New Jersey DOBI - Private Passenger Auto Semi-Annual Reports
In-Force Exposures by Company sorted by Group

December 31, 2025

Name		Voluntary	Share	Residual	Share	Total	Share
TOTAL (74 companies)		**6,234,377**	**99.80%**	**12,665**	**0.20%**	**6,247,042**	**100.00%**
ALLSTATE	Allstate NJ Ins Co	44,834	0.72%	0	0.00%	44,834	0.72%
	Allstate NJ P&C Ins Co	371,660	5.96%	0	0.00%	371,660	5.95%
	Encompass Ins Co of NJ	3,170	0.05%	0	0.00%	3,170	0.05%
	Encompass P&C Ins Co of NJ	10,358	0.17%	0	0.00%	10,358	0.17%
	Esurance Ins Co of NJ	24,230	0.39%	0	0.00%	24,230	0.39%
	MIC General Ins Corp	2,639	0.04%	0	0.00%	2,639	0.04%
AMER INT'L	AIG Property Casualty Company	2,739	0.04%	0	0.00%	2,739	0.04%
AMERICAN FAMILY	American Family Connect P&C Ins C	16,031	0.26%	0	0.00%	16,031	0.26%
	Midvale Indemnity Co	1,019	0.02%	0	0.00%	1,019	0.02%
AMERICAN NATL	United Farm Family Ins Co	10,011	0.16%	0	0.00%	10,011	0.16%
AMICA	Amica Mutual Ins Co	23,397	0.38%	0	0.00%	23,397	0.37%
	Amica P&C Ins Co	4,708	0.08%	0	0.00%	4,708	0.08%
CA State Auto	CSAA General Ins Co	113,273	1.82%	0	0.00%	113,273	1.81%
CHUBB	Atlantic Employers Ins Co	10,086	0.16%	0	0.00%	10,086	0.16%
	Bankers Standard Ins Co	154	0.00%	0	0.00%	154	0.00%
	Chubb Ins Co of NJ	7,010	0.11%	0	0.00%	7,010	0.11%
CINCINNATI FIN	Cincinnati Ins Co	6,628	0.11%	0	0.00%	6,628	0.11%
CURE	Citizens United Reciprocal Exc	79,895	1.28%	0	0.00%	79,895	1.28%
FAIRFAX FINANCIAL	Vault Reciprocal Exchange	600	0.01%	0	0.00%	600	0.01%
FARMERS	21st Century Centennial Ins Co	0	0.00%	3,127	24.69%	3,127	0.05%
	Farmers Casualty Ins Co	15,978	0.26%	0	0.00%	15,978	0.26%
	Farmers Direct P&C Ins Co	5,298	0.08%	0	0.00%	5,298	0.08%
	Farmers Group P&C Ins Co	2,714	0.04%	0	0.00%	2,714	0.04%
	Farmers Ins Exc	10,077	0.16%	0	0.00%	10,077	0.16%
	Farmers P&C Ins Co	53,687	0.86%	0	0.00%	53,687	0.86%
	Mid-Century Ins Co	5,138	0.08%	0	0.00%	5,138	0.08%
FOREMOST	Foremost Ins Co Grand Rapids, Michi	98,396	1.58%	0	0.00%	98,396	1.58%
GEICO	GEICO Casualty Co	756	0.01%	0	0.00%	756	0.01%
	Geico Choice Ins Co	28,998	0.47%	0	0.00%	28,998	0.46%
	GEICO Indemnity Co	188,369	3.02%	0	0.00%	188,369	3.02%
	Geico Secure Ins Co	387,149	6.21%	0	0.00%	387,149	6.20%
	Government Employees Ins Co	674,662	10.82%	0	0.00%	674,662	10.80%
HANOVER	Hanover Ins Co	31,135	0.50%	0	0.00%	31,135	0.50%
	Massachusetts Bay Ins Co	365	0.01%	0	0.00%	365	0.01%
HARTFORD	Hartford Fire Ins Co	14	0.00%	0	0.00%	14	0.00%
	Hartford Ins Co of The Midwest	8,384	0.13%	0	0.00%	8,384	0.13%
	Hartford Underwriters Ins Co	808	0.01%	0	0.00%	808	0.01%
	Nutmeg Insurance Company	22,614	0.36%	0	0.00%	22,614	0.36%
LEMONADE	Metromile Ins Co	4,394	0.07%	0	0.00%	4,394	0.07%
LIBERTY MUT	Liberty Mutual Fire Ins Co	10,002	0.16%	0	0.00%	10,002	0.16%
	Liberty Mutual Ins Co	446	0.01%	0	0.00%	446	0.01%
	Liberty Mutual Mid-Atlantic Ins Co	7,185	0.12%	0	0.00%	7,185	0.12%
	LM Ins Corp	1,543	0.02%	0	0.00%	1,543	0.02%
	Peerless Indemnity Ins Co	48,672	0.78%	0	0.00%	48,672	0.78%
	Safeco Ins Co of Amer	20,501	0.33%	0	0.00%	20,501	0.33%
	Wausau Underwriters Ins Co	73,372	1.18%	0	0.00%	73,372	1.17%

Voluntary data includes SAIP policies

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New Jersey DOBI - Private Passenger Auto Semi-Annual Reports
In-Force Exposures by Company sorted by Group

December 31, 2025

Name		*Voluntary*	*Share*	*Residual*	*Share*	*Total*	*Share*
TOTAL (74 companies)		**6,234,377**	**99.80%**	**12,665**	**0.20%**	**6,247,042**	**100.00%**
MARKEL	National Specialty Ins Co	57,210	0.92%	0	0.00%	57,210	0.92%
MERCURY	Mercury Indemnity Co of America	3,434	0.06%	0	0.00%	3,434	0.05%
	Mercury Ins Co of Illinois	4,751	0.08%	0	0.00%	4,751	0.08%
NATIONAL GENERA	Integon Natl Ins Co	3,668	0.06%	9,538	75.31%	13,206	0.21%
	National General Ins Co	7,740	0.12%	0	0.00%	7,740	0.12%
NATIONWIDE	Harleysville Ins Co of NJ	14,391	0.23%	0	0.00%	14,391	0.23%
NJ MANUFACTURE	New Jersey Manufacturers Ins Co	891,039	14.29%	0	0.00%	891,039	14.26%
PA NAT'L	Founders Ins Co	8,379	0.13%	0	0.00%	8,379	0.13%
PERSONAL SERVIC	Personal Service Ins Co	43,842	0.70%	0	0.00%	43,842	0.70%
PLYMOUTH ROCK	High Point P&C Ins Co	47,226	0.76%	0	0.00%	47,226	0.76%
	High Point Safety & Ins Co	40,575	0.65%	0	0.00%	40,575	0.65%
	Palisades Ins Co	60,475	0.97%	0	0.00%	60,475	0.97%
	Palisades Safety & Ins Assoc	178,019	2.86%	0	0.00%	178,019	2.85%
	Rider Ins Co	6,623	0.11%	0	0.00%	6,623	0.11%
	Teachers Auto Ins Co of NJ	48,645	0.78%	0	0.00%	48,645	0.78%
PROGRESSIVE	Drive New Jersey Ins Co	220,516	3.54%	0	0.00%	220,516	3.53%
	Progressive Garden State Ins Co	1,007,924	16.17%	0	0.00%	1,007,924	16.13%
PURE	Privilege Underwriters Reciprocal Exc	5,233	0.08%	0	0.00%	5,233	0.08%
SELECTIVE	Selective Auto Ins Co of NJ	38,910	0.62%	0	0.00%	38,910	0.62%
STATE FARM	State Farm Guaranty Ins Co	61,286	0.98%	0	0.00%	61,286	0.98%
	State Farm Indemnity Co	535,225	8.59%	0	0.00%	535,225	8.57%
TRAVELERS	Fidelity & Guaranty Ins Underwriters I	26,069	0.42%	0	0.00%	26,069	0.42%
	St Paul Protective Ins Co	208,878	3.35%	0	0.00%	208,878	3.34%
USAA	Garrison P&C Ins Co	52,704	0.85%	0	0.00%	52,704	0.84%
	United Services Auto Asso	66,249	1.06%	0	0.00%	66,249	1.06%
	USAA Casualty Ins Co	111,599	1.79%	0	0.00%	111,599	1.79%
	USAA General Indemnity Co	47,664	0.76%	0	0.00%	47,664	0.76%
WR BERKLEY	Berkley Ins Co	3,004	0.05%	0	0.00%	3,004	0.05%

Voluntary data includes SAIP policies

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

December 31, 2025

Name	Voluntary	Share	Residual	Share	Total	Share
TOTAL (32 groups)	**6,234,377**	**99.80%**	**12,665**	**0.20%**	**6,247,042**	**100.00%**
GEICO Group	1,279,934	20.53%	0	0.00%	1,279,934	20.49%
Progressive Group	1,228,440	19.70%	0	0.00%	1,228,440	19.66%
New Jersey Manufacturers Group	891,039	14.29%	0	0.00%	891,039	14.26%
State Farm Group	596,511	9.57%	0	0.00%	596,511	9.55%
Allstate Group	456,891	7.33%	0	0.00%	456,891	7.31%
Plymouth Rock	381,563	6.12%	0	0.00%	381,563	6.11%
USAA Group	278,216	4.46%	0	0.00%	278,216	4.45%
Travelers Group	234,947	3.77%	0	0.00%	234,947	3.76%
Liberty Mutual Group	161,721	2.59%	0	0.00%	161,721	2.59%
California State Auto Group	113,273	1.82%	0	0.00%	113,273	1.81%
Foremost Group	98,396	1.58%	0	0.00%	98,396	1.58%
Farmers Group	92,892	1.49%	3,127	24.69%	96,019	1.54%
Citizens United Reciprocal Exc	79,895	1.28%	0	0.00%	79,895	1.28%
Markel Group	57,210	0.92%	0	0.00%	57,210	0.92%
Personal Service (American Independent) Group	43,842	0.70%	0	0.00%	43,842	0.70%
Selective Group	38,910	0.62%	0	0.00%	38,910	0.62%
The Hartford Group	31,820	0.51%	0	0.00%	31,820	0.51%
Hanover Group	31,500	0.51%	0	0.00%	31,500	0.50%
Amica Mutual Group	28,105	0.45%	0	0.00%	28,105	0.45%
National General Group	11,408	0.18%	9,538	75.31%	20,946	0.34%
Chubb Group	17,250	0.28%	0	0.00%	17,250	0.28%
American Family Ins Group	17,050	0.27%	0	0.00%	17,050	0.27%
Nationwide Group	14,391	0.23%	0	0.00%	14,391	0.23%
American National Group	10,011	0.16%	0	0.00%	10,011	0.16%
Pennsylvania National Group	8,379	0.13%	0	0.00%	8,379	0.13%
Mercury General Group	8,185	0.13%	0	0.00%	8,185	0.13%
Cincinnati Financial Group	6,628	0.11%	0	0.00%	6,628	0.11%
Privilege Underwriters Reciprocal Exc	5,233	0.08%	0	0.00%	5,233	0.08%
Lemonade Group	4,394	0.07%	0	0.00%	4,394	0.07%
WR Berkley Group	3,004	0.05%	0	0.00%	3,004	0.05%
American International Group	2,739	0.04%	0	0.00%	2,739	0.04%
Fairfax Financial	600	0.01%	0	0.00%	600	0.01%

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

December 31, 2025

Territory		Voluntary	Share	Residual	Share	Total
TOTAL		**6,234,377**	**99.80%**	**12,665**	**0.20%**	**6,247,042**
101	E Middlesex County	154,127	99.87%	205	0.13%	154,332
102	Bayonne	36,018	99.78%	80	0.22%	36,098
103	Bloomfield, Belleville, Kearny, Harrison	93,139	99.58%	395	0.42%	93,534
104	NW Essex & N Morris Counties	299,832	99.96%	121	0.04%	299,953
105	NE Middlesex & SE Union Counties	80,499	99.70%	245	0.30%	80,744
106	W Essex & S Paterson Counties	182,238	99.91%	160	0.09%	182,398
107	SE Bergen County	80,178	99.78%	180	0.22%	80,358
108	Clifton & WC Bergen County	146,002	99.64%	527	0.36%	146,529
109	NW Somerset & SE Union Counties & Middlesex	123,984	99.93%	84	0.07%	124,068
110	Jersey City, Hoboken, Weehawken	123,621	99.60%	499	0.40%	124,120
111	Meadowlands area	99,473	99.90%	100	0.10%	99,573
112	S & W Newark suburbs	126,140	99.66%	428	0.34%	126,568
113	NW Somerset & NE Union Counties	130,207	99.97%	41	0.03%	130,248
114	Plainfield & North Plainfield	47,505	99.62%	183	0.38%	47,688
115	SC Bergen County	75,451	99.89%	85	0.11%	75,536
116	W Middlesex County & Franklin Twp.	254,836	99.95%	123	0.05%	254,959
117	N Bergen County	167,736	99.96%	67	0.04%	167,803
118	NW & NC New Jersey	152,045	99.96%	68	0.04%	152,113
119	NW Essex & WC Bergen Counties	77,922	99.70%	237	0.30%	78,159
120	NW New Jersey	192,317	99.97%	62	0.03%	192,379
121	NE Bergen County	110,085	99.95%	58	0.05%	110,143
122	N Monmouth County	164,683	99.98%	25	0.02%	164,708
123	SE Middlesex & S Monmouth Counties & Jackson	450,042	99.95%	207	0.05%	450,249
124	SE Monmouth & NE Ocean Counties	72,261	99.98%	15	0.02%	72,276
125	W Somerset & E Hunterdon Counties	296,510	99.98%	73	0.02%	296,583
126	E Burlington & N Camden Counties	268,762	99.93%	199	0.07%	268,961
127	S Camden County	175,622	99.95%	93	0.05%	175,715
128	S Ocean County & Port Republic	361,521	99.97%	93	0.03%	361,614
129	SW Camden & NW Gloucester Counties	186,325	99.96%	69	0.04%	186,394
130	SE Gloucester & Salem Counties	105,599	99.97%	27	0.03%	105,626
131	Trenton suburbs	373,723	99.95%	203	0.05%	373,926
132	Willingboro	23,678	99.76%	58	0.24%	23,736
133	Merchantville, Pennsauken, Delair	29,432	99.96%	12	0.04%	29,444
134	E Atlantic County	179,411	99.96%	68	0.04%	179,479
135	Cape May County	75,726	99.99%	8	0.01%	75,734
136	Trenton	60,626	99.52%	291	0.48%	60,917
137	Hamilton	42,403	99.75%	107	0.25%	42,510
138	Lakewood	57,364	99.94%	32	0.06%	57,396
139	Cumberland County	78,004	99.97%	23	0.03%	78,027
140	Perth Amboy	29,789	98.44%	473	1.56%	30,262
141	Atlantic City	12,101	99.80%	24	0.20%	12,125
142	Camden & Haddon	26,116	99.90%	27	0.10%	26,143
143	Paterson	70,435	97.30%	1,957	2.70%	72,392
144	Elizabeth	67,410	99.11%	606	0.89%	68,016
145	Newark & Irvington	124,422	98.72%	1,610	1.28%	126,032
146	Union City, West New York, Guttenberg	43,676	99.17%	366	0.83%	44,042
147	Passaic	27,732	97.91%	593	2.09%	28,325
148	East Orange & Orange	42,379	97.16%	1,238	2.84%	43,617

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

December 31, 2025

Territory	Voluntary	Share	Residual	Share	Total
TOTAL	**6,234,377**	**99.80%**	**12,665**	**0.20%**	**6,247,042**
149 Fairview & North Bergen	35,270	99.38%	220	0.62%	35,490

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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, 2025

Split Limit Policies

BI Limits	Exposures	Dist.	PD Limit	Exposures	Dist.
15/30		0.00%	**5**		0.00%
25/50	1,531,341	29.68%	**10**		0.00%
50/100	414,325	8.03%	**15**		0.00%
100/300	1,751,446	33.95%	**20**		0.00%
300/300	74,294	1.44%	**25**	1,618,905	31.38%
250/500	1,067,498	20.69%	**50**	1,285,330	24.91%
300/500	118,414	2.30%	**100**	2,145,109	41.58%
500/500	103,430	2.00%	**250**	50,954	0.99%
500/1,000	17,393	0.34%	**300**	16,592	0.32%
1,000/1,000	15,335	0.30%	**500**	32,325	0.63%
Other	65,884	1.28%	**1,000**	5,081	0.10%
			Higher	5,064	0.10%
TOTAL	**5,159,360**	**100.00%**	**TOTAL**	**5,159,360**	**100.00%**

Combined Single Limit Policies

CSL Limits	Exposures	Dist.
35,000		0.00%
50,000		0.00%
75,000	443	0.05%
100,000	140,342	16.66%
200,000	131	0.02%
300,000	315,233	37.42%
500,000	376,663	44.71%
1,000,000	9,460	1.12%
Higher	145	0.02%
TOTAL	**842,417**	**100.00%**

Basic & SAIP Policies

Basic BI Lim.	Exposures	Dist.
0	160,047	91.25%
10,000	15,343	8.75%
TOTAL	**175,390**	**100.00%**

SAIP	Exposures	Dist.
TOTAL	**57,210**	**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
Liability Options Report - Voluntary Market - Standard Policies

December 31, 2025

Option	*12/31/2025*	
Option	**Exposures**	**% Market**
Med. Only	961,282	16.02%
Full PIP	5,040,495	83.98%
$250 Ded.	3,805,545	63.41%
$500 Ded.	818,186	13.63%
$1,000 Ded.	500,380	8.34%
$2,000 Ded.	60,118	1.00%
$2,500 Ded.	817,548	13.62%
Health Primary	1,456,743	24.27%
Auto Primary	4,545,034	75.73%
Limitation	5,840,285	97.31%
No Limitation	161,492	2.69%
TOTAL	**6,001,777**	**100.00%**

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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, 2025

PIP	*12/31/2025*	
Limit	**Exposures**	**% Market**
$15,000	2,212,816	36.87%
$50,000	469,701	7.83%
$75,000	140,767	2.35%
$150,000	178,467	2.97%
$250,000	2,950,580	49.16%
>$250,000	49,446	0.82%
TOTAL	**6,001,777**	**100.00%**

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