

New Jersey Department of Banking and Insurance *Homeowners Market Survey In-Force Exposures*

Period Ending June 30, 2019

<i>Group/Company Name</i>	<i>In-Force Exposures</i>	<i>Share</i>
TOTAL (128 companies)	2,785,604	
1 New Jersey Manufacturers Group	329,581	11.83%
New Jersey Manufacturers Ins Co	329,581	11.83%
2 State Farm Group	322,918	11.59%
State Farm Fire and Casualty Co	322,918	11.59%
3 Allstate Group	261,620	9.39%
Allstate NJ Ins Co	154,560	5.55%
Allstate NJ P&C Ins Co	107,060	3.84%
4 Liberty Mutual Group	193,607	6.95%
Liberty Mutual Mid-Atlantic Ins Co	129,727	4.66%
Liberty Mutual Fire Ins Co	47,457	1.70%
LM Ins Corp	14,510	0.52%
Liberty Mutual Ins Co	1,466	0.05%
Ironshore Ind Inc	441	0.02%
Wausau Underwriters Ins Co	6	0.00%
5 Travelers Group	166,126	5.96%
Fidelity & Guaranty Ins Underwriters Inc	146,122	5.25%
St Paul Protective Ins Co	20,004	0.72%
6 American Family Ins Group	127,120	4.56%
Homesite Ins Co	77,596	2.79%
Homesite Ins Co of the Midwest	49,524	1.78%
7 Assurant Group	118,111	4.24%
American Bankers Ins Co of FL	113,025	4.06%
American Security Ins Co	5,086	0.18%
8 USAA Group	104,139	3.74%
USAA Casualty Ins Co	39,743	1.43%
United Services Auto Asso	38,614	1.39%
USAA General Indemnity Co	15,979	0.57%
Garrison P&C Ins Co	9,803	0.35%

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9 Plymouth Rock	100,602	3.61%
High Point Preferred Ins Co	62,308	2.24%
Palisades P&C Ins Co	34,637	1.24%
Palisades Ins Co	2,908	0.10%
Palisades Safety & Ins Assoc	434	0.02%
Teachers Auto Ins Co of NJ	315	0.01%
10 Franklin Mutual Group	86,743	3.11%
FMI Ins Co	86,743	3.11%
11 Amtrust Group	71,325	2.56%
New Jersey Skylands Ins Asso	47,977	1.72%
Integon Natl Ins Co	16,127	0.58%
MIC General Ins Corp	7,221	0.26%
12 Cumberland Insurance Group	51,386	1.84%
Cumberland Mutual Fire Ins Co	51,386	1.84%
13 Philadelphia Contributionship Group	50,709	1.82%
Philadelphia Contributionship Ins Co	27,440	0.99%
Germantown Ins Co	23,269	0.84%
14 HERITAGE INSURANCE HOLDINGS GROUP	50,106	1.80%
Narragansett Bay Ins Co	50,106	1.80%
15 Andover Group	48,715	1.75%
Merrimack Mutual Fire Ins Co	21,655	0.78%
Cambridge Mut Fire Ins Co	13,656	0.49%
Bay State Ins Co	13,404	0.48%
16 California State Auto Group	48,279	1.73%
CSAA General Ins Co	43,342	1.56%
CSAA Mid-Atlantic Ins Co of NJ	4,937	0.18%
17 Farmers Group	48,149	1.73%
Truck Ins Exc	31,537	1.13%
Mid-Century Ins Co	16,612	0.60%

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18 Chubb Group	47,205	1.69%
Chubb Ins Co of NJ	25,918	0.93%
Federal Ins Co	7,693	0.28%
Atlantic Employers Ins Co	5,515	0.20%
Vigilant Ins Co	3,981	0.14%
Great Northern Ins Co	3,162	0.11%
Bankers Standard Ins Co	781	0.03%
Pacific Indemnity Co	155	0.01%
19 Metropolitan Group	44,660	1.60%
Metropolitan Group P&C Ins Co	23,631	0.85%
Metropolitan P&C ins Co	20,986	0.75%
Metropolitan Casualty Ins Co	43	0.00%
20 Stillwater Group	38,351	1.38%
Stillwater Property and Casualty Ins Co	38,351	1.38%
21 United P&C Ins Co	37,385	1.34%
United P&C Ins Co	37,385	1.34%
22 Farmers Mutual Fire Ins Co of Salem Cty	31,071	1.12%
Farmers Mutual Fire Ins Co of Salem Cty	31,071	1.12%
23 Selective Group	29,627	1.06%
Selective Auto Ins Co of NJ	16,573	0.59%
Selective Casualty Ins Co	7,132	0.26%
Selective Fire and Casualty Ins Co	5,922	0.21%
24 Preferred Mutual Ins Co	28,938	1.04%
Preferred Mutual Ins Co	28,938	1.04%
25 Foremost Group	26,242	0.94%
Foremost Ins Co Grand Rapids, Michigan	24,038	0.86%
Foremost P&C Ins Co	2,204	0.08%
26 Progressive Group	24,771	0.89%
American Strategic Ins Corp	23,850	0.86%
Drive New Jersey Ins Co	921	0.03%
27 Amica Mutual Group	18,553	0.67%
Amica Mutual Ins Co	18,553	0.67%

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28 Hanover Group	15,377	0.55%
Massachusetts Bay Ins Co	8,151	0.29%
Hanover Ins Co	5,696	0.20%
Citizens Ins Co of Amer	1,530	0.05%
29 Encompass Group	14,991	0.54%
Encompass Ins Co of NJ	8,924	0.32%
Encompass P&C Ins Co of NJ	6,067	0.22%
30 McMillen Group	12,259	0.44%
Occidental Fire & Cas Co of NC	12,259	0.44%
31 Farmers Ins Co of Flemington	11,878	0.43%
Farmers Ins Co of Flemington	11,878	0.43%
32 Lemonade Ins Co	11,085	0.40%
Lemonade Ins Co	11,085	0.40%
33 Amguard Ins Co	10,695	0.38%
Amguard Ins CO.	10,695	0.38%
34 Clear Blue	10,688	0.38%
Clear Blue Insurance Company	10,688	0.38%
35 Nationwide Group	10,665	0.38%
Harleysville Ins Co of NJ	10,442	0.37%
Crestbrook Ins Co	223	0.01%
36 Munich American Group	10,654	0.38%
American Modern Home Ins Co	5,746	0.21%
American Family Home Ins Co	4,766	0.17%
American Modern P&C Ins Co	142	0.01%
37 US COASTAL INS CO	10,210	0.37%
US COASTAL INS CO	10,210	0.37%
38 American International Group	9,842	0.35%
AIG Property Casualty Company	7,443	0.27%
Insurance Co of the State of PA	2,399	0.09%

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39 The Hartford Group	9,550	0.34%
Trumbull Ins Co	5,961	0.21%
Hartford Underwriters Ins Co	2,611	0.09%
Property & Cas Ins Co of Hartford	876	0.03%
Hartford Fire Ins Co	102	0.00%
40 Norfolk & Dedham Group	9,543	0.34%
Fitchburg Mutual Ins Co	9,543	0.34%
41 Safeco Group	9,208	0.33%
Excelsior Ins Co	5,789	0.21%
West American Ins Co	1,922	0.07%
Ohio Casualty Ins Co	967	0.03%
American Fire & Casualty Co	530	0.02%
42 QBE Insurance Group	8,588	0.31%
Praetorian Ins Co	6,607	0.24%
QBE Ins Corp	1,981	0.07%
43 IDS (Ameriprise Financial) Group	8,114	0.29%
IDS Property Casualty Ins Co	8,114	0.29%
44 Universal Group	8,043	0.29%
Universal North America Ins Co	8,043	0.29%
45 Kingstone Ins Co	6,832	0.25%
Kingstone Ins Co	6,832	0.25%
46 Providence Group	6,637	0.24%
Providence Mutual Fire Ins Co	6,637	0.24%
47 Mercury General Group	6,590	0.24%
Mercury Indemnity Co of America	6,423	0.23%
Mercury Ins Co of Illinois	167	0.01%
48 Esurance Group	6,362	0.23%
Esurance Ins Co of NJ	6,362	0.23%
49 Utica First Ins Co	5,973	0.21%
Utica First Ins Co	5,973	0.21%
50 United Fire & Casualty Group	5,951	0.21%
Mercer Ins Co of NJ	5,951	0.21%

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51 Farm Family (Amer. Nat'l. Financial) Group	5,717	0.21%
United Farm Family Ins Co	3,312	0.12%
American National P&C Ins Co	1,650	0.06%
Farm Family Casualty Ins Co	755	0.03%
52 Pennsylvania National Group	5,668	0.20%
Founders Ins Co	5,668	0.20%
53 Universal Ins Holding	5,182	0.19%
Universal P&C INS CO	5,182	0.19%
54 Century National Ins Co	5,139	0.18%
Century National Ins Co	5,139	0.18%
55 California Casualty Group	4,696	0.17%
California Cas & Fire Ins Co	4,696	0.17%
56 Hyundai Marine & Fire Ins Co LTD	4,400	0.16%
Hyundai Marine & Fire Ins Co LTD	4,400	0.16%
57 MAPFRE Group	3,989	0.14%
American Commerce Ins Co	3,989	0.14%
58 Spinnaker Ins Co	3,851	0.14%
Spinnaker Ins Co	3,851	0.14%
59 Privilege Underwriters Reciprocal Exc	3,456	0.12%
Privilege Underwriters Reciprocal Exc	3,456	0.12%
60 Western Service Contract Group	2,896	0.10%
Pacific Specialty Ins Co	2,896	0.10%
61 Aegis Group	2,848	0.10%
Aegis Security Ins Co	2,848	0.10%
62 First American Group	2,130	0.08%
First American P&C Ins Co	2,130	0.08%
63 American European Group	1,985	0.07%
Rutgers Casualty Insurance Company	1,985	0.07%
64 Markel Group	1,823	0.07%
Markel American Ins Co	1,394	0.05%
State Natl Ins Co Inc	429	0.02%
65 Electric Mutual of MA Group	1,723	0.06%
Electric Ins Co	1,723	0.06%

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66 Global Indemnity Group	1,552	0.06%
American Reliable Ins Co	1,552	0.06%
67 Cincinnati Financial Group	1,056	0.04%
Cincinnati Ins Co	1,056	0.04%
68 Armed Forces Ins Exc	777	0.03%
Armed Forces Ins Exc	777	0.03%
69 Independent Mutual Fire Ins Co	286	0.01%
Independent Mutual Fire Ins Co	286	0.01%
70 National Grange Mutual Group	201	0.01%
NGM Ins Co	201	0.01%
71 Twenty-First Century Group	164	0.01%
Zurich American Ins Co	164	0.01%
72 Hanover Fire & Casualty Ins Co	150	0.01%
Hanover Fire & Casualty Ins Co	150	0.01%
73 FM Global Group	96	0.00%
Affiliated FM Ins Co	96	0.00%
74 Fairfax Financial	24	0.00%
Vault Reciprocal Exchange	24	0.00%
75 Kemper Group	21	0.00%
Merastar Ins Co	21	0.00%