

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

*Period Ending December 31, 2020*

<i>Group/Company Name</i>	<i>In-Force Exposures</i>	<i>Share</i>
<b>TOTAL ( 129 companies )</b>	<b>2,888,519</b>	
<b>1 New Jersey Manufacturers Group</b>	<b>336,294</b>	<b>11.64%</b>
New Jersey Manufacturers Ins Co	336,294	11.64%
<b>2 State Farm Group</b>	<b>331,277</b>	<b>11.47%</b>
State Farm Fire and Casualty Co	331,277	11.47%
<b>3 Allstate Group</b>	<b>293,342</b>	<b>10.16%</b>
Allstate NJ Ins Co	139,222	4.82%
Allstate NJ P&C Ins Co	134,691	4.66%
Encompass Ins Co of NJ	7,091	0.25%
Esurance Ins Co of NJ	6,257	0.22%
Encompass P&C Ins Co of NJ	6,081	0.21%
<b>4 Travelers Group</b>	<b>194,776</b>	<b>6.74%</b>
Fidelity & Guaranty Ins Underwriters Inc	116,836	4.04%
St Paul Protective Ins Co	77,940	2.70%
<b>5 Liberty Mutual Group</b>	<b>190,512</b>	<b>6.60%</b>
Liberty Mutual Mid-Atlantic Ins Co	114,597	3.97%
Liberty Mutual Fire Ins Co	36,875	1.28%
Liberty Mutual Ins Co	20,609	0.71%
LM Ins Corp	10,859	0.38%
Excelsior Ins Co	4,427	0.15%
West American Ins Co	1,538	0.05%
Ohio Casualty Ins Co	793	0.03%
American Fire & Casualty Co	434	0.02%
Ironshore Ind Inc	348	0.01%
Wausau Underwriters Ins Co	32	0.00%
<b>6 American Family Ins Group</b>	<b>157,722</b>	<b>5.46%</b>
Homesite Ins Co of the Midwest	81,792	2.83%
Homesite Ins Co	70,556	2.44%
American Family Connect P&C Ins Co	5,374	0.19%
<b>7 Assurant Group</b>	<b>131,333</b>	<b>4.55%</b>
American Bankers Ins Co of FL	125,557	4.35%
American Security Ins Co	5,776	0.20%

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<b>8 Plymouth Rock</b>	<b>128,280</b>	<b>4.44%</b>
Palisades P&C Ins Co	71,565	2.48%
High Point Preferred Ins Co	53,228	1.84%
Palisades Ins Co	2,772	0.10%
Palisades Safety & Ins Assoc	404	0.01%
Teachers Auto Ins Co of NJ	311	0.01%
<b>9 USAA Group</b>	<b>107,465</b>	<b>3.72%</b>
USAA Casualty Ins Co	39,458	1.37%
United Services Auto Asso	37,288	1.29%
USAA General Indemnity Co	18,652	0.65%
Garrison P&C Ins Co	12,067	0.42%
<b>10 Franklin Mutual Group</b>	<b>83,772</b>	<b>2.90%</b>
FMI Ins Co	83,772	2.90%
<b>11 Amtrust Group</b>	<b>53,629</b>	<b>1.86%</b>
New Jersey Skylands Ins Asso	32,335	1.12%
Integon Natl Ins Co	11,280	0.39%
MIC General Ins Corp	10,014	0.35%
<b>12 Cumberland Insurance Group</b>	<b>51,095</b>	<b>1.77%</b>
Cumberland Mutual Fire Ins Co	51,095	1.77%
<b>13 Metropolitan Group</b>	<b>49,086</b>	<b>1.70%</b>
Metropolitan P&C ins Co	26,152	0.91%
Metropolitan Group P&C Ins Co	22,912	0.79%
Metropolitan Casualty Ins Co	22	0.00%
<b>14 Andover Group</b>	<b>47,733</b>	<b>1.65%</b>
Merrimack Mutual Fire Ins Co	20,161	0.70%
Cambridge Mut Fire Ins Co	14,778	0.51%
Bay State Ins Co	12,794	0.44%
<b>15 HERITAGE INSURANCE HOLDINGS GROUP</b>	<b>47,191</b>	<b>1.63%</b>
Narragansett Bay Ins Co	47,191	1.63%
<b>16 Philadelphia Contributionship Group</b>	<b>45,607</b>	<b>1.58%</b>
Philadelphia Contributionship Ins Co	23,357	0.81%
Germantown Ins Co	22,250	0.77%

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<b>17 Chubb Group</b>	<b>42,054</b>	<b>1.46%</b>
Chubb Ins Co of NJ	23,524	0.81%
Federal Ins Co	7,060	0.24%
Atlantic Employers Ins Co	4,614	0.16%
Vigilant Ins Co	3,522	0.12%
Great Northern Ins Co	2,563	0.09%
Bankers Standard Ins Co	640	0.02%
Pacific Indemnity Co	131	0.00%
<b>18 California State Auto Group</b>	<b>39,774</b>	<b>1.38%</b>
CSAA General Ins Co	39,774	1.38%
<b>19 Farmers Group</b>	<b>38,465</b>	<b>1.33%</b>
Truck Ins Exc	22,567	0.78%
Mid-Century Ins Co	15,898	0.55%
<b>20 United P&amp;C Ins Co</b>	<b>38,297</b>	<b>1.33%</b>
United P&C Ins Co	38,297	1.33%
<b>21 Lemonade Ins Co</b>	<b>34,695</b>	<b>1.20%</b>
Lemonade Ins Co	34,695	1.20%
<b>22 Stillwater Group</b>	<b>33,820</b>	<b>1.17%</b>
Stillwater Property and Casualty Ins Co	33,820	1.17%
<b>23 Farmers Mutual Fire Ins Co of Salem Cty</b>	<b>31,944</b>	<b>1.11%</b>
Farmers Mutual Fire Ins Co of Salem Cty	31,944	1.11%
<b>24 Progressive Group</b>	<b>31,198</b>	<b>1.08%</b>
American Strategic Ins Corp	30,131	1.04%
Drive New Jersey Ins Co	1,067	0.04%
<b>25 Selective Group</b>	<b>28,803</b>	<b>1.00%</b>
Selective Auto Ins Co of NJ	27,525	0.95%
Selective Casualty Ins Co	764	0.03%
Selective Fire and Casualty Ins Co	514	0.02%
<b>26 Foremost Group</b>	<b>25,676</b>	<b>0.89%</b>
Foremost Ins Co Grand Rapids, Michigan	23,589	0.82%
Foremost P&C Ins Co	2,087	0.07%
<b>27 Preferred Mutual Ins Co</b>	<b>23,810</b>	<b>0.82%</b>
Preferred Mutual Ins Co	23,810	0.82%

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<b>28 Amguard Ins Co</b>	<b>20,357</b>	<b>0.70%</b>
Amguard Ins CO.	20,357	0.70%
<b>29 Hanover Group</b>	<b>18,182</b>	<b>0.63%</b>
Hanover Ins Co	10,802	0.37%
Massachusetts Bay Ins Co	6,196	0.21%
Citizens Ins Co of Amer	1,184	0.04%
<b>30 McMillen Group</b>	<b>17,772</b>	<b>0.62%</b>
Occidental Fire & Cas Co of NC	17,772	0.62%
<b>31 Amica Mutual Group</b>	<b>17,288</b>	<b>0.60%</b>
Amica Mutual Ins Co	17,288	0.60%
<b>32 Clear Blue</b>	<b>12,486</b>	<b>0.43%</b>
Clear Blue Insurance Company	12,486	0.43%
<b>33 Kingstone Ins Co</b>	<b>11,592</b>	<b>0.40%</b>
Kingstone Ins Co	11,592	0.40%
<b>34 Universal Ins Holding</b>	<b>11,576</b>	<b>0.40%</b>
Universal P&C INS CO	11,576	0.40%
<b>35 Nationwide Group</b>	<b>11,041</b>	<b>0.38%</b>
Harleysville Ins Co of NJ	10,794	0.37%
Crestbrook Ins Co	247	0.01%
<b>36 Farmers Ins Co of Flemington</b>	<b>11,008</b>	<b>0.38%</b>
Farmers Ins Co of Flemington	11,008	0.38%
<b>37 Munich American Group</b>	<b>8,755</b>	<b>0.30%</b>
American Modern P&C Ins Co	4,551	0.16%
American Modern Home Ins Co	3,689	0.13%
American Family Home Ins Co	515	0.02%
<b>38 The Hartford Group</b>	<b>8,734</b>	<b>0.30%</b>
Trumbull Ins Co	5,933	0.21%
Hartford Underwriters Ins Co	2,031	0.07%
Property & Cas Ins Co of Hartford	698	0.02%
Hartford Fire Ins Co	72	0.00%
<b>39 Norfolk &amp; Dedham Group</b>	<b>8,282</b>	<b>0.29%</b>
Fitchburg Mutual Ins Co	7,959	0.28%
Norfolk And Dedham Mutual Fire Ins Co	323	0.01%

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<b>40 US COASTAL INS CO</b>	<b>8,039</b>	<b>0.28%</b>
US COASTAL INS CO	8,039	0.28%
<b>41 American International Group</b>	<b>7,813</b>	<b>0.27%</b>
AIG Property Casualty Company	6,576	0.23%
Insurance Co of the State of PA	1,237	0.04%
<b>42 Farm Family (Amer. Nat'l. Financial) Group</b>	<b>7,765</b>	<b>0.27%</b>
American National P&C Ins Co	3,611	0.13%
United Farm Family Ins Co	3,516	0.12%
Farm Family Casualty Ins Co	638	0.02%
<b>43 QBE Insurance Group</b>	<b>7,204</b>	<b>0.25%</b>
Praetorian Ins Co	5,747	0.20%
QBE Ins Corp	1,457	0.05%
<b>44 Providence Group</b>	<b>6,856</b>	<b>0.24%</b>
Providence Mutual Fire Ins Co	6,856	0.24%
<b>45 Mercury General Group</b>	<b>6,517</b>	<b>0.23%</b>
Mercury Ins Co of Illinois	6,517	0.23%
<b>46 Universal Group</b>	<b>6,234</b>	<b>0.22%</b>
Universal North America Ins Co	6,234	0.22%
<b>47 Pennsylvania National Group</b>	<b>6,025</b>	<b>0.21%</b>
Founders Ins Co	6,025	0.21%
<b>48 Spinnaker Ins Co</b>	<b>5,766</b>	<b>0.20%</b>
Spinnaker Ins Co	5,766	0.20%
<b>49 Utica First Ins Co</b>	<b>5,617</b>	<b>0.19%</b>
Utica First Ins Co	5,617	0.19%
<b>50 Hyundai Marine &amp; Fire Ins Co LTD</b>	<b>4,945</b>	<b>0.17%</b>
Hyundai Marine & Fire Ins Co LTD	4,945	0.17%
<b>51 California Casualty Group</b>	<b>4,865</b>	<b>0.17%</b>
California Cas & Fire Ins Co	4,865	0.17%
<b>52 United Fire &amp; Casualty Group</b>	<b>4,802</b>	<b>0.17%</b>
Mercer Ins Co of NJ	4,802	0.17%
<b>53 Great Bay Ins Co</b>	<b>4,508</b>	<b>0.16%</b>
Great Bay Ins Co	4,508	0.16%

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<b>54 Century National Ins Co</b>	<b>4,098</b>	<b>0.14%</b>
Century National Ins Co	4,098	0.14%
<b>55 Privilege Underwriters Reciprocal Exc</b>	<b>3,691</b>	<b>0.13%</b>
Privilege Underwriters Reciprocal Exc	3,691	0.13%
<b>56 Markel Group</b>	<b>3,589</b>	<b>0.12%</b>
Markel American Ins Co	1,877	0.06%
City National Ins Co	1,421	0.05%
State Natl Ins Co Inc	291	0.01%
<b>57 Aegis Group</b>	<b>2,718</b>	<b>0.09%</b>
Aegis Security Ins Co	2,718	0.09%
<b>58 Western Service Contract Group</b>	<b>2,354</b>	<b>0.08%</b>
Pacific Specialty Ins Co	2,354	0.08%
<b>59 Cincinnati Financial Group</b>	<b>1,736</b>	<b>0.06%</b>
Cincinnati Ins Co	1,736	0.06%
<b>60 American European Group</b>	<b>1,569</b>	<b>0.05%</b>
Rutgers Casualty Insurance Company	1,569	0.05%
<b>61 Electric Mutual of MA Group</b>	<b>1,439</b>	<b>0.05%</b>
Electric Ins Co	1,439	0.05%
<b>62 First American Group</b>	<b>1,414</b>	<b>0.05%</b>
First American P&C Ins Co	1,414	0.05%
<b>63 Zurich Insurance Group</b>	<b>1,201</b>	<b>0.04%</b>
Zurich American Ins Co	1,201	0.04%
<b>64 Global Indemnity Group</b>	<b>1,126</b>	<b>0.04%</b>
American Reliable Ins Co	1,126	0.04%
<b>65 Armed Forces Ins Exc</b>	<b>691</b>	<b>0.02%</b>
Armed Forces Ins Exc	691	0.02%
<b>66 Fairfax Financial</b>	<b>515</b>	<b>0.02%</b>
Vault Reciprocal Exchange	515	0.02%
<b>67 Independent Mutual Fire Ins Co</b>	<b>240</b>	<b>0.01%</b>
Independent Mutual Fire Ins Co	240	0.01%
<b>68 Hanover Fire &amp; Casualty Ins Co</b>	<b>141</b>	<b>0.00%</b>
Hanover Fire & Casualty Ins Co	141	0.00%

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<b>69 WR Berkley Group</b>	<b>126</b>	<b>0.00%</b>
Berkley Ins Co	126	0.00%
<b>70 FM Global Group</b>	<b>102</b>	<b>0.00%</b>
Affiliated FM Ins Co	102	0.00%
<b>71 Palomar Specialty Ins Co</b>	<b>78</b>	<b>0.00%</b>
Palomar Specialty Ins Co	78	0.00%
<b>72 Kemper Group</b>	<b>12</b>	<b>0.00%</b>
Merastar Ins Co	12	0.00%