

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

Period Ending December 31, 2023

<i>Group/Company Name</i>	<i>In-Force Exposures</i>	<i>Share</i>
TOTAL (129 companies)	3,021,718	
1 State Farm Group	383,782	12.70%
State Farm Fire and Casualty Co	383,782	12.70%
2 New Jersey Manufacturers Group	356,652	11.80%
New Jersey Manufacturers Ins Co	356,652	11.80%
3 Allstate Group	302,719	10.02%
Allstate NJ P&C Ins Co	174,619	5.78%
Allstate NJ Ins Co	114,793	3.80%
Encompass P&C Ins Co of NJ	8,433	0.28%
Encompass Ins Co of NJ	4,874	0.16%
4 Travelers Group	229,986	7.61%
St Paul Protective Ins Co	152,538	5.05%
Fidelity & Guaranty Ins Underwriters Inc	77,448	2.56%
5 Liberty Mutual Group	174,986	5.79%
Liberty Mutual Mid-Atlantic Ins Co	92,311	3.05%
Liberty Mutual Ins Co	41,932	1.39%
Liberty Mutual Fire Ins Co	23,839	0.79%
Safeco Ins Co of Amer	6,743	0.22%
LM Ins Corp	6,557	0.22%
Excelsior Ins Co	2,173	0.07%
West American Ins Co	793	0.03%
Ohio Casualty Ins Co	367	0.01%
American Fire & Casualty Co	222	0.01%
Wausau Underwriters Ins Co	49	0.00%
6 American Family Ins Group	168,219	5.57%
Homesite Ins Co of the Midwest	117,376	3.88%
Homesite Ins Co	46,553	1.54%
American Family Connect P&C Ins Co	4,290	0.14%
7 Assurant Group	134,108	4.44%
American Bankers Ins Co of FL	126,692	4.19%
American Security Ins Co	7,416	0.25%

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8 Plymouth Rock	127,667	4.22%
Palisades P&C Ins Co	85,631	2.83%
High Point Preferred Ins Co	40,255	1.33%
Palisades Ins Co	1,314	0.04%
Palisades Safety & Ins Assoc	309	0.01%
Teachers Auto Ins Co of NJ	158	0.01%
9 USAA Group	110,267	3.65%
USAA Casualty Ins Co	38,801	1.28%
United Services Auto Asso	34,595	1.14%
USAA General Indemnity Co	21,222	0.70%
Garrison P&C Ins Co	15,649	0.52%
10 Franklin Mutual Group	86,360	2.86%
FMI Ins Co	86,360	2.86%
11 Farmers Group	78,245	2.59%
Farmers P&C Ins Co	19,732	0.65%
Farmers Group P&C Ins Co	18,090	0.60%
Truck Ins Exc	17,252	0.57%
Mid-Century Ins Co	13,486	0.45%
Farmers Casualty Ins Co	9,685	0.32%
12 Lemonade Ins Co	74,866	2.48%
Lemonade Ins Co	74,866	2.48%
13 Cumberland Insurance Group	54,580	1.81%
Cumberland Mutual Fire Ins Co	54,580	1.81%
14 Andover Group	46,132	1.53%
Merrimack Mutual Fire Ins Co	17,739	0.59%
Cambridge Mut Fire Ins Co	14,936	0.49%
Bay State Ins Co	13,457	0.45%
15 Progressive Group	45,935	1.52%
American Strategic Ins Corp	44,505	1.47%
Drive New Jersey Ins Co	1,430	0.05%
16 California State Auto Group	42,297	1.40%
CSAA General Ins Co	42,297	1.40%

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17 National General Group	38,775	1.28%
New Jersey Skylands Ins Asso	17,596	0.58%
MIC General Ins Corp	6,966	0.23%
Century National Ins Co	6,628	0.22%
Integon Natl Ins Co	6,468	0.21%
National General Ins Co	657	0.02%
Motors Ins Corp	460	0.02%
18 HERITAGE INSURANCE HOLDINGS GROUP	36,201	1.20%
Narragansett Bay Ins Co	36,201	1.20%
19 Farmers Mutual Fire Ins Co of Salem Cty	35,617	1.18%
Farmers Mutual Fire Ins Co of Salem Cty	35,617	1.18%
20 Chubb Group	34,622	1.15%
Chubb Ins Co of NJ	20,037	0.66%
Federal Ins Co	5,860	0.19%
Atlantic Employers Ins Co	3,492	0.12%
Vigilant Ins Co	2,940	0.10%
Great Northern Ins Co	1,759	0.06%
Bankers Standard Ins Co	405	0.01%
Pacific Indemnity Co	129	0.00%
21 Philadelphia Contributionship Group	33,413	1.11%
Germantown Ins Co	17,473	0.58%
Philadelphia Contributionship Ins Co	15,940	0.53%
22 Selective Group	32,217	1.07%
Selective Auto Ins Co of NJ	32,217	1.07%
23 Stillwater Group	28,348	0.94%
Stillwater Property and Casualty Ins Co	28,348	0.94%
24 Amguard Ins Co	26,291	0.87%
Amguard Ins CO.	26,291	0.87%
25 Foremost Group	24,193	0.80%
Foremost Ins Co Grand Rapids, Michigan	22,476	0.74%
Foremost P&C Ins Co	1,717	0.06%

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26 Hanover Group	20,815	0.69%
Hanover Ins Co	16,285	0.54%
Massachusetts Bay Ins Co	3,816	0.13%
Citizens Ins Co of Amer	714	0.02%
27 Universal Ins Holding	18,606	0.62%
Universal P&C INS CO	18,606	0.62%
28 Preferred Mutual Ins Co	18,524	0.61%
Preferred Mutual Ins Co	18,524	0.61%
29 Nationwide Group	17,643	0.58%
Harleysville Ins Co of NJ	16,836	0.56%
Crestbrook Ins Co	807	0.03%
30 McMillen Group	16,952	0.56%
Occidental Fire & Cas Co of NC	16,952	0.56%
31 HCI Group, Inc	16,897	0.56%
Homeowners Choice Property and Casualty Ins Co	10,571	0.35%
TypTap Ins Co	6,326	0.21%
32 American European Group	16,023	0.53%
American European Ins Co	14,664	0.49%
Rutgers Casualty Insurance Company	1,359	0.04%
33 Great Bay Ins Co	15,311	0.51%
Great Bay Ins Co	15,311	0.51%
34 Amica Mutual Group	15,197	0.50%
Amica Mutual Ins Co	15,197	0.50%
35 US COASTAL INS CO	12,633	0.42%
US COASTAL INS CO	12,633	0.42%
36 Munich American Group	11,601	0.38%
American Modern P&C Ins Co	8,201	0.27%
American Modern Home Ins Co	3,400	0.11%
37 Farmers Ins Co of Flemington	10,771	0.36%
Farmers Ins Co of Flemington	10,771	0.36%
38 Norfolk & Dedham Group	10,469	0.35%
Fitchburg Mutual Ins Co	5,898	0.20%
Norfolk And Dedham Mutual Fire Ins Co	4,571	0.15%

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39 Spinnaker Ins Co	9,917	0.33%
Spinnaker Ins Co	9,917	0.33%
40 Mercury General Group	9,368	0.31%
Mercury Ins Co of Illinois	9,368	0.31%
41 QBE Insurance Group	8,825	0.29%
Praetorian Ins Co	8,443	0.28%
QBE Ins Corp	382	0.01%
42 American National Group	8,250	0.27%
American National P&C Ins Co	4,472	0.15%
United Farm Family Ins Co	3,597	0.12%
Farm Family Casualty Ins Co	181	0.01%
43 The Hartford Group	7,688	0.25%
Trumbull Ins Co	5,009	0.17%
Hartford Underwriters Ins Co	1,135	0.04%
Nutmeg Insurance Company	1,066	0.04%
Property & Cas Ins Co of Hartford	440	0.01%
Hartford Fire Ins Co	38	0.00%
44 Kingstone Ins Co	6,538	0.22%
Kingstone Ins Co	6,538	0.22%
45 Providence Group	6,489	0.21%
Providence Mutual Fire Ins Co	6,489	0.21%
46	6,437	0.21%
New Jersey Ins. Underwriting Association	6,437	0.21%
47 Pennsylvania National Group	5,872	0.19%
Founders Ins Co	5,872	0.19%
48 Markel Group	5,744	0.19%
Markel American Ins Co	4,419	0.15%
City National Ins Co	1,213	0.04%
State Natl Ins Co Inc	112	0.00%
49 Hyundai Marine & Fire Ins Co LTD	4,754	0.16%
Hyundai Marine & Fire Ins Co LTD	4,754	0.16%
50 American International Group	4,083	0.14%
AIG Property Casualty Company	4,083	0.14%

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51 California Casualty Group	3,934	0.13%
California Cas & Fire Ins Co	3,934	0.13%
52 Privilege Underwriters Reciprocal Exc	3,908	0.13%
Privilege Underwriters Reciprocal Exc	3,908	0.13%
53 Clear Blue	3,101	0.10%
Clear Blue Insurance Company	3,101	0.10%
54 Cincinnati Financial Group	2,688	0.09%
Cincinnati Ins Co	2,688	0.09%
55 Utica First Ins Co	2,604	0.09%
Utica First Ins Co	2,604	0.09%
56 Western Service Contract Group	2,532	0.08%
Pacific Specialty Ins Co	2,532	0.08%
57 Universal Group	2,356	0.08%
Universal North America Ins Co	2,356	0.08%
58 Zurich Insurance Group	2,095	0.07%
Zurich American Ins Co	2,095	0.07%
59 Trisura Group	1,366	0.05%
Trisura Ins Co	1,366	0.05%
60 Electric Mutual of MA Group	1,153	0.04%
Electric Ins Co	1,153	0.04%
61 Fairfax Financial	958	0.03%
Vault Reciprocal Exchange	958	0.03%
62 WR Berkley Group	784	0.03%
Berkley Ins Co	784	0.03%
63 Aegis Group	580	0.02%
Aegis Security Ins Co	580	0.02%
64 Armed Forces Ins Exc	561	0.02%
Armed Forces Ins Exc	561	0.02%
65 Twenty-First Century Group	435	0.01%
21st Century Premier Ins Co	435	0.01%
66 United Fire & Casualty Group	237	0.01%
Mercer Ins Co of NJ	237	0.01%

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67 Independent Mutual Fire Ins Co	198	0.01%
Independent Mutual Fire Ins Co	198	0.01%
68 Hanover Fire & Casualty Ins Co	124	0.00%
Hanover Fire & Casualty Ins Co	124	0.00%
69	119	0.00%
American Reliable Ins Co	119	0.00%
70 FM Global Group	100	0.00%
Affiliated FM Ins Co	100	0.00%