

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

Period Ending June 30, 2020

<i>Group/Company Name</i>	<i>In-Force Exposures</i>	<i>Share</i>
TOTAL (129 companies)	2,864,370	
1 New Jersey Manufacturers Group	335,593	11.72%
New Jersey Manufacturers Ins Co	335,593	11.72%
2 State Farm Group	327,656	11.44%
State Farm Fire and Casualty Co	327,656	11.44%
3 Allstate Group	269,784	9.42%
Allstate NJ Ins Co	144,663	5.05%
Allstate NJ P&C Ins Co	125,121	4.37%
4 Liberty Mutual Group	187,477	6.55%
Liberty Mutual Mid-Atlantic Ins Co	119,341	4.17%
Liberty Mutual Fire Ins Co	40,290	1.41%
Liberty Mutual Ins Co	15,383	0.54%
LM Ins Corp	12,016	0.42%
Ironshore Ind Inc	422	0.01%
Wausau Underwriters Ins Co	25	0.00%
5 Travelers Group	183,415	6.40%
Fidelity & Guaranty Ins Underwriters Inc	127,044	4.44%
St Paul Protective Ins Co	56,371	1.97%
6 American Family Ins Group	149,824	5.23%
Homesite Ins Co	73,249	2.56%
Homesite Ins Co of the Midwest	70,750	2.47%
American Family Connect P&C Ins Co	5,825	0.20%
7 Assurant Group	132,992	4.64%
American Bankers Ins Co of FL	127,426	4.45%
American Security Ins Co	5,566	0.19%
8 Plymouth Rock	119,243	4.16%
Palisades P&C Ins Co	58,729	2.05%
High Point Preferred Ins Co	56,429	1.97%
Palisades Ins Co	3,294	0.11%
Palisades Safety & Ins Assoc	435	0.02%
Teachers Auto Ins Co of NJ	356	0.01%

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9 USAA Group	106,665	3.72%
USAA Casualty Ins Co	39,588	1.38%
United Services Auto Asso	37,954	1.33%
USAA General Indemnity Co	17,902	0.62%
Garrison P&C Ins Co	11,221	0.39%
10 Franklin Mutual Group	84,486	2.95%
FMI Ins Co	84,486	2.95%
11 Amtrust Group	60,111	2.10%
New Jersey Skylands Ins Asso	37,101	1.30%
Integon Natl Ins Co	12,756	0.45%
MIC General Ins Corp	10,254	0.36%
12 Cumberland Insurance Group	51,067	1.78%
Cumberland Mutual Fire Ins Co	51,067	1.78%
13 Metropolitan Group	49,408	1.72%
Metropolitan P&C ins Co	25,692	0.90%
Metropolitan Group P&C Ins Co	23,688	0.83%
Metropolitan Casualty Ins Co	28	0.00%
14 Andover Group	48,273	1.69%
Merrimack Mutual Fire Ins Co	20,856	0.73%
Cambridge Mut Fire Ins Co	14,364	0.50%
Bay State Ins Co	13,053	0.46%
15 HERITAGE INSURANCE HOLDINGS GROUP	47,885	1.67%
Narragansett Bay Ins Co	47,885	1.67%
16 Philadelphia Contributionship Group	47,491	1.66%
Philadelphia Contributionship Ins Co	24,711	0.86%
Germantown Ins Co	22,780	0.80%

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17 Chubb Group	43,854	1.53%
Chubb Ins Co of NJ	24,341	0.85%
Federal Ins Co	7,242	0.25%
Atlantic Employers Ins Co	4,912	0.17%
Vigilant Ins Co	3,739	0.13%
Great Northern Ins Co	2,801	0.10%
Bankers Standard Ins Co	679	0.02%
Pacific Indemnity Co	140	0.00%
18 California State Auto Group	41,894	1.46%
CSAA General Ins Co	41,894	1.46%
19 Farmers Group	41,802	1.46%
Truck Ins Exc	25,450	0.89%
Mid-Century Ins Co	16,352	0.57%
20 United P&C Ins Co	39,352	1.37%
United P&C Ins Co	39,352	1.37%
21 Stillwater Group	34,811	1.22%
Stillwater Property and Casualty Ins Co	34,811	1.22%
22 Farmers Mutual Fire Ins Co of Salem Cty	31,784	1.11%
Farmers Mutual Fire Ins Co of Salem Cty	31,784	1.11%
23 Progressive Group	28,884	1.01%
American Strategic Ins Corp	27,900	0.97%
Drive New Jersey Ins Co	984	0.03%
24 Selective Group	28,750	1.00%
Selective Auto Ins Co of NJ	21,115	0.74%
Selective Casualty Ins Co	4,234	0.15%
Selective Fire and Casualty Ins Co	3,401	0.12%
25 Lemonade Ins Co	27,175	0.95%
Lemonade Ins Co	27,175	0.95%
26 Foremost Group	25,834	0.90%
Foremost Ins Co Grand Rapids, Michigan	23,700	0.83%
Foremost P&C Ins Co	2,134	0.07%
27 Preferred Mutual Ins Co	25,625	0.89%
Preferred Mutual Ins Co	25,625	0.89%

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28 Amguard Ins Co	18,655	0.65%
Amguard Ins CO.	18,655	0.65%
29 Amica Mutual Group	17,759	0.62%
Amica Mutual Ins Co	17,759	0.62%
30 Hanover Group	17,286	0.60%
Hanover Ins Co	9,164	0.32%
Massachusetts Bay Ins Co	6,831	0.24%
Citizens Ins Co of Amer	1,291	0.05%
31 McMillen Group	17,026	0.59%
Occidental Fire & Cas Co of NC	17,026	0.59%
32 Encompass Group	13,785	0.48%
Encompass Ins Co of NJ	7,661	0.27%
Encompass P&C Ins Co of NJ	6,124	0.21%
33 Clear Blue	11,975	0.42%
Clear Blue Insurance Company	11,975	0.42%
34 Nationwide Group	11,162	0.39%
Harleysville Ins Co of NJ	10,953	0.38%
Crestbrook Ins Co	209	0.01%
35 Farmers Ins Co of Flemington	11,088	0.39%
Farmers Ins Co of Flemington	11,088	0.39%
36 Kingstone Ins Co	10,510	0.37%
Kingstone Ins Co	10,510	0.37%
37 Universal Ins Holding	9,124	0.32%
Universal P&C INS CO	9,124	0.32%
38 The Hartford Group	9,102	0.32%
Trumbull Ins Co	6,022	0.21%
Hartford Underwriters Ins Co	2,230	0.08%
Property & Cas Ins Co of Hartford	768	0.03%
Hartford Fire Ins Co	82	0.00%
39 Munich American Group	8,720	0.30%
American Modern Home Ins Co	4,547	0.16%
American Family Home Ins Co	2,326	0.08%
American Modern P&C Ins Co	1,847	0.06%

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40 American International Group	8,638	0.30%
AIG Property Casualty Company	6,984	0.24%
Insurance Co of the State of PA	1,654	0.06%
41 Norfolk & Dedham Group	8,627	0.30%
Fitchburg Mutual Ins Co	8,543	0.30%
Norfolk And Dedham Mutual Fire Ins Co	84	0.00%
42 US COASTAL INS CO	8,415	0.29%
US COASTAL INS CO	8,415	0.29%
43 Safeco Group	7,872	0.27%
Excelsior Ins Co	4,888	0.17%
West American Ins Co	1,683	0.06%
Ohio Casualty Ins Co	841	0.03%
American Fire & Casualty Co	460	0.02%
44 QBE Insurance Group	7,455	0.26%
Praetorian Ins Co	5,941	0.21%
QBE Ins Corp	1,514	0.05%
45 Farm Family (Amer. Nat'l. Financial) Group	7,430	0.26%
United Farm Family Ins Co	3,573	0.12%
American National P&C Ins Co	3,177	0.11%
Farm Family Casualty Ins Co	680	0.02%
46 Universal Group	6,863	0.24%
Universal North America Ins Co	6,863	0.24%
47 Esurance Group	6,752	0.24%
Esurance Ins Co of NJ	6,752	0.24%
48 Century National Ins Co	6,750	0.24%
Century National Ins Co	6,750	0.24%
49 Providence Group	6,736	0.24%
Providence Mutual Fire Ins Co	6,736	0.24%
50 Mercury General Group	6,428	0.22%
Mercury Ins Co of Illinois	6,260	0.22%
Mercury Indemnity Co of America	168	0.01%
51 Pennsylvania National Group	5,948	0.21%
Founders Ins Co	5,948	0.21%

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52 Utica First Ins Co	5,747	0.20%
Utica First Ins Co	5,747	0.20%
53 United Fire & Casualty Group	5,219	0.18%
Mercer Ins Co of NJ	5,219	0.18%
54 California Casualty Group	4,866	0.17%
California Cas & Fire Ins Co	4,866	0.17%
55 Hyundai Marine & Fire Ins Co LTD	4,849	0.17%
Hyundai Marine & Fire Ins Co LTD	4,849	0.17%
56 Spinnaker Ins Co	4,305	0.15%
Spinnaker Ins Co	4,305	0.15%
57 Privilege Underwriters Reciprocal Exc	3,666	0.13%
Privilege Underwriters Reciprocal Exc	3,666	0.13%
58 Aegis Group	2,910	0.10%
Aegis Security Ins Co	2,910	0.10%
59 Great Bay Ins Co	2,602	0.09%
Great Bay Ins Co	2,602	0.09%
60 Western Service Contract Group	2,500	0.09%
Pacific Specialty Ins Co	2,500	0.09%
61 Markel Group	2,474	0.09%
Markel American Ins Co	1,731	0.06%
City National Ins Co	461	0.02%
State Natl Ins Co Inc	282	0.01%
62 American European Group	1,712	0.06%
Rutgers Casualty Insurance Company	1,712	0.06%
63 First American Group	1,643	0.06%
First American P&C Ins Co	1,643	0.06%
64 Electric Mutual of MA Group	1,526	0.05%
Electric Ins Co	1,526	0.05%
65 Cincinnati Financial Group	1,494	0.05%
Cincinnati Ins Co	1,494	0.05%
66 Global Indemnity Group	1,438	0.05%
American Reliable Ins Co	1,438	0.05%

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67 Armed Forces Ins Exc	728	0.03%
Armed Forces Ins Exc	728	0.03%
68 Zurich Insurance Group	577	0.02%
Zurich American Ins Co	577	0.02%
69 Fairfax Financial	320	0.01%
Vault Reciprocal Exchange	320	0.01%
70 Independent Mutual Fire Ins Co	232	0.01%
Independent Mutual Fire Ins Co	232	0.01%
71 Hanover Fire & Casualty Ins Co	144	0.01%
Hanover Fire & Casualty Ins Co	144	0.01%
72 FM Global Group	105	0.00%
Affiliated FM Ins Co	105	0.00%
73 WR Berkley Group	58	0.00%
Berkley Ins Co	58	0.00%
74 Kemper Group	14	0.00%
Merastar Ins Co	14	0.00%