

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

*Period Ending December 31, 2021*

<i>Group/Company Name</i>	<i>In-Force Exposures</i>	<i>Share</i>
<b>TOTAL ( 130 companies )</b>	<b>2,946,873</b>	
<b>1 State Farm Group</b>	<b>344,371</b>	<b>11.69%</b>
State Farm Fire and Casualty Co	344,371	11.69%
<b>2 New Jersey Manufacturers Group</b>	<b>338,705</b>	<b>11.49%</b>
New Jersey Manufacturers Ins Co	338,705	11.49%
<b>3 Allstate Group</b>	<b>302,808</b>	<b>10.28%</b>
Allstate NJ P&C Ins Co	151,679	5.15%
Allstate NJ Ins Co	132,315	4.49%
Esurance Ins Co of NJ	6,314	0.21%
Encompass P&C Ins Co of NJ	6,269	0.21%
Encompass Ins Co of NJ	6,231	0.21%
<b>4 Travelers Group</b>	<b>213,295</b>	<b>7.24%</b>
St Paul Protective Ins Co	112,110	3.80%
Fidelity & Guaranty Ins Underwriters Inc	101,185	3.43%
<b>5 Liberty Mutual Group</b>	<b>188,990</b>	<b>6.41%</b>
Liberty Mutual Mid-Atlantic Ins Co	107,292	3.64%
Liberty Mutual Ins Co	34,276	1.16%
Liberty Mutual Fire Ins Co	31,918	1.08%
LM Ins Corp	9,146	0.31%
Excelsior Ins Co	3,732	0.13%
West American Ins Co	1,341	0.05%
Ohio Casualty Ins Co	670	0.02%
American Fire & Casualty Co	371	0.01%
Safeco Ins Co of Amer	181	0.01%
Wausau Underwriters Ins Co	33	0.00%
Ironshore Ind Inc	30	0.00%
<b>6 American Family Ins Group</b>	<b>164,716</b>	<b>5.59%</b>
Homesite Ins Co of the Midwest	97,944	3.32%
Homesite Ins Co	61,849	2.10%
American Family Connect P&C Ins Co	4,923	0.17%

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

*Period Ending December 31, 2021*

<i>Group/Company Name</i>	<i>In-Force Exposures</i>	<i>Share</i>
<b>TOTAL ( 130 companies )</b>	<b>2,946,873</b>	
<b>7 Plymouth Rock</b>	<b>139,990</b>	<b>4.75%</b>
Palisades P&C Ins Co	89,171	3.03%
High Point Preferred Ins Co	48,015	1.63%
Palisades Ins Co	2,213	0.08%
Palisades Safety & Ins Assoc	348	0.01%
Teachers Auto Ins Co of NJ	243	0.01%
<b>8 Assurant Group</b>	<b>134,745</b>	<b>4.57%</b>
American Bankers Ins Co of FL	128,446	4.36%
American Security Ins Co	6,299	0.21%
<b>9 USAA Group</b>	<b>107,422</b>	<b>3.65%</b>
USAA Casualty Ins Co	38,784	1.32%
United Services Auto Asso	36,035	1.22%
USAA General Indemnity Co	19,431	0.66%
Garrison P&C Ins Co	13,172	0.45%
<b>10 Franklin Mutual Group</b>	<b>83,096</b>	<b>2.82%</b>
FMI Ins Co	83,096	2.82%
<b>11 Farmers Group</b>	<b>81,983</b>	<b>2.78%</b>
Farmers P&C Ins Co	25,213	0.86%
Farmers Group P&C Ins Co	21,399	0.73%
Truck Ins Exc	19,119	0.65%
Mid-Century Ins Co	15,024	0.51%
Farmers Casualty Ins Co	1,228	0.04%
<b>12 National General Group</b>	<b>51,238</b>	<b>1.74%</b>
New Jersey Skylands Ins Asso	27,090	0.92%
MIC General Ins Corp	9,408	0.32%
Integon Natl Ins Co	9,189	0.31%
Century National Ins Co	5,551	0.19%
<b>13 Cumberland Insurance Group</b>	<b>51,034</b>	<b>1.73%</b>
Cumberland Mutual Fire Ins Co	51,034	1.73%
<b>14 Andover Group</b>	<b>47,359</b>	<b>1.61%</b>
Merrimack Mutual Fire Ins Co	19,061	0.65%
Cambridge Mut Fire Ins Co	15,658	0.53%
Bay State Ins Co	12,640	0.43%

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

*Period Ending December 31, 2021*

<i>Group/Company Name</i>	<i>In-Force Exposures</i>	<i>Share</i>
<b>TOTAL ( 130 companies )</b>	<b>2,946,873</b>	
<b>15 HERITAGE INSURANCE HOLDINGS GROUP</b>	<b>45,537</b>	<b>1.55%</b>
Narragansett Bay Ins Co	45,537	1.55%
<b>16 Lemonade Ins Co</b>	<b>41,624</b>	<b>1.41%</b>
Lemonade Ins Co	41,624	1.41%
<b>17 Philadelphia Contributionship Group</b>	<b>39,701</b>	<b>1.35%</b>
Germantown Ins Co	20,179	0.68%
Philadelphia Contributionship Ins Co	19,522	0.66%
<b>18 Chubb Group</b>	<b>38,850</b>	<b>1.32%</b>
Chubb Ins Co of NJ	21,922	0.74%
Federal Ins Co	6,587	0.22%
Atlantic Employers Ins Co	4,147	0.14%
Vigilant Ins Co	3,266	0.11%
Great Northern Ins Co	2,252	0.08%
Bankers Standard Ins Co	543	0.02%
Pacific Indemnity Co	133	0.00%
<b>19 California State Auto Group</b>	<b>37,567</b>	<b>1.27%</b>
CSAA General Ins Co	37,567	1.27%
<b>20 Progressive Group</b>	<b>37,427</b>	<b>1.27%</b>
American Strategic Ins Corp	36,185	1.23%
Drive New Jersey Ins Co	1,242	0.04%
<b>21 Farmers Mutual Fire Ins Co of Salem Cty</b>	<b>32,768</b>	<b>1.11%</b>
Farmers Mutual Fire Ins Co of Salem Cty	32,768	1.11%
<b>22 Stillwater Group</b>	<b>31,627</b>	<b>1.07%</b>
Stillwater Property and Casualty Ins Co	31,627	1.07%
<b>23 United P&amp;C Ins Co</b>	<b>31,409</b>	<b>1.07%</b>
United P&C Ins Co	31,409	1.07%
<b>24 Selective Group</b>	<b>29,309</b>	<b>0.99%</b>
Selective Auto Ins Co of NJ	29,309	0.99%
<b>25 Foremost Group</b>	<b>25,846</b>	<b>0.88%</b>
Foremost Ins Co Grand Rapids, Michigan	23,846	0.81%
Foremost P&C Ins Co	2,000	0.07%
<b>26 Amguard Ins Co</b>	<b>24,212</b>	<b>0.82%</b>
Amguard Ins CO.	24,212	0.82%

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

*Period Ending December 31, 2021*

<i>Group/Company Name</i>	<i>In-Force Exposures</i>	<i>Share</i>
<b>TOTAL ( 130 companies )</b>	<b>2,946,873</b>	
<b>27 Preferred Mutual Ins Co</b>	<b>21,330</b>	<b>0.72%</b>
Preferred Mutual Ins Co	21,330	0.72%
<b>28 Hanover Group</b>	<b>19,286</b>	<b>0.65%</b>
Hanover Ins Co	13,101	0.44%
Massachusetts Bay Ins Co	5,196	0.18%
Citizens Ins Co of Amer	989	0.03%
<b>29 McMillen Group</b>	<b>19,062</b>	<b>0.65%</b>
Occidental Fire & Cas Co of NC	19,062	0.65%
<b>30 Nationwide Group</b>	<b>18,698</b>	<b>0.63%</b>
Harleysville Ins Co of NJ	17,911	0.61%
Crestbrook Ins Co	787	0.03%
<b>31 Amica Mutual Group</b>	<b>16,510</b>	<b>0.56%</b>
Amica Mutual Ins Co	16,510	0.56%
<b>32 Universal Ins Holding</b>	<b>14,844</b>	<b>0.50%</b>
Universal P&C INS CO	14,844	0.50%
<b>33 Kingstone Ins Co</b>	<b>12,459</b>	<b>0.42%</b>
Kingstone Ins Co	12,459	0.42%
<b>34 Farmers Ins Co of Flemington</b>	<b>10,671</b>	<b>0.36%</b>
Farmers Ins Co of Flemington	10,671	0.36%
<b>35 Spinnaker Ins Co</b>	<b>9,942</b>	<b>0.34%</b>
Spinnaker Ins Co	9,942	0.34%
<b>36 Clear Blue</b>	<b>8,655</b>	<b>0.29%</b>
Clear Blue Insurance Company	8,655	0.29%
<b>37 Munich American Group</b>	<b>8,516</b>	<b>0.29%</b>
American Modern P&C Ins Co	5,375	0.18%
American Modern Home Ins Co	3,089	0.10%
American Family Home Ins Co	52	0.00%
<b>38 Farm Family (Amer. Nat'l. Financial) Group</b>	<b>8,436</b>	<b>0.29%</b>
American National P&C Ins Co	4,471	0.15%
United Farm Family Ins Co	3,456	0.12%
Farm Family Casualty Ins Co	509	0.02%

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

*Period Ending December 31, 2021*

<i>Group/Company Name</i>	<i>In-Force Exposures</i>	<i>Share</i>
<b>TOTAL ( 130 companies )</b>	<b>2,946,873</b>	
<b>39 The Hartford Group</b>	<b>8,326</b>	<b>0.28%</b>
Trumbull Ins Co	5,964	0.20%
Hartford Underwriters Ins Co	1,704	0.06%
Property & Cas Ins Co of Hartford	596	0.02%
Hartford Fire Ins Co	62	0.00%
<b>40 Norfolk &amp; Dedham Group</b>	<b>8,265</b>	<b>0.28%</b>
Fitchburg Mutual Ins Co	7,219	0.24%
Norfolk And Dedham Mutual Fire Ins Co	1,046	0.04%
<b>41 Great Bay Ins Co</b>	<b>7,963</b>	<b>0.27%</b>
Great Bay Ins Co	7,963	0.27%
<b>42 US COASTAL INS CO</b>	<b>7,866</b>	<b>0.27%</b>
US COASTAL INS CO	7,866	0.27%
<b>43 QBE Insurance Group</b>	<b>7,475</b>	<b>0.25%</b>
Praetorian Ins Co	6,133	0.21%
QBE Ins Corp	1,342	0.05%
<b>44 Mercury General Group</b>	<b>7,243</b>	<b>0.25%</b>
Mercury Ins Co of Illinois	7,243	0.25%
<b>45 Markel Group</b>	<b>6,884</b>	<b>0.23%</b>
City National Ins Co	4,039	0.14%
Markel American Ins Co	2,335	0.08%
State Natl Ins Co Inc	510	0.02%
<b>46 Providence Group</b>	<b>6,622</b>	<b>0.22%</b>
Providence Mutual Fire Ins Co	6,622	0.22%
<b>47 American International Group</b>	<b>6,360</b>	<b>0.22%</b>
AIG Property Casualty Company	5,825	0.20%
Insurance Co of the State of PA	535	0.02%
<b>48 Pennsylvania National Group</b>	<b>5,812</b>	<b>0.20%</b>
Founders Ins Co	5,812	0.20%
<b>49 Universal Group</b>	<b>5,103</b>	<b>0.17%</b>
Universal North America Ins Co	5,103	0.17%
<b>50 Hyundai Marine &amp; Fire Ins Co LTD</b>	<b>4,934</b>	<b>0.17%</b>
Hyundai Marine & Fire Ins Co LTD	4,934	0.17%

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

*Period Ending December 31, 2021*

<b><i>Group/Company Name</i></b>	<b><i>In-Force Exposures</i></b>	<b><i>Share</i></b>
<b>TOTAL ( 130 companies )</b>	<b>2,946,873</b>	
<b>51 California Casualty Group</b>	<b>4,799</b>	<b>0.16%</b>
California Cas & Fire Ins Co	4,799	0.16%
<b>52 Utica First Ins Co</b>	<b>4,474</b>	<b>0.15%</b>
Utica First Ins Co	4,474	0.15%
<b>53 Privilege Underwriters Reciprocal Exc</b>	<b>3,793</b>	<b>0.13%</b>
Privilege Underwriters Reciprocal Exc	3,793	0.13%
<b>54 United Fire &amp; Casualty Group</b>	<b>2,613</b>	<b>0.09%</b>
Mercer Ins Co of NJ	2,613	0.09%
<b>55 Aegis Group</b>	<b>2,353</b>	<b>0.08%</b>
Aegis Security Ins Co	2,353	0.08%
<b>56 Western Service Contract Group</b>	<b>2,083</b>	<b>0.07%</b>
Pacific Specialty Ins Co	2,083	0.07%
<b>57 Cincinnati Financial Group</b>	<b>2,037</b>	<b>0.07%</b>
Cincinnati Ins Co	2,037	0.07%
<b>58 Zurich Insurance Group</b>	<b>1,515</b>	<b>0.05%</b>
Zurich American Ins Co	1,515	0.05%
<b>59 American European Group</b>	<b>1,443</b>	<b>0.05%</b>
Rutgers Casualty Insurance Company	1,443	0.05%
American European Ins Co	0	0.00%
<b>60 Electric Mutual of MA Group</b>	<b>1,350</b>	<b>0.05%</b>
Electric Ins Co	1,350	0.05%
<b>61 Fairfax Financial</b>	<b>894</b>	<b>0.03%</b>
Vault Reciprocal Exchange	894	0.03%
<b>62 Armed Forces Ins Exc</b>	<b>634</b>	<b>0.02%</b>
Armed Forces Ins Exc	634	0.02%
<b>63 Palomar Specialty Ins Co</b>	<b>445</b>	<b>0.02%</b>
Palomar Specialty Ins Co	445	0.02%
<b>64 Global Indemnity Group</b>	<b>374</b>	<b>0.01%</b>
American Reliable Ins Co	374	0.01%
<b>65 WR Berkley Group</b>	<b>321</b>	<b>0.01%</b>
Berkley Ins Co	321	0.01%
<b>66 First American Group</b>	<b>294</b>	<b>0.01%</b>
First American P&C Ins Co	294	0.01%

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

*Period Ending December 31, 2021*

<i>Group/Company Name</i>	<i>In-Force Exposures</i>	<i>Share</i>
<b>TOTAL ( 130 companies )</b>	<b>2,946,873</b>	
<b>67 Independent Mutual Fire Ins Co</b>	<b>286</b>	<b>0.01%</b>
Independent Mutual Fire Ins Co	286	0.01%
<b>68 Hanover Fire &amp; Casualty Ins Co</b>	<b>119</b>	<b>0.00%</b>
Hanover Fire & Casualty Ins Co	119	0.00%
<b>69 FM Global Group</b>	<b>95</b>	<b>0.00%</b>
Affiliated FM Ins Co	95	0.00%
<b>70 Twenty-First Century Group</b>	<b>49</b>	<b>0.00%</b>
21st Century Premier Ins Co	49	0.00%
<b>71 Kemper Group</b>	<b>11</b>	<b>0.00%</b>
Merastar Ins Co	11	0.00%