

New Jersey DOBI - Private Passenger Auto Semi-Annual Reports

In-Force Exposures by Company sorted by Group

December 31, 2023

Name		Voluntary	Share	Residual	Share	Total	Share
TOTAL (79 companies)		6,064,069	99.80%	12,003	0.20%	6,076,072	100.00%
ALLSTATE	Allstate NJ Ins Co	54,789	0.90%	0	0.00%	54,789	0.90%
	Allstate NJ P&C Ins Co	518,916	8.56%	0	0.00%	518,916	8.54%
	Encompass Ins Co of NJ	3,228	0.05%	0	0.00%	3,228	0.05%
	Encompass P&C Ins Co of NJ	16,981	0.28%	5	0.04%	16,986	0.28%
	Esurance Ins Co of NJ	38,089	0.63%	0	0.00%	38,089	0.63%
AMER INT'L	AIG Property Casualty Company	2,670	0.04%	0	0.00%	2,670	0.04%
AMERICAN FAMILY	American Family Connect P&C Ins C	12,184	0.20%	0	0.00%	12,184	0.20%
	Midvale Indemnity Co	23	0.00%	0	0.00%	23	0.00%
AMERICAN NATL	United Farm Family Ins Co	10,203	0.17%	0	0.00%	10,203	0.17%
AMICA	Amica Mutual Ins Co	23,988	0.40%	0	0.00%	23,988	0.39%
	Amica P&C Ins Co	5,784	0.10%	0	0.00%	5,784	0.10%
CA State Auto	CSAA General Ins Co	86,612	1.43%	0	0.00%	86,612	1.43%
CALIF CAS	California Cas & Fire Ins Co	10,558	0.17%	0	0.00%	10,558	0.17%
CHUBB	Atlantic Employers Ins Co	9,120	0.15%	0	0.00%	9,120	0.15%
	Bankers Standard Ins Co	258	0.00%	0	0.00%	258	0.00%
	Chubb Ins Co of NJ	8,367	0.14%	0	0.00%	8,367	0.14%
CINCINNATI FIN	Cincinnati Ins Co	4,533	0.07%	0	0.00%	4,533	0.07%
CURE	Citizens United Reciprocal Exc	36,405	0.60%	0	0.00%	36,405	0.60%
ELECTRIC	Electric Ins Co	2,150	0.04%	0	0.00%	2,150	0.04%
FAIRFAX FINANCIAL	Vault Reciprocal Exchange	830	0.01%	0	0.00%	830	0.01%
FARMERS	21st Century Centennial Ins Co	0	0.00%	3,213	26.77%	3,213	0.05%
	Farmers Casualty Ins Co	18,481	0.30%	0	0.00%	18,481	0.30%
	Farmers Direct P&C Ins Co	6,198	0.10%	0	0.00%	6,198	0.10%
	Farmers Group P&C Ins Co	3,238	0.05%	0	0.00%	3,238	0.05%
	Farmers Ins Exc	19,100	0.31%	0	0.00%	19,100	0.31%
	Farmers P&C Ins Co	62,089	1.02%	0	0.00%	62,089	1.02%
	Mid-Century Ins Co	11,435	0.19%	0	0.00%	11,435	0.19%
FOREMOST	Foremost Ins Co Grand Rapids, Michi	51,790	0.85%	0	0.00%	51,790	0.85%
GEICO	GEICO Casualty Co	946	0.02%	0	0.00%	946	0.02%
	Geico Choice Ins Co	21,282	0.35%	0	0.00%	21,282	0.35%
	GEICO Indemnity Co	339,315	5.60%	0	0.00%	339,315	5.58%
	Geico Secure Ins Co	128,916	2.13%	0	0.00%	128,916	2.12%
	Government Employees Ins Co	853,992	14.08%	0	0.00%	853,992	14.06%
HANOVER	Hanover Ins Co	32,923	0.54%	0	0.00%	32,923	0.54%
HARTFORD	Hartford Fire Ins Co	25	0.00%	0	0.00%	25	0.00%
	Hartford Ins Co of The Midwest	11,860	0.20%	0	0.00%	11,860	0.20%
	Hartford Underwriters Ins Co	1,184	0.02%	0	0.00%	1,184	0.02%
	Nutmeg Insurance Company	3,008	0.05%	0	0.00%	3,008	0.05%
LEMONADE	Metromile Ins Co	7,211	0.12%	0	0.00%	7,211	0.12%
LIBERTY MUT	Liberty Mutual Fire Ins Co	15,100	0.25%	0	0.00%	15,100	0.25%
	Liberty Mutual Ins Co	578	0.01%	0	0.00%	578	0.01%
	Liberty Mutual Mid-Atlantic Ins Co	11,578	0.19%	0	0.00%	11,578	0.19%
	LM Ins Corp	3,275	0.05%	0	0.00%	3,275	0.05%
	Peerless Indemnity Ins Co	52,438	0.86%	0	0.00%	52,438	0.86%
	Safeco Ins Co of Amer	18,004	0.30%	0	0.00%	18,004	0.30%
	Wausau Underwriters Ins Co	152,803	2.52%	0	0.00%	152,803	2.51%

Tuesday, March 26, 2024

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

December 31, 2023

<i>Name</i>		<i>Voluntary</i>	<i>Share</i>	<i>Residual</i>	<i>Share</i>	<i>Total</i>	<i>Share</i>
TOTAL (79 companies)		6,064,069	99.80%	12,003	0.20%	6,076,072	100.00%
MARKEL	National Specialty Ins Co	55,969	0.92%	0	0.00%	55,969	0.92%
MERCURY	Mercury Indemnity Co of America	6,430	0.11%	0	0.00%	6,430	0.11%
	Mercury Ins Co of Illinois	5,231	0.09%	0	0.00%	5,231	0.09%
NATIONAL GENERA	Integon Natl Ins Co	0	0.00%	8,610	71.73%	8,610	0.14%
	MIC General Ins Corp	3,479	0.06%	0	0.00%	3,479	0.06%
	National General Ins Co	32	0.00%	0	0.00%	32	0.00%
	New Jersey Skylands Ins Asso	5,455	0.09%	0	0.00%	5,455	0.09%
NATIONWIDE	Crestbrook Ins Co	533	0.01%	0	0.00%	533	0.01%
	Harleysville Ins Co of NJ	22,292	0.37%	0	0.00%	22,292	0.37%
NJ MANUFACTURER	New Jersey Indemnity Ins Co	0	0.00%	173	1.44%	173	0.00%
	New Jersey Manufacturers Ins Co	875,985	14.45%	0	0.00%	875,985	14.42%
	New Jersey Re-Insurance Co	43	0.00%	0	0.00%	43	0.00%
PA NAT'L	Founders Ins Co	12,188	0.20%	0	0.00%	12,188	0.20%
PERSONAL SERVIC	Personal Service Ins Co	32,853	0.54%	0	0.00%	32,853	0.54%
PLYMOUTH ROCK	High Point P&C Ins Co	77,725	1.28%	0	0.00%	77,725	1.28%
	High Point Safety & Ins Co	46,618	0.77%	0	0.00%	46,618	0.77%
	Palisades Ins Co	76,880	1.27%	0	0.00%	76,880	1.27%
	Palisades Safety & Ins Assoc	167,603	2.76%	0	0.00%	167,603	2.76%
	Teachers Auto Ins Co of NJ	39,954	0.66%	0	0.00%	39,954	0.66%
	Twin Lights Ins Co	38	0.00%	2	0.02%	40	0.00%
PROGRESSIVE	Drive New Jersey Ins Co	166,094	2.74%	0	0.00%	166,094	2.73%
	Progressive Garden State Ins Co	601,666	9.92%	0	0.00%	601,666	9.90%
PURE	Privilege Underwriters Reciprocal Exc	4,953	0.08%	0	0.00%	4,953	0.08%
SELECTIVE	Selective Auto Ins Co of NJ	41,589	0.69%	0	0.00%	41,589	0.68%
STATE FARM	State Farm Guaranty Ins Co	37,941	0.63%	0	0.00%	37,941	0.62%
	State Farm Indemnity Co	600,823	9.91%	0	0.00%	600,823	9.89%
TRAVELERS	Fidelity & Guaranty Ins Underwriters I	29,096	0.48%	0	0.00%	29,096	0.48%
	St Paul Protective Ins Co	211,976	3.50%	0	0.00%	211,976	3.49%
USAA	Garrison P&C Ins Co	44,149	0.73%	0	0.00%	44,149	0.73%
	United Services Auto Asso	67,350	1.11%	0	0.00%	67,350	1.11%
	USAA Casualty Ins Co	112,317	1.85%	0	0.00%	112,317	1.85%
	USAA General Indemnity Co	43,294	0.71%	0	0.00%	43,294	0.71%
WR BERKLEY	Berkley Ins Co	1,056	0.02%	0	0.00%	1,056	0.02%

Tuesday, March 26, 2024

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 Group - Total Market

December 31, 2023

<i>Name</i>	<i>Voluntary</i>	<i>Share</i>	<i>Residual</i>	<i>Share</i>	<i>Total</i>	<i>Share</i>
TOTAL (34 groups)	6,064,069	99.80%	12,003	0.20%	6,076,072	100.00%
GEICO Group	1,344,451	22.17%	0	0.00%	1,344,451	22.13%
New Jersey Manufacturers Group	876,028	14.45%	173	1.44%	876,201	14.42%
Progressive Group	767,760	12.66%	0	0.00%	767,760	12.64%
State Farm Group	638,764	10.53%	0	0.00%	638,764	10.51%
Allstate Group	632,003	10.42%	5	0.04%	632,008	10.40%
Plymouth Rock	408,818	6.74%	2	0.02%	408,820	6.73%
USAA Group	267,110	4.40%	0	0.00%	267,110	4.40%
Liberty Mutual Group	253,776	4.18%	0	0.00%	253,776	4.18%
Travelers Group	241,072	3.98%	0	0.00%	241,072	3.97%
Farmers Group	120,541	1.99%	3,213	26.77%	123,754	2.04%
California State Auto Group	86,612	1.43%	0	0.00%	86,612	1.43%
Markel Group	55,969	0.92%	0	0.00%	55,969	0.92%
Foremost Group	51,790	0.85%	0	0.00%	51,790	0.85%
Selective Group	41,589	0.69%	0	0.00%	41,589	0.68%
Citizens United Reciprocal Exc	36,405	0.60%	0	0.00%	36,405	0.60%
Hanover Group	32,923	0.54%	0	0.00%	32,923	0.54%
Personal Service (American Independent) Group	32,853	0.54%	0	0.00%	32,853	0.54%
Amica Mutual Group	29,772	0.49%	0	0.00%	29,772	0.49%
Nationwide Group	22,825	0.38%	0	0.00%	22,825	0.38%
Chubb Group	17,745	0.29%	0	0.00%	17,745	0.29%
National General Group	8,966	0.15%	8,610	71.73%	17,576	0.29%
The Hartford Group	16,077	0.27%	0	0.00%	16,077	0.26%
American Family Ins Group	12,207	0.20%	0	0.00%	12,207	0.20%
Pennsylvania National Group	12,188	0.20%	0	0.00%	12,188	0.20%
Mercury General Group	11,661	0.19%	0	0.00%	11,661	0.19%
California Casualty Group	10,558	0.17%	0	0.00%	10,558	0.17%
American National Group	10,203	0.17%	0	0.00%	10,203	0.17%
Lemonade Group	7,211	0.12%	0	0.00%	7,211	0.12%
Privilege Underwriters Reciprocal Exc	4,953	0.08%	0	0.00%	4,953	0.08%
Cincinnati Financial Group	4,533	0.07%	0	0.00%	4,533	0.07%
American International Group	2,670	0.04%	0	0.00%	2,670	0.04%
Electric Mutual of MA Group	2,150	0.04%	0	0.00%	2,150	0.04%
WR Berkley Group	1,056	0.02%	0	0.00%	1,056	0.02%
Fairfax Financial	830	0.01%	0	0.00%	830	0.01%

Tuesday, March 26, 2024

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, 2023

<i>Territory</i>	<i>Voluntary</i>	<i>Share</i>	<i>Residual</i>	<i>Share</i>	<i>Total</i>
TOTAL	6,064,069	99.80%	12,003	0.20%	6,076,072
101 E Middlesex County	150,017	99.85%	228	0.15%	150,245
102 Bayonne	34,548	99.87%	46	0.13%	34,594
103 Bloomfield, Belleville, Kearny, Harrison	89,690	99.65%	311	0.35%	90,001
104 NW Essex & N Morris Counties	292,566	99.97%	99	0.03%	292,665
105 NE Middlesex & SE Union Counties	77,269	99.35%	503	0.65%	77,772
106 W Essex & S Paterson Counties	178,221	99.93%	128	0.07%	178,349
107 SE Bergen County	78,474	99.81%	149	0.19%	78,623
108 Clifton & WC Bergen County	140,565	99.69%	433	0.31%	140,998
109 NW Somerset & SE Union Counties & Middlesex	120,804	99.95%	59	0.05%	120,863
110 Jersey City, Hoboken, Weehawken	119,758	99.67%	398	0.33%	120,156
111 Meadowlands area	97,170	99.91%	85	0.09%	97,255
112 S & W Newark suburbs	122,788	99.72%	346	0.28%	123,134
113 NW Somerset & NE Union Counties	126,559	99.98%	28	0.02%	126,587
114 Plainfield & North Plainfield	45,091	99.47%	240	0.53%	45,331
115 SC Bergen County	73,867	99.92%	58	0.08%	73,925
116 W Middlesex County & Franklin Twp.	250,083	99.92%	191	0.08%	250,274
117 N Bergen County	164,104	99.97%	45	0.03%	164,149
118 NW & NC New Jersey	149,277	99.96%	55	0.04%	149,332
119 NW Essex & WC Bergen Counties	76,058	99.75%	188	0.25%	76,246
120 NW New Jersey	188,151	99.99%	19	0.01%	188,170
121 NE Bergen County	108,578	99.96%	41	0.04%	108,619
122 N Monmouth County	161,458	99.98%	32	0.02%	161,490
123 SE Middlesex & S Monmouth Counties & Jackson	438,751	99.96%	196	0.04%	438,947
124 SE Monmouth & NE Ocean Counties	70,857	99.97%	19	0.03%	70,876
125 W Somerset & E Hunterdon Counties	290,311	99.98%	46	0.02%	290,357
126 E Burlington & N Camden Counties	262,907	99.94%	151	0.06%	263,058
127 S Camden County	171,356	99.95%	85	0.05%	171,441
128 S Ocean County & Port Republic	355,063	99.98%	84	0.02%	355,147
129 SW Camden & NW Gloucester Counties	183,023	99.97%	46	0.03%	183,069
130 SE Gloucester & Salem Counties	102,244	99.98%	23	0.02%	102,267
131 Trenton suburbs	365,642	99.95%	176	0.05%	365,818
132 Willingboro	23,333	99.80%	47	0.20%	23,380
133 Merchantville, Pennsauken, Delair	28,824	99.95%	15	0.05%	28,839
134 E Atlantic County	175,825	99.96%	79	0.04%	175,904
135 Cape May County	74,396	99.99%	6	0.01%	74,402
136 Trenton	55,471	99.14%	481	0.86%	55,952
137 Hamilton	41,338	99.74%	109	0.26%	41,447
138 Lakewood	53,992	99.94%	34	0.06%	54,026
139 Cumberland County	74,987	99.97%	26	0.03%	75,013
140 Perth Amboy	28,236	98.46%	443	1.54%	28,679
141 Atlantic City	11,655	99.79%	25	0.21%	11,680
142 Camden & Haddon	24,039	99.88%	29	0.12%	24,068
143 Paterson	65,978	97.36%	1,790	2.64%	67,768
144 Elizabeth	62,928	98.38%	1,039	1.62%	63,967
145 Newark & Irvington	115,256	98.63%	1,604	1.37%	116,860
146 Union City, West New York, Guttenberg	42,313	99.10%	385	0.90%	42,698
147 Passaic	26,173	98.45%	413	1.55%	26,586
148 East Orange & Orange	39,709	98.19%	732	1.81%	40,441

Tuesday, March 26, 2024

SAIP policies are included

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 - Total Market - Sorted by Territory***

December 31, 2023

<i>Territory</i>	<i>Voluntary</i>	<i>Share</i>	<i>Residual</i>	<i>Share</i>	<i>Total</i>
TOTAL	6,064,069	99.80%	12,003	0.20%	6,076,072
149 Fairview & North Bergen	34,366	99.31%	238	0.69%	34,604

***New Jersey Dept. of Banking & Insurance -- Private Passenger Auto Semi-Annual Reports
Liability Options Report - Voluntary Market - Standard Policies***

December 31, 2023

<i>Option</i>	<i>12/31/2023</i>	
<u>Option</u>	<u>Exposures</u>	<u>% Market</u>
Med. Only	900,467	15.20%
Full PIP	5,024,550	84.80%
\$250 Ded.	3,801,397	64.16%
\$500 Ded.	864,404	14.59%
\$1,000 Ded.	461,870	7.80%
\$2,000 Ded.	52,610	0.89%
\$2,500 Ded.	744,736	12.57%
Health Primary	1,268,361	21.41%
Auto Primary	4,656,656	78.59%
Limitation	5,746,407	96.99%
No Limitation	178,610	3.01%
TOTAL	5,925,017	100.00%

Thursday, April 11, 2024

Liability Options

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

December 31, 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	-	0.00%	5	-	0.00%	35,000	-	0.00%	0	74,559	89.74%
25/50	1,420,768	28.40%	10	-	0.00%	50,000	-	0.00%	10,000	8,524	10.26%
50/100	365,265	7.30%	15	-	0.00%	75,000	524	0.06%	TOTAL	83,083	100.00%
100/300	1,772,934	35.44%	20	-	0.00%	100,000	166,129	18.01%			
300/300	92,481	1.85%	25	1,474,722	29.48%	200,000	162	0.02%	<u>SAIP</u>	<u>Exposures</u>	<u>Dist.</u>
250/500	1,056,371	21.12%	50	1,323,883	26.47%	300,000	356,176	38.60%	TOTAL	55,969	100.00%
300/500	117,566	2.35%	100	2,084,254	41.67%	500,000	388,601	42.12%			
500/500	112,087	2.24%	250	45,157	0.90%	1,000,000	10,916	1.18%			
500/1,000	19,217	0.38%	300	22,490	0.45%	Higher	154	0.02%			
1,000/1,000	15,604	0.31%	500	41,732	0.83%	TOTAL	922,662	100.00%			
Other	30,062	0.60%	1,000	4,435	0.09%						
			Higher	5,682	0.11%						
TOTAL	5,002,355	100.00%	TOTAL	5,002,355	100.00%						

Voluntary and total market data includes SAIP policies

Tuesday, March 26, 2024

Liability Limits

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.

*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.

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

December 31, 2023

<i>PIP</i>	<i>12/31/2023</i>	
<u>Limit</u>	<u>Exposures</u>	<u>% Market</u>
\$15,000	2,158,952	36.44%
\$50,000	386,818	6.53%
\$75,000	123,344	2.08%
\$150,000	145,582	2.46%
\$250,000	3,057,902	51.61%
>\$250,000	52,419	0.88%
TOTAL	5,925,017	100.00%

Tuesday, March 26, 2024

PIP Medical Expense Limit

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