KATHY HOCHUL
Governor

KAITLIN ASROW
Acting Superintendent

June 30, 2026

Dear Elected Official:

In accordance with the requirements of New York Insurance Law ("Insurance Law") Section 3425(l)(2), please find attached the Department of Financial Services' report on Insurance Law Section 3425 regarding private passenger automobile insurance policies.

Respectfully Submitted,

Kaitlin Asrow
Acting Superintendent of Financial Services

cc: Governor Kathy Hochul
Hon. Andrea Stewart-Cousins
Hon. Carl E. Heastie
Hon. Jamaal T. Bailey
Hon. David I. Weprin
Hon. Robert G. Ortt
Hon. Edward P. Ra

REPORT ON PRIVATE PASSENGER AUTOMOBILE INSURANCE POLICIES

Pursuant to section 3425(l)(2) of the Insurance Law in relation to private passenger automobile insurance policies

June 30, 2026

TABLE OF CONTENTS

INTRODUCTION 1

LEGISLATIVE BACKGROUND OF SECTION 3425 2

REPORT METHODOLOGY 2

SCOPE OF ANALYSIS 3

ANALYSIS 4

- **I. SUMMARY BY CLASSES** 4
  - **All Classes Combined** 4
  - **Senior Citizens** 5
  - **Youthful Males** 6
  - **Youthful Females** 7
  - **General Comments and Observations** 8
- **II. OTHER INFORMATION** 8
  - **Excess Nonrenewals** 8
  - **Reasons for Nonrenewal of Policies** 9
  - **New Business Writings** 11
  - **Consumer Complaints** 11
  - **Market Conduct Examinations and Disciplinary Actions for Excess Nonrenewals** 11
  - **Use of Multi-Tier Rating Programs** 12

CONCLUSION 12

APPENDICES:

- **APPENDIX I** Summary of Excess Nonrenewals by Territory – 2023-2024
- **APPENDIX II** Summary of Excess Nonrenewals by Company/Group – 2023-2024
- **APPENDIX III** Private Passenger Automobile Insurance Top 30 Market Share in New York State – 2023-2024

INTRODUCTION

New York Insurance Law ("Insurance Law") Section 3425 sets forth the requirements regarding automobile insurers' decisions to nonrenew or conditionally renew private passenger automobile insurance policies upon expiration of the required one-year policy period. This report on such nonrenewals or conditional renewals is made pursuant to the requirements of Insurance Law Section 3425(l)(2) ("Report").

Specifically, Section 3425(f)(1) permits an insurer (with limited exceptions described below) to nonrenew or conditionally renew up to a maximum of 2% of the total number of covered policies in force at the end of the previous year in each of an insurer's rating territories. This limitation is commonly referred to as the "2% Rule." Excluded from the 2% Rule are cancellations made within the first 60 days of a newly issued policy, and midterm terminations due to a limited number of reasons prescribed by statute, such as non-payment of premium, fraud in obtaining the policy or in presentation of a claim, and suspension or revocation of a driver's license. Also excluded from the 2% Rule are terminations made at the policyholder's request. In addition, the law permits insurers to annually nonrenew one policy in a given rating territory where the total number of policies in such territory is less than 50.

The law also permits an insurer to nonrenew policies at a rate greater than 2% under certain circumstances with the approval of the Superintendent. Section 3425(f)(2) provides that an insurer may nonrenew or conditionally renew one additional policy in each territory beyond the 2% limitation for every two newly issued automobile insurance policies voluntarily written by that insurer in such territory. Section 3425(f)(2), which can be viewed as a companion rule of Section 3425(f)(1), is often referred to as the "2-for-1 Credit." Section 3425(r) permits an insurer that has no more than 750 automobile insurance policies in-force at last year-end to submit a plan for the orderly nonrenewal of the policies for the Superintendent's approval. This enables an insurer to leave the market when it has only a small number of policies in-force, while also providing safeguards to ensure that market disruption is minimized.

Section 3425(l)(2) requires the Superintendent to collect, analyze, and compile reports submitted by insurers regarding the number of new insureds, nonrenewed insureds, and business written by each insurer in each of its rating territories, and to report the results of such analysis to the Legislature by June 30, 2020, and to repeat that process every two years thereafter. Chapter 395 of the laws of 2017 amended this section to include this extended reporting period and to also require reporting of the reasons in the aggregate for the nonrenewal of policies.

The Department of Financial Services (the "Department") last reported on this subject on June 30, 2024 for the two-year period ended December 31, 2022. Chapter 182 of the Laws of 2023 extended these sections to June 30, 2026. The data analyzed for this Report covers the two-year period ended December 31, 2024, during which time the 2% Rule was continuously in effect.

LEGISLATIVE BACKGROUND OF SECTION 3425

Section 3425 was enacted in 1969 as Section 167-a to establish minimum policy standards limiting insurers' right to terminate private passenger automobile coverage, while preserving the necessary freedom to underwrite responsibly.

On August 2, 2001, certain provisions of Section 3425 expired, including the 2% Rule, causing new automobile insurance policies with an effective date on or after August 2, 2001 to be subject to a three-year "required policy period" and only permitting nonrenewals for the reasons set forth in Section 3425(m). The 2% Rule was reinstated as of June 26, 2003.

Chapter 136 of the Laws of 2008, effective on June 30, 2008, added Section 3425(r), which permits an insurer that has no more than 750 automobile insurance policies in-force at last year-end to submit a plan, subject to the Superintendent's approval, for the orderly nonrenewal of the policies.

REPORT METHODOLOGY

Collection of Data

The Department, pursuant to Insurance Law Section 3425(l), required all insurers with voluntary private passenger automobile insurance policies in force in New York for 2023 and 2024 to submit specific underwriting data for the respective calendar years.

The required report formats and instructions are posted on the Department's website for access and downloading by all insurers. All reports were required to be completed in a standardized electronic format.

Driver Classifications and Territorial Designations Utilized

Automobile insurance companies price the policies they sell to individuals by means of driver classification systems that, when actuarially and statistically supported and properly applied, help predict future losses and prevent unfair discrimination.

Classification systems may differ among insurance companies. Some use simple systems that include a few separate classes, while others employ more complex systems utilizing many classes and variables. However, the basic principal driver classifications common to virtually all insurers are: Adult; Senior Citizen; Youthful Male; and Youthful Female (all of which are further differentiated by "Business" or "Pleasure" use). For the purpose of evaluating the operation of Section 3425, the Department uses data reported by insurers for the first four classes, since they are most relevant to the objective of the statute, which is protection of personal automobile insurance policyholders.

The geographical garaging location of the vehicle insured determines the rating territory used in calculating the policy premium. Territory definitions vary among insurers. Since the 2% Rule functions on a territorial basis,

for the purposes of this Report, it is essential that compliance data be reported in a uniform statewide-compatible format. Therefore, in completing their annual submissions of information required by Section 3425, insurers are instructed to conform their respective territorial reports to a standard set of 70 defined territories.

SCOPE OF ANALYSIS

The compiled data are presented in two parts in the Overall Findings section of this Report. Part I (Summary by Classes) summarizes the number of policies in force, the number of new policies written, and the number of nonrenewed policies, categorized by class of insureds, of the 30 largest auto insurers (by premium volume) in New York State for the years 2023 and 2024.

Based on the direct written premiums reported on the companies' filed annual statements, the top 30 insurers represented the following cumulative market share of all private passenger automobile insurance business written in New York State: 87.56% in 2023 and 89.19% in 2024. Because of the significant aggregate share of the overall insurance market represented by these companies, the summary data for this group represent a reliable measure of the effectiveness of the law.

Part II (Other Information) presents information on excess nonrenewals (i.e., the number of policies nonrenewed above the 2% limit), disciplinary actions, new business written, and consumer complaints for all insurers (including the top 30) writing private passenger automobile insurance in New York.

All the data utilized in compiling this Report were provided by insurers writing private passenger automobile insurance in New York.

The excess nonrenewal data originally reported are subject to verification by the Department and may result in disciplinary action for an insurer found in violation. The raw data submitted by companies include information on all activities regarding reduction of policies (policies written, cancelled, nonrenewed or conditionally renewed by company, policies terminated by insured's request, reasons stated for nonrenewing policies), including any permitted exceptions to the 2% Rule. The Department analyzes this data to determine the number of policies nonrenewed or conditionally renewed in excess of that permitted.

The information reflected in this Report represents the most current data available at the time the Report was prepared.

ANALYSIS

I. SUMMARY BY CLASSES

The following tables summarize the voluntary market data of the 30 largest New York private passenger automobile insurers by various driver classifications:

Table 1			
All Classes Combined			
	2023	**2024**	**Average**
Policies In Force	5,985,344	6,036,800	6,011,072
Policies Nonrenewed	64,567	81,654	73,111
Percent Nonrenewed	1.08%	1.35%	1.22%

Comments:

Overall, the industry has consistently stayed within the 2% limitation. The effectiveness of the 2% Rule is reflected in the fact that the number of policies in force has remained relatively stable since the prior report (published in 2024). However, the average percentage of policies nonrenewed during this two-year period has increased from 0.73% to 1.22% as compared to the prior two-year period.

Table 2			
Senior Citizens			
	2023	**2024**	**Average**
Senior Citizens Policies In Force	1,267,737	1,319,049	1,293,393
Senior Citizens Class as a % of All Policies	21.18%	21.85%	21.52%
Senior Citizens Policies Nonrenewed	7,328	10,168	8,748
% Senior Citizens Nonrenewed of All Senior Citizens Policies In Force	0.58%	0.77%	0.68%
% Senior Citizens Nonrenewed of All Policies Nonrenewed	11.35%	12.45%	11.97%
% Senior Citizens Nonrenewed of All Policies In Force	0.12%	0.17%	0.15%

Comments:

The number and percentage of policies in force for senior citizens has increased slightly since the prior report (published in 2024). While an average of 1.22% of all classes combined were nonrenewed during the two-year period covered by this Report, the average percentage of policies nonrenewed for senior citizens increased from 0.38% to 0.68% during the 2023-2024 period as compared to the prior two-year period. The relative nonrenewal rate of senior citizens appears to indicate that a senior citizen is less likely to be nonrenewed than the average policyholder.

Table 3			
Youthful Males			
	2023	**2024**	**Average**
Youthful Males Policies In Force	140,232	140,228	140,230
Youthful Males Class as a % of All Policies	2.34%	2.32%	2.33%
Youthful Males Policies Nonrenewed	2,164	2,348	2,256
% Youthful Males Nonrenewed of All Youthful Males Policies In Force	1.54%	1.67%	1.61%
% Youthful Males Nonrenewed of All Policies Nonrenewed	3.35%	2.88%	3.09%
% Youthful Males Nonrenewed of All Policies In Force	0.04%	0.04%	0.04%

Comments:

Youthful males have had, historically, more difficulty finding and maintaining coverage in the voluntary market relative to all other age classes.

The number and percentage of policies in force for this class has decreased since the prior report (published in 2024). Furthermore, the average percentage of this class of policies nonrenewed during this two-year period has increased from 1.10% to 1.61% as compared to the prior two-year period.

Table 4			
Youthful Females			
	2023	**2024**	**Average**
Youthful Females Policies In Force	110,986	108,049	109,518
Youthful Females Class as a % of All Policies	1.85%	1.79%	1.82%
Youthful Females Policies Nonrenewed	1,609	1,539	1,574
% Youthful Females Nonrenewed of All Youthful Females Policies In Force	1.45%	1.42%	1.44%
% Youthful Females Nonrenewed of All Policies Nonrenewed	2.49%	1.88%	2.15%
% Youthful Females Nonrenewed of All Policies In Force	0.03%	0.03%	0.03%

Comments:

The number and percentage of policies in force for this class has decreased since the prior report (published in 2024). Furthermore, the average percentage of this class of policies nonrenewed during this two-year period has increased from 0.88% to 1.44% as compared to the prior two-year period.

General Comments and Observations

As noted in the tables above, overall, the industry has consistently stayed within the 2% limitation. However, for each individual class, as well as all classes combined, the average percentage of policies nonrenewed during the covered two-year period has increased relative to the two-year period reflected in the prior report.

Although nonrenewals in the youthful operator classes are well within the permissible statutory limit, relative to the overall nonrenewal rate youthful operators have a greater chance of being nonrenewed than the average policyholder, regardless of gender. Drivers in the youthful operator classes generally experience more difficulties in obtaining insurance as well. Whenever insurers become more selective in their underwriting practices, the most significantly affected are those classes that historically have been the least attractive from an underwriter's perspective – namely, youthful operators.

II. OTHER INFORMATION

The following information is based on reports filed by all insurers writing private passenger automobile insurance in New York.

Excess Nonrenewals

By Territory

An analysis of excess nonrenewals by territory for the two-year period of 2023-2024 indicates that the ten territories with the largest number of excess nonrenewals (out of 70 territories in total) account for 55.50% of all excess nonrenewals. The top 10 territories with excess nonrenewals are in metropolitan and suburban areas.

Detailed information on excess nonrenewals by territory is presented in Appendix I.

By Company/Groups

During the two-year period covered by this Report, a total of 418 policies were nonrenewed in excess of the 2% limitation (other than those terminated under approved orderly nonrenewal plans in accordance with Section 3425(r)). The Department continues to monitor and investigate insurers' compliance with the 2% Rule.

Detailed information on excess nonrenewals by company/group is presented in Appendix II.

Reasons for Nonrenewal of Policies

Pursuant to the requirements of Chapter 395 of the Laws of 2017, preliminary data was collected to establish a uniform reporting matrix to enable reporting of aggregate reasons for the nonrenewal of personal automobile policies. Since policies are often nonrenewed for multiple reasons, companies were asked to report each reason separately for the applicable category of nonrenewal.

Based on the analysis of the various reasons stated in notices of nonrenewal issued pursuant to Section 3425(d)(1), the 20 most frequently used reasons stated by companies for the two-year period covered by this Report fall into the following categories, separately for each year (these numbers do not include nonrenewals issued under any plans for orderly nonrenewal of policies approved under Section 3425(r)):

	REASON FOR NONRENEWAL	**2023**
1	Combination of losses & other incidents (not included in categories below)	25,998
2	Multiple accidents	19,675
3	Conviction(s) - other than specified below	4,448
4	Single accident	3,922
5	Failure to provide requested underwriting information - (on specified driver, spouse, partner, other listed person, etc.)	3,530
6	Agent no longer represents company	2,326
7	Unlicensed operator involved in accident	1,827
8	Suspended or revoked drivers license	1,748
9	Issue with registration or title of vehicle (e.g. insured not named, no insurable interest in vehicle)	1,684
10	Issue with driver license information (insured does not have or failed to obtain valid drivers license, insurer unable to verify driving record information, etc.)	1,585
11	Insured and/or principal operator moved out of state, does not reside at insured address, or is determined not to have a valid NY state address	977
12	Conviction - Driving While Intoxicated or Impaired	898
13	Insured deceased	863
14	Issue with care, custody and control of vehicle	767
15	Vehicle type not within insurer's underwriting guidelines or eligible to be insured on a private passenger automobile policy (based on passenger seating capacity, gross vehicle weight, etc.)	702
16	Undisclosed operator (in household, or has regular access to the vehicle)	698
17	Business use of vehicle (unacceptable risk)	671
18	Failure to comply with terms of policy, provide requested information, or cooperate with claims investigation	645
19	Conviction - Illegal use of cell/mobile phone (texting, etc.)	552
20	"Other"	**1,393**

	REASON FOR NONRENEWAL	2024
1	Multiple accidents	33,020
2	Combination of losses & other incidents (not included in categories below)	30,629
3	Single accident	8,231
4	Conviction(s) - other than specified below	6,249
5	Failure to provide requested underwriting information - (on specified driver, spouse, partner, other listed person, etc.)	4,999
6	Agent no longer represents company	2,537
7	Unlicensed operator involved in accident	2,526
8	Issue with driver license information (insured does not have or failed to obtain valid drivers license, insurer unable to verify driving record information, etc.)	1781
9	Business use of vehicle (unacceptable risk)	1,603
10	Suspended or revoked drivers license	1,394
11	Vehicle type not within insurer's underwriting guidelines or eligible to be insured on a private passenger automobile policy (based on passenger seating capacity, gross vehicle weight, etc.)	1,140
12	Insured deceased	1,047
13	Insured and/or principal operator moved out of state, does not reside at insured address, or is determined not to have a valid NY state address	884
14	Late Premium Payments (multiple)	866
15	Conviction - Driving While Intoxicated or Impaired	750
16	Failure to comply with terms of policy, provide requested information, or cooperate with claims investigation	628
17	Conviction - Illegal use of cell/mobile phone (texting, etc)	613
18	Issue with garaging location of vehicle (not regularly garaged at insured's residence, unable to verify garaging location, vehicle garaged outside New York State, etc.)	602
19	Issue with registration or title of vehicle (e.g. insured not named, no insurable interest in vehicle)	410
20	"Other"	**1,559**

New Business Writings

Private passenger automobile insurers reported new business writings of 1,183,054 policies in 2023, and 1,345,698 policies in 2024.

Private passenger car registrations, as reported by the Department of Motor Vehicles, totaled 9,521,285 in 2023 and 9,554,275 in 2024, which indicates a stable trend in overall registrations. Those holding driver's licenses in New York increased from 11,320,978 in 2023 to 11,399,961 in 2024.

Consumer Complaints

During the two-year reporting period, a total of 7,711 consumer complaints regarding private passenger automobile insurance were received by the Department's Consumer Assistance Unit. Of such complaints, 1,320 involved cancellations and nonrenewals of private passenger automobile insurance policies. A total of 75 of those complaints were upheld during the period. The table below breaks down these numbers for each year:

Year	Received	Cancelled / Nonrenewed	Upheld
2023	3,625	554	30
2024	4,086	766	45
Total	**7,711**	**1,320**	**75**

While the number of overall complaints increased slightly during this two-year period compared to the prior two-year period, the number of complaints specifically regarding cancellations and nonrenewals increased significantly.

Market Conduct Examinations and Disciplinary Actions for Excess Nonrenewals

Insurers report the number of nonrenewals and policies in force annually. The Department monitors insurers' activities with respect to excess nonrenewals. Insurers found to be in violation of the 2% Rule in any given territory are subject to disciplinary action for each policy nonrenewed in excess of the insurer's permissible number in that territory. The Department's Property Bureau investigates all such violations and, when appropriate, imposes penalties. Fines collected for Section 3425 violations by consent order in the two-year period of 2023-2024 totaled $429,000.

It should be noted that this Report reflects excess nonrenewals *reported* during the two-year period and fines *paid* during that period. A consent order acknowledging violations and agreeing to a fine may cover several years' activity and may not necessarily match violations occurring in the year the consent order was executed.

Use of Multi-Tier Rating Programs

Chapter 9 of the Laws of 1995 added Insurance Law Section 2349, effective May 28, 1995, to permit multi-tier rating programs.

Under a multi-tier rating program, an insurer may place insureds into different rate levels based on specific factors of risk exposure and driving history. Among the Legislature's objectives in enacting the multi-tier law was the depopulation of the New York Automobile Insurance Plan ("NYAIP" or "assigned risk plan"). The ability to more closely match risk exposure to an appropriate rate helps more drivers to locate insurers willing to accept them in the voluntary market, provided the rates are not unfairly discriminatory. Evidence indicates that the law has been successful, since the share of the market attributable to the NYAIP is now less than 2%, compared to a high of 17% in 1993.

Pursuant to Section 2349, insurers may move up to 3% of insureds in each rating territory to higher-rated tiers upon annual policy renewal. This applies in addition to the 2% Rule for nonrenewals. There is no limitation on moving insureds to lower-rated tiers.

Multi-tier programs have enabled insurers to accept insureds, who otherwise might not have qualified for coverage under standard underwriting guidelines, when they are placed in a rating tier that is more appropriate to their risk profiles. This measure was intended to both increase voluntary writings and reduce nonrenewals. Based on the significant depopulation of the assigned risk plan over the last three decades, it appears that the multi-tier statute has thus far accomplished the Legislature's objective.

CONCLUSION

Section 3425 helps to maintain a reliable and predictable automobile insurance market that promotes stability and protects consumers against arbitrary cancellations or nonrenewals of coverage.

A key element of Section 3425(f) is the 2% Rule, which provides flexibility to insurers to underwrite risks in a fair and prudent manner while maintaining a stable and dependable market for automobile insurance. The law has encouraged insurers to venture into markets where they have previously had little experience, and to develop market strategies that should enhance the availability and affordability of voluntary personal automobile insurance in New York. The rule is also an essential component in limiting the number of policies issued via the NYAIP, the assigned risk mechanism for insuring persons who cannot otherwise secure automobile insurance. The data in this Report indicate an increase in the number and percentage of policies nonrenewed over the relevant two-year period compared to the prior two-year period. However, in the aggregate, the industry remains well within the 2% Rule limitation. The NYAIP population increased between 2023 and 2024; however, the premium for these policies represents less than 2% of the overall private passenger automobile insurance market.

Pursuant to Section 3425(m), if the 2% Rule is not in effect, policies would become subject to a three-year required policy period and may not be nonrenewed except under limited circumstances. Reversion to the three-year rule may discourage voluntary insurers from writing new business. This was evidenced during a 23-month period (August 2, 2001 - June 26, 2003; addressed in prior reports) when the law expired and the 2% Rule was not in effect. While the number of vehicles registered in the State at that time remained stable, the number of voluntary policies in force decreased. Thus, it appears that the suspension of the 2% Rule had a negative effect on the voluntary market by fostering uncertainty in the marketplace and reducing some flexibility insurers had in underwriting their books of business. In contrast, after the 2% Rule was reinstated, increases were observed in the number of voluntary policies in force. This Report continues to confirm the benefits of the 2% Rule.

The 2% Rule, combined with the 2-for-1 Credit, has a beneficial effect on the voluntary private passenger automobile insurance marketplace. These provisions provide stability and stimulate growth of the voluntary market, thereby broadening availability of vital automobile insurance coverage. They allow insurers substantial flexibility and incentive to accept new risks and discontinue only their most undesirable business, as long as they maintain an active presence in the private passenger automobile insurance market.

Based upon the data analyzed for this Report, industry-wide violations of the 2% Rule, both overall as well as by individual driver classes studied, have not been substantial. When violations are found, the Department pursues and applies disciplinary measures to enforce the law and ensure future compliance with the rule. The 2% Rule, set forth in Section 3425(f), was extended by Governor Hochul on June 26 and is now set to expire on June 30, 2029

APPENDIX I
SUMMARY OF EXCESS NONRENEWALS BY TERRITORY
2023-2024

Territory Description	Terr #	2023	2024	Total	%	Rank
BUFFALO	7	43	5	48	11.48%	1
QUEENS SUB.	55	13	29	42	10.05%	2
HEMPSTEAD	20	13	10	23	5.50%	3
SUFFOLK CO. EAST	76	8	13	21	5.02%	4
SYRACUSE	12	10	10	20	4.78%	5
SUFFOLK CO. WEST	75	10	10	20	4.78%	6
BUFFALO SEMI-SUB.	8	2	16	18	4.31%	7
KINGS CO.	17	5	9	14	3.35%	8
BUFFALO SUB.	42	4	10	14	3.35%	9
ROCHESTER	11	2	10	12	2.87%	10
STATEN ISLAND	5	5	6	11	2.63%	11
NIAGARA FALLS	14	2	9	11	2.63%	12
CLINTON CO., ETC.	67	1	10	11	2.63%	13
ROCKLAND CO.	68	6	3	9	2.15%	14
MT. VERNON & YONKERS	94	3	5	8	1.91%	15
NEW YORK CITY SUB.	97	5	3	8	1.91%	16
BRONX	1	2	5	7	1.67%	17
DELAWARE CO., ETC.	61	1	6	7	1.67%	18
BRONX SUB.	3	5	1	6	1.44%	19
ALBANY	13	1	5	6	1.44%	20
OSSINING	65	1	5	6	1.44%	21
JEFFERSON CO.	74	4	2	6	1.44%	22
SCHENECTADY CO.	9	1	4	5	1.20%	23
NORTH HEMPSTEAD	21	2	3	5	1.20%	24
OYSTER BAY	22	3	2	5	1.20%	25
POUGHKEEPSIE	33	3	2	5	1.20%	26
BINGHAMTON	28	4	0	4	0.96%	27
PUTNAM CO.	46	1	3	4	0.96%	28
ONTARIO CO., ETC.	51	0	4	4	0.96%	29
CORTLAND CO., ETC.	54	2	2	4	0.96%	30
MIDDLETOWN	64	0	4	4	0.96%	31
CHAUTAUQUA CO.	31	3	0	3	0.72%	32
OSWEGO	37	1	2	3	0.72%	33
DUTCHESS CO. (BAL)	58	0	3	3	0.72%	34
ALLEGHENY CO., ETC.	84	1	2	3	0.72%	35
UTICA	15	1	1	2	0.48%	36

APPENDIX I
SUMMARY OF EXCESS NONRENEWALS BY TERRITORY
2023-2024

Territory Description	Terr #	2023	2024	Total	%	Rank
SARATOGA SPRINGS SUB.	16	0	2	2	0.48%	37
MANHATTAN	18	0	2	2	0.48%	38
QUEENS	19	0	2	2	0.48%	39
ELMIRA	27	0	2	2	0.48%	40
NEWBURGH	32	1	1	2	0.48%	41
AMSTERDAM	35	1	1	2	0.48%	42
ERIE COUNTY (BAL)	41	0	2	2	0.48%	43
BROOME CO. (BAL)	44	0	2	2	0.48%	44
COLUMBIA CO., ETC.	59	1	1	2	0.48%	45
SULLIVAN CO. CENTRAL	82	2	0	2	0.48%	46
SULLIVAN CO. (BAL)	83	1	1	2	0.48%	47
WHITE PLAINS	95	1	1	2	0.48%	48
ROME	24	1	0	1	0.24%	49
GLOVERSVILLE	29	0	1	1	0.24%	50
SARATOGA SPRINGS	30	1	0	1	0.24%	51
TROY	34	1	0	1	0.24%	52
GLENS FALLS	36	0	1	1	0.24%	53
SYRACUSE SUB.	38	0	1	1	0.24%	54
NIAGARA FALLS SUB.	43	1	0	1	0.24%	55
ORLEANS CO.	47	1	0	1	0.24%	56
FORT PLAIN, HERKIMER	52	0	1	1	0.24%	57
HIGHLAND, KINGSTON	62	0	1	1	0.24%	58
ALBANY CO. (BAL)	72	1	0	1	0.24%	59
MONTICELLO-LIBERTY	81	0	1	1	0.24%	60
AUBURN	25	0	0	0	0.00%	61
ROCHESTER SUB.	39	0	0	0	0.00%	62
CORNING	40	0	0	0	0.00%	63
MONROE CO. (BAL)	48	0	0	0	0.00%	64
NIAGARA CO. (BAL)	49	0	0	0	0.00%	65
SARATOGA CO. (BAL)	56	0	0	0	0.00%	66
GENESEE CO.	60	0	0	0	0.00%	67
SARATOGA CO. SOUTH	71	0	0	0	0.00%	68
RENSSELAER CO. (BAL)	73	0	0	0	0.00%	69
ONEIDA	86	0	0	0	0.00%	70
STATE TOTALS	**-**	**181**	**237**	**418**	**100%**	-

APPENDIX II
SUMMARY OF EXCESS NONRENEWALS BY COMPANY/GROUP*
2023-2024

Company / Group	2023	2024	Total	%	Rank
Unitrin Direct Insurance Company	7		7	1.67%	
Kemper Independence Insurance Company	9	2	11	2.63%	
Infinity Auto Insurance Company	1		1	0.24%	
Unitrin Auto and Home Insurance Company	1		1	0.24%	
Infinity Insurance Company	6	88	94	22.49%	
Unitrin Preferred Insurance Company	2		2	0.48%	
Unitrin Safeguard Insurance Company	90	2	92	22.01%	
Kemper Corp. Group			**208**	**49.76%**	**1**
Foremost Insurance Company Grand Rapids, Michigan	1	2	3	0.72%	
Mid-Century Insurance Company	3	78	81	19.38%	
21st Century North America Insurance Company	1		1	0.24%	
Farmers Insurance Group			**85**	**20.33%**	**2**
Mercury Casualty Company	12	15	27	6.46%	
Mercury General Group			**27**	**6.46%**	3
United Farm Family Insurance Company		19	19	4.55%	
Brookfield Asset Mgmt Reins Partners Ltd			**19**	**4.55%**	**4**
Progressive Advanced Insurance Company	1		1	0.24%	
Progressive Max Insurance Company	13		13	3.11%	
Progressive Specialty Insurance Company	4		4	0.96%	
Progressive Group			**18**	**4.31%**	**5**
Farmers Property and Casualty Insurance Company		10	10	2.39%	
Farmers Casualty Insurance Company		1	1	0.24%	
Metropolitan Group			**11**	**2.63%**	**6**
National General Insurance Online, Inc.		3	3	0.72%	
New South Insurance Company		3	3	0.72%	
Adirondack Insurance Company	4		4	0.96%	
Allstate Ins. Group			**10**	**2.39%**	**7**
Utica Mutual Insurance Company	2		2	0.48%	
Utica National Insurance Company of Texas	4	1	5	1.20%	
Utica National Insurance Group			**7**	**1.67%**	**8**

APPENDIX II
SUMMARY OF EXCESS NONRENEWALS BY COMPANY/GROUP*
2023-2024

Company / Group	2023	2024	Total	%	Rank
Main Street America Protection Insurance Company		1	1	0.24%	
NGM Insurance Company		1	1	0.24%	
American Family Connect Property and Casualty Insurance Company	2		2	0.48%	
Old Dominion Insurance Company	1	1	2	0.48%	
American Family Insurance Group			**6**	**1.44%**	**9**
Privilege Underwriters Reciprocal Exchange	6		6	1.44%	
Tokio Marine Holdings			**6**	**1.44%**	**10**
AIG Property Casualty Company	4	1	5	1.20%	
American International Group			**5**	**1.20%**	**11**
Cincinnati Insurance Company	4	1	5	1.20%	
Cincinnati Financial Corporation			**5**	**1.20%**	**12**
TOTAL	178	229	***407**		

*Only companies/groups with five or more nonrenewals in excess of the 2% limitation during the two-year period covered by this Report are detailed in this Appendix; the remaining companies/groups with less than five nonrenewals in excess of the 2% limitation during the two-year period had a total of 11 such nonrenewals.

APPENDIX III
PRIVATE PASSENGER AUTOMOBILE INSURANCE
TOP 30 INSURERS BY MARKET SHARE IN NEW YORK STATE
2023-2024

	NAIC#	2023	Market Share
1	35882	GEICO General Insurance Company	17.34%
2	25178	State Farm Mutual Automobile Insurance Company	14.51%
3	29688	Allstate Fire and Casualty Insurance Company	9.04%
4	22055	GEICO Indemnity Company	6.35%
5	22063	Government Employees Insurance Company	4.68%
6	36447	LM General Insurance Company	3.91%
7	24260	Progressive Casualty Insurance Company	3.71%
8	11851	Progressive Advanced Insurance Company	3.60%
9	38130	Travelers Personal Insurance Company	2.78%
10	14834	New York Central Mutual Fire Insurance Company	2.77%
11	19232	Allstate Insurance Company	2.69%
12	32786	Progressive Specialty Insurance Company	1.80%
13	25143	State Farm Fire and Casualty Company	1.59%
14	24279	Progressive Max Insurance Company	1.48%
15	19704	American States Insurance Company	1.23%
16	25968	USAA Casualty Insurance Company	0.89%
17	17230	Allstate Property and Casualty Insurance Company	0.80%
18	25941	United Services Automobile Association	0.75%
19	23760	Nationwide General Insurance Company	0.75%
20	29742	Integon National Insurance Company	0.68%
21	18600	USAA General Indemnity Company	0.67%
22	19070	Standard Fire Insurance Company	0.66%
23	34339	Farmers Group Property and Casualty Insurance Company	0.66%
24	26298	Farmers Property and Casualty Insurance Company	0.64%
25	30104	Hartford Underwriters Insurance Company	0.63%
26	16233	Erie Insurance Company of New York	0.62%
27	23035	Liberty Mutual Fire Insurance Company	0.62%
28	21253	Garrison Property and Casualty Insurance Company	0.59%
29	36587	Plymouth Rock Assurance Preferred Corporation	0.57%
30	26263	Erie Insurance Company	0.53%

APPENDIX III
PRIVATE PASSENGER AUTOMOBILE INSURANCE
TOP 30 INSURERS BY MARKET SHARE IN NEW YORK STATE
2023-2024

	NAIC#	2024	Market Share
1	35882	GEICO General Insurance Company	17.87%
2	25178	State Farm Mutual Automobile Insurance Company	15.08%
3	29688	Allstate Fire and Casualty Insurance Company	8.60%
4	22055	GEICO Indemnity Company	6.52%
5	22063	Government Employees Insurance Company	4.65%
6	11851	Progressive Advanced Insurance Company	3.96%
7	24260	Progressive Casualty Insurance Company	3.70%
8	36447	LM General Insurance Company	3.12%
9	14834	New York Central Mutual Fire Insurance Company	2.98%
10	38130	Travelers Personal Insurance Company	2.86%
11	19232	Allstate Insurance Company	2.49%
12	29742	Integon National Insurance Company	1.82%
13	25143	State Farm Fire and Casualty Company	1.79%
14	32786	Progressive Specialty Insurance Company	1.75%
15	24279	Progressive Max Insurance Company	1.59%
16	19704	American States Insurance Company	0.99%
17	25968	USAA Casualty Insurance Company	0.93%
18	25941	United Services Automobile Association	0.75%
19	16233	Erie Insurance Company of New York	0.74%
20	17230	Allstate Property and Casualty Insurance Company	0.72%
21	18600	USAA General Indemnity Company	0.72%
22	30104	Hartford Underwriters Insurance Company	0.69%
23	34339	Farmers Group Property and Casualty Insurance Company	0.67%
24	21253	Garrison Property and Casualty Insurance Company	0.64%
25	26298	Farmers Property and Casualty Insurance Company	0.63%
26	36587	Plymouth Rock Assurance Preferred Corporation	0.61%
27	23760	Nationwide General Insurance Company	0.59%
28	19070	Standard Fire Insurance Company	0.58%
29	26263	Erie Insurance Company	0.58%
30	10212	Allmerica Financial Alliance Insurance Company	0.57%