

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

Period Ending June 30, 2022

<i>Group/Company Name</i>	<i>In-Force Exposures</i>	<i>Share</i>
TOTAL (134 companies)	2,989,347	
1 State Farm Group	352,361	11.79%
State Farm Fire and Casualty Co	352,361	11.79%
2 New Jersey Manufacturers Group	339,560	11.36%
New Jersey Manufacturers Ins Co	339,560	11.36%
3 Allstate Group	304,721	10.19%
Allstate NJ P&C Ins Co	160,796	5.38%
Allstate NJ Ins Co	129,387	4.33%
Encompass P&C Ins Co of NJ	6,218	0.21%
Encompass Ins Co of NJ	5,839	0.20%
Esurance Ins Co of NJ	2,481	0.08%
4 Travelers Group	221,939	7.42%
St Paul Protective Ins Co	127,009	4.25%
Fidelity & Guaranty Ins Underwriters Inc	94,930	3.18%
5 Liberty Mutual Group	189,617	6.34%
Liberty Mutual Mid-Atlantic Ins Co	103,495	3.46%
Liberty Mutual Ins Co	40,666	1.36%
Liberty Mutual Fire Ins Co	29,638	0.99%
LM Ins Corp	8,390	0.28%
Excelsior Ins Co	3,776	0.13%
Safeco Ins Co of Amer	1,435	0.05%
West American Ins Co	1,203	0.04%
Ohio Casualty Ins Co	630	0.02%
American Fire & Casualty Co	332	0.01%
Wausau Underwriters Ins Co	41	0.00%
Ironshore Ind Inc	11	0.00%
6 American Family Ins Group	164,815	5.51%
Homesite Ins Co of the Midwest	103,441	3.46%
Homesite Ins Co	56,586	1.89%
American Family Connect P&C Ins Co	4,788	0.16%

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7 Plymouth Rock	144,472	4.83%
Palisades P&C Ins Co	96,046	3.21%
High Point Preferred Ins Co	45,863	1.53%
Palisades Ins Co	2,025	0.07%
Palisades Safety & Ins Assoc	317	0.01%
Teachers Auto Ins Co of NJ	221	0.01%
8 Assurant Group	137,200	4.59%
American Bankers Ins Co of FL	130,599	4.37%
American Security Ins Co	6,601	0.22%
9 USAA Group	107,721	3.60%
USAA Casualty Ins Co	38,623	1.29%
United Services Auto Asso	35,558	1.19%
USAA General Indemnity Co	19,811	0.66%
Garrison P&C Ins Co	13,729	0.46%
10 Franklin Mutual Group	84,080	2.81%
FMI Ins Co	84,080	2.81%
11 Farmers Group	79,983	2.68%
Farmers P&C Ins Co	23,881	0.80%
Farmers Group P&C Ins Co	20,338	0.68%
Truck Ins Exc	17,535	0.59%
Mid-Century Ins Co	14,129	0.47%
Farmers Casualty Ins Co	4,100	0.14%
12 Lemonade Ins Co	58,901	1.97%
Lemonade Ins Co	58,901	1.97%
13 Cumberland Insurance Group	51,812	1.73%
Cumberland Mutual Fire Ins Co	51,812	1.73%
14 National General Group	47,277	1.58%
New Jersey Skylands Ins Asso	24,762	0.83%
MIC General Ins Corp	8,969	0.30%
Integon Natl Ins Co	8,482	0.28%
Century National Ins Co	5,059	0.17%
National General Ins Co	5	0.00%

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15 Andover Group	47,032	1.57%
Merrimack Mutual Fire Ins Co	18,481	0.62%
Cambridge Mut Fire Ins Co	15,978	0.53%
Bay State Ins Co	12,573	0.42%
16 HERITAGE INSURANCE HOLDINGS GROUP	44,972	1.50%
Narragansett Bay Ins Co	44,972	1.50%
17 Progressive Group	40,215	1.35%
American Strategic Ins Corp	38,975	1.30%
Drive New Jersey Ins Co	1,240	0.04%
18 Chubb Group	38,180	1.28%
Chubb Ins Co of NJ	21,703	0.73%
Federal Ins Co	6,493	0.22%
Atlantic Employers Ins Co	3,977	0.13%
Vigilant Ins Co	3,231	0.11%
Great Northern Ins Co	2,132	0.07%
Bankers Standard Ins Co	510	0.02%
Pacific Indemnity Co	134	0.00%
19 Philadelphia Contributionship Group	37,382	1.25%
Germantown Ins Co	19,281	0.64%
Philadelphia Contributionship Ins Co	18,101	0.61%
20 California State Auto Group	36,347	1.22%
CSAA General Ins Co	36,347	1.22%
21 Farmers Mutual Fire Ins Co of Salem Cty	32,992	1.10%
Farmers Mutual Fire Ins Co of Salem Cty	32,992	1.10%
22 Stillwater Group	31,604	1.06%
Stillwater Property and Casualty Ins Co	31,604	1.06%
23 Selective Group	29,526	0.99%
Selective Auto Ins Co of NJ	29,526	0.99%
24 Foremost Group	27,684	0.93%
Foremost Ins Co Grand Rapids, Michigan	25,762	0.86%
Foremost P&C Ins Co	1,922	0.06%
25 Amguard Ins Co	25,159	0.84%
Amguard Ins CO.	25,159	0.84%

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26 HCI Group, Inc	24,416	0.82%
Homeowners Choice Property and Casualty Ins Co	21,093	0.71%
TypTap Ins Co	3,323	0.11%
27 Nationwide Group	21,844	0.73%
Harleysville Ins Co of NJ	20,937	0.70%
Crestbrook Ins Co	815	0.03%
Harleysville Preferred Ins Co	92	0.00%
28 Preferred Mutual Ins Co	20,358	0.68%
Preferred Mutual Ins Co	20,358	0.68%
29 Hanover Group	19,309	0.65%
Hanover Ins Co	14,201	0.48%
Massachusetts Bay Ins Co	4,182	0.14%
Citizens Ins Co of Amer	926	0.03%
30 McMillen Group	19,229	0.64%
Occidental Fire & Cas Co of NC	19,229	0.64%
31 Universal Ins Holding	16,185	0.54%
Universal P&C INS CO	16,185	0.54%
32 Amica Mutual Group	16,179	0.54%
Amica Mutual Ins Co	16,179	0.54%
33 Kingstone Ins Co	12,515	0.42%
Kingstone Ins Co	12,515	0.42%
34 Spinnaker Ins Co	10,914	0.37%
Spinnaker Ins Co	10,914	0.37%
35 Farmers Ins Co of Flemington	10,542	0.35%
Farmers Ins Co of Flemington	10,542	0.35%
36 Great Bay Ins Co	9,671	0.32%
Great Bay Ins Co	9,671	0.32%
37 US COASTAL INS CO	8,744	0.29%
US COASTAL INS CO	8,744	0.29%
38 Munich American Group	8,630	0.29%
American Modern P&C Ins Co	5,681	0.19%
American Modern Home Ins Co	2,931	0.10%
American Family Home Ins Co	18	0.00%

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39 Norfolk & Dedham Group	8,553	0.29%
Fitchburg Mutual Ins Co	6,829	0.23%
Norfolk And Dedham Mutual Fire Ins Co	1,724	0.06%
40 Farm Family (Amer. Nat'l. Financial) Group	8,240	0.28%
American National P&C Ins Co	4,333	0.14%
United Farm Family Ins Co	3,471	0.12%
Farm Family Casualty Ins Co	436	0.01%
41 Clear Blue	8,190	0.27%
Clear Blue Insurance Company	8,190	0.27%
42 The Hartford Group	8,057	0.27%
Trumbull Ins Co	5,906	0.20%
Hartford Underwriters Ins Co	1,553	0.05%
Property & Cas Ins Co of Hartford	550	0.02%
Hartford Fire Ins Co	48	0.00%
43 QBE Insurance Group	7,852	0.26%
Praetorian Ins Co	6,595	0.22%
QBE Ins Corp	1,257	0.04%
44 Markel Group	6,604	0.22%
City National Ins Co	3,680	0.12%
Markel American Ins Co	2,890	0.10%
State Natl Ins Co Inc	34	0.00%
45 Mercury General Group	6,590	0.22%
Mercury Ins Co of Illinois	6,590	0.22%
46 Providence Group	6,566	0.22%
Providence Mutual Fire Ins Co	6,566	0.22%
47 Pennsylvania National Group	5,738	0.19%
Founders Ins Co	5,738	0.19%
48 American International Group	5,292	0.18%
AIG Property Casualty Company	5,018	0.17%
Insurance Co of the State of PA	274	0.01%
49 Hyundai Marine & Fire Ins Co LTD	5,053	0.17%
Hyundai Marine & Fire Ins Co LTD	5,053	0.17%

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50 California Casualty Group	4,908	0.16%
California Cas & Fire Ins Co	4,908	0.16%
51 Universal Group	4,558	0.15%
Universal North America Ins Co	4,558	0.15%
52 Utica First Ins Co	4,052	0.14%
Utica First Ins Co	4,052	0.14%
53	4,028	0.13%
New Jersey Ins. Underwriting Association	4,028	0.13%
54 Privilege Underwriters Reciprocal Exc	3,869	0.13%
Privilege Underwriters Reciprocal Exc	3,869	0.13%
55 American European Group	3,440	0.12%
American European Ins Co	2,063	0.07%
Rutgers Casualty Insurance Company	1,377	0.05%
56 Cincinnati Financial Group	2,173	0.07%
Cincinnati Ins Co	2,173	0.07%
57 Aegis Group	2,084	0.07%
Aegis Security Ins Co	2,084	0.07%
58 Western Service Contract Group	1,999	0.07%
Pacific Specialty Ins Co	1,999	0.07%
59 Zurich Insurance Group	1,693	0.06%
Zurich American Ins Co	1,693	0.06%
60 Electric Mutual of MA Group	1,312	0.04%
Electric Ins Co	1,312	0.04%
61 Fairfax Financial	1,034	0.03%
Vault Reciprocal Exchange	1,034	0.03%
62 United Fire & Casualty Group	778	0.03%
Mercer Ins Co of NJ	778	0.03%
63 Armed Forces Ins Exc	601	0.02%
Armed Forces Ins Exc	601	0.02%
64 Palomar Specialty Ins Co	542	0.02%
Palomar Specialty Ins Co	542	0.02%
65 WR Berkley Group	452	0.02%
Berkley Ins Co	452	0.02%

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66 Global Indemnity Group	337	0.01%
American Reliable Ins Co	337	0.01%
67 Independent Mutual Fire Ins Co	294	0.01%
Independent Mutual Fire Ins Co	294	0.01%
68 Hanover Fire & Casualty Ins Co	117	0.00%
Hanover Fire & Casualty Ins Co	117	0.00%
69 Twenty-First Century Group	100	0.00%
21st Century Premier Ins Co	100	0.00%
70 FM Global Group	99	0.00%
Affiliated FM Ins Co	99	0.00%
71 First American Group	47	0.00%
First American P&C Ins Co	47	0.00%
72 Kemper Group	7	0.00%
Merastar Ins Co	7	0.00%