Voluntary</i>	<i>Share</i>	<i>Residual</i>	<i>Share</i>	<i>Total</i>
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		
<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	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>	
<u>Limit</u>	<u>Exposures</u>	<u>% Market</u>
\$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

<i>Option</i>	<i>06/30/2025</i>	
<u>Option</u>	<u>Exposures</u>	<u>% Market</u>
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%