

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

*Period Ending December 31, 2019*

<i>Group/Company Name</i>	<i>In-Force Exposures</i>	<i>Share</i>
<b>TOTAL ( 131 companies )</b>	<b>2,816,957</b>	
<b>1 New Jersey Manufacturers Group</b>	<b>332,621</b>	<b>11.81%</b>
New Jersey Manufacturers Ins Co	332,621	11.81%
<b>2 State Farm Group</b>	<b>323,403</b>	<b>11.48%</b>
State Farm Fire and Casualty Co	323,403	11.48%
<b>3 Allstate Group</b>	<b>263,555</b>	<b>9.36%</b>
Allstate NJ Ins Co	148,849	5.28%
Allstate NJ P&C Ins Co	114,706	4.07%
<b>4 Liberty Mutual Group</b>	<b>188,537</b>	<b>6.69%</b>
Liberty Mutual Mid-Atlantic Ins Co	123,467	4.38%
Liberty Mutual Fire Ins Co	43,279	1.54%
LM Ins Corp	12,954	0.46%
Liberty Mutual Ins Co	8,371	0.30%
Ironshore Ind Inc	450	0.02%
Wausau Underwriters Ins Co	16	0.00%
<b>5 Travelers Group</b>	<b>174,642</b>	<b>6.20%</b>
Fidelity & Guaranty Ins Underwriters Inc	134,629	4.78%
St Paul Protective Ins Co	40,013	1.42%
<b>6 American Family Ins Group</b>	<b>139,932</b>	<b>4.97%</b>
Homesite Ins Co	74,151	2.63%
Homesite Ins Co of the Midwest	59,320	2.11%
American Family Connect P&C Ins Co	6,461	0.23%
<b>7 Assurant Group</b>	<b>122,013</b>	<b>4.33%</b>
American Bankers Ins Co of FL	116,786	4.15%
American Security Ins Co	5,227	0.19%
<b>8 Plymouth Rock</b>	<b>111,167</b>	<b>3.95%</b>
High Point Preferred Ins Co	59,018	2.10%
Palisades P&C Ins Co	48,188	1.71%
Palisades Ins Co	3,170	0.11%
Palisades Safety & Ins Assoc	453	0.02%
Teachers Auto Ins Co of NJ	338	0.01%

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<b>9 USAA Group</b>	<b>104,912</b>	<b>3.72%</b>
USAA Casualty Ins Co	39,502	1.40%
United Services Auto Asso	38,159	1.35%
USAA General Indemnity Co	16,789	0.60%
Garrison P&C Ins Co	10,462	0.37%
<b>10 Franklin Mutual Group</b>	<b>85,620</b>	<b>3.04%</b>
FMI Ins Co	85,620	3.04%
<b>11 Amtrust Group</b>	<b>66,325</b>	<b>2.35%</b>
New Jersey Skylands Ins Asso	42,868	1.52%
Integon Natl Ins Co	14,121	0.50%
MIC General Ins Corp	9,336	0.33%
<b>12 Cumberland Insurance Group</b>	<b>51,115</b>	<b>1.81%</b>
Cumberland Mutual Fire Ins Co	51,115	1.81%
<b>13 Philadelphia Contributionship Group</b>	<b>49,140</b>	<b>1.74%</b>
Philadelphia Contributionship Ins Co	25,997	0.92%
Germantown Ins Co	23,143	0.82%
<b>14 HERITAGE INSURANCE HOLDINGS GROUP</b>	<b>48,729</b>	<b>1.73%</b>
Narragansett Bay Ins Co	48,729	1.73%
<b>15 Metropolitan Group</b>	<b>48,606</b>	<b>1.73%</b>
Metropolitan P&C ins Co	24,878	0.88%
Metropolitan Group P&C Ins Co	23,697	0.84%
Metropolitan Casualty Ins Co	31	0.00%
<b>16 Andover Group</b>	<b>48,240</b>	<b>1.71%</b>
Merrimack Mutual Fire Ins Co	21,084	0.75%
Cambridge Mut Fire Ins Co	14,004	0.50%
Bay State Ins Co	13,152	0.47%

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<b>17 Chubb Group</b>	<b>45,371</b>	<b>1.61%</b>
Chubb Ins Co of NJ	24,985	0.89%
Federal Ins Co	7,482	0.27%
Atlantic Employers Ins Co	5,174	0.18%
Vigilant Ins Co	3,876	0.14%
Great Northern Ins Co	2,987	0.11%
Bankers Standard Ins Co	722	0.03%
Pacific Indemnity Co	145	0.01%
<b>18 California State Auto Group</b>	<b>45,121</b>	<b>1.60%</b>
CSAA General Ins Co	45,121	1.60%
<b>19 Farmers Group</b>	<b>44,621</b>	<b>1.58%</b>
Truck Ins Exc	27,921	0.99%
Mid-Century Ins Co	16,700	0.59%
<b>20 United P&amp;C Ins Co</b>	<b>38,710</b>	<b>1.37%</b>
United P&C Ins Co	38,710	1.37%
<b>21 Stillwater Group</b>	<b>36,648</b>	<b>1.30%</b>
Stillwater Property and Casualty Ins Co	36,648	1.30%
<b>22 Farmers Mutual Fire Ins Co of Salem Cty</b>	<b>31,708</b>	<b>1.13%</b>
Farmers Mutual Fire Ins Co of Salem Cty	31,708	1.13%
<b>23 Selective Group</b>	<b>28,638</b>	<b>1.02%</b>
Selective Auto Ins Co of NJ	16,423	0.58%
Selective Casualty Ins Co	6,682	0.24%
Selective Fire and Casualty Ins Co	5,533	0.20%
<b>24 Preferred Mutual Ins Co</b>	<b>27,260</b>	<b>0.97%</b>
Preferred Mutual Ins Co	27,260	0.97%
<b>25 Progressive Group</b>	<b>27,031</b>	<b>0.96%</b>
American Strategic Ins Corp	26,072	0.93%
Drive New Jersey Ins Co	959	0.03%
<b>26 Foremost Group</b>	<b>25,945</b>	<b>0.92%</b>
Foremost Ins Co Grand Rapids, Michigan	23,779	0.84%
Foremost P&C Ins Co	2,166	0.08%
<b>27 Lemonade Ins Co</b>	<b>22,758</b>	<b>0.81%</b>
Lemonade Ins Co	22,758	0.81%

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<b>28 Amica Mutual Group</b>	<b>18,139</b>	<b>0.64%</b>
Amica Mutual Ins Co	18,139	0.64%
<b>29 Hanover Group</b>	<b>16,303</b>	<b>0.58%</b>
Massachusetts Bay Ins Co	7,471	0.27%
Hanover Ins Co	7,442	0.26%
Citizens Ins Co of Amer	1,390	0.05%
<b>30 McMillen Group</b>	<b>15,823</b>	<b>0.56%</b>
Occidental Fire & Cas Co of NC	15,823	0.56%
<b>31 Amguard Ins Co</b>	<b>15,633</b>	<b>0.55%</b>
Amguard Ins CO.	15,633	0.55%
<b>32 Encompass Group</b>	<b>14,299</b>	<b>0.51%</b>
Encompass Ins Co of NJ	8,229	0.29%
Encompass P&C Ins Co of NJ	6,070	0.22%
<b>33 Clear Blue</b>	<b>12,160</b>	<b>0.43%</b>
Clear Blue Insurance Company	12,160	0.43%
<b>34 Farmers Ins Co of Flemington</b>	<b>11,326</b>	<b>0.40%</b>
Farmers Ins Co of Flemington	11,326	0.40%
<b>35 Munich American Group</b>	<b>10,372</b>	<b>0.37%</b>
American Modern Home Ins Co	5,296	0.19%
American Family Home Ins Co	4,048	0.14%
American Modern P&C Ins Co	1,028	0.04%
<b>36 Nationwide Group</b>	<b>10,313</b>	<b>0.37%</b>
Harleysville Ins Co of NJ	10,062	0.36%
Crestbrook Ins Co	251	0.01%
<b>37 Kingstone Ins Co</b>	<b>9,351</b>	<b>0.33%</b>
Kingstone Ins Co	9,351	0.33%
<b>38 American International Group</b>	<b>9,309</b>	<b>0.33%</b>
AIG Property Casualty Company	7,250	0.26%
Insurance Co of the State of PA	2,059	0.07%

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<b>39 The Hartford Group</b>	<b>9,194</b>	<b>0.33%</b>
Trumbull Ins Co	5,913	0.21%
Hartford Underwriters Ins Co	2,380	0.08%
Property & Cas Ins Co of Hartford	808	0.03%
Hartford Fire Ins Co	93	0.00%
<b>40 US COASTAL INS CO</b>	<b>9,128</b>	<b>0.32%</b>
US COASTAL INS CO	9,128	0.32%
<b>41 Norfolk &amp; Dedham Group</b>	<b>8,947</b>	<b>0.32%</b>
Fitchburg Mutual Ins Co	8,947	0.32%
<b>42 Safeco Group</b>	<b>8,402</b>	<b>0.30%</b>
Excelsior Ins Co	5,254	0.19%
West American Ins Co	1,773	0.06%
Ohio Casualty Ins Co	886	0.03%
American Fire & Casualty Co	489	0.02%
<b>43 QBE Insurance Group</b>	<b>8,094</b>	<b>0.29%</b>
Praetorian Ins Co	6,402	0.23%
QBE Ins Corp	1,692	0.06%
<b>44 Universal Group</b>	<b>7,336</b>	<b>0.26%</b>
Universal North America Ins Co	7,336	0.26%
<b>45 Universal Ins Holding</b>	<b>7,145</b>	<b>0.25%</b>
Universal P&C INS CO	7,145	0.25%
<b>46 Providence Group</b>	<b>6,705</b>	<b>0.24%</b>
Providence Mutual Fire Ins Co	6,705	0.24%
<b>47 Esurance Group</b>	<b>6,615</b>	<b>0.23%</b>
Esurance Ins Co of NJ	6,615	0.23%
<b>48 Mercury General Group</b>	<b>6,562</b>	<b>0.23%</b>
Mercury Ins Co of Illinois	3,359	0.12%
Mercury Indemnity Co of America	3,203	0.11%
<b>49 Farm Family (Amer. Nat'l. Financial) Group</b>	<b>6,103</b>	<b>0.22%</b>
United Farm Family Ins Co	3,627	0.13%
American National P&C Ins Co	1,759	0.06%
Farm Family Casualty Ins Co	717	0.03%

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<b>50 Pennsylvania National Group</b>	<b>5,854</b>	<b>0.21%</b>
Founders Ins Co	5,854	0.21%
<b>51 Utica First Ins Co</b>	<b>5,845</b>	<b>0.21%</b>
Utica First Ins Co	5,845	0.21%
<b>52 Century National Ins Co</b>	<b>5,711</b>	<b>0.20%</b>
Century National Ins Co	5,711	0.20%
<b>53 United Fire &amp; Casualty Group</b>	<b>5,482</b>	<b>0.19%</b>
Mercer Ins Co of NJ	5,482	0.19%
<b>54 California Casualty Group</b>	<b>4,761</b>	<b>0.17%</b>
California Cas & Fire Ins Co	4,761	0.17%
<b>55 Hyundai Marine &amp; Fire Ins Co LTD</b>	<b>4,670</b>	<b>0.17%</b>
Hyundai Marine & Fire Ins Co LTD	4,670	0.17%
<b>56 Spinnaker Ins Co</b>	<b>3,926</b>	<b>0.14%</b>
Spinnaker Ins Co	3,926	0.14%
<b>57 Privilege Underwriters Reciprocal Exc</b>	<b>3,572</b>	<b>0.13%</b>
Privilege Underwriters Reciprocal Exc	3,572	0.13%
<b>58 Aegis Group</b>	<b>2,874</b>	<b>0.10%</b>
Aegis Security Ins Co	2,874	0.10%
<b>59 Western Service Contract Group</b>	<b>2,710</b>	<b>0.10%</b>
Pacific Specialty Ins Co	2,710	0.10%
<b>60 American European Group</b>	<b>1,843</b>	<b>0.07%</b>
Rutgers Casualty Insurance Company	1,843	0.07%
<b>61 First American Group</b>	<b>1,831</b>	<b>0.06%</b>
First American P&C Ins Co	1,831	0.06%
<b>62 Markel Group</b>	<b>1,733</b>	<b>0.06%</b>
Markel American Ins Co	1,584	0.06%
State Natl Ins Co Inc	112	0.00%
City National Ins Co	37	0.00%
<b>63 Electric Mutual of MA Group</b>	<b>1,594</b>	<b>0.06%</b>
Electric Ins Co	1,594	0.06%
<b>64 Global Indemnity Group</b>	<b>1,492</b>	<b>0.05%</b>
American Reliable Ins Co	1,492	0.05%

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<b>65 Cincinnati Financial Group</b>	<b>1,286</b>	<b>0.05%</b>
Cincinnati Ins Co	1,286	0.05%
<b>66 Armed Forces Ins Exc</b>	<b>754</b>	<b>0.03%</b>
Armed Forces Ins Exc	754	0.03%
<b>67 Great Bay Ins Co</b>	<b>314</b>	<b>0.01%</b>
Great Bay Ins Co	314	0.01%
<b>68 Independent Mutual Fire Ins Co</b>	<b>304</b>	<b>0.01%</b>
Independent Mutual Fire Ins Co	304	0.01%
<b>69 Twenty-First Century Group</b>	<b>286</b>	<b>0.01%</b>
Zurich American Ins Co	286	0.01%
21st Century Pinnacle Ins Co	0	0.00%
<b>70 Fairfax Financial</b>	<b>163</b>	<b>0.01%</b>
Vault Reciprocal Exchange	163	0.01%
<b>71 Hanover Fire &amp; Casualty Ins Co</b>	<b>152</b>	<b>0.01%</b>
Hanover Fire & Casualty Ins Co	152	0.01%
<b>72 FM Global Group</b>	<b>99</b>	<b>0.00%</b>
Affiliated FM Ins Co	99	0.00%
<b>73 MAPFRE Group</b>	<b>29</b>	<b>0.00%</b>
American Commerce Ins Co	29	0.00%
<b>74 Kemper Group</b>	<b>19</b>	<b>0.00%</b>
Merastar Ins Co	19	0.00%
<b>75 WR Berkley Group</b>	<b>16</b>	<b>0.00%</b>
Berkley Ins Co	16	0.00%
<b>76 National Grange Mutual Group</b>	<b>10</b>	<b>0.00%</b>
NGM Ins Co	10	0.00%

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