

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

Period Ending December 31, 2022

<i>Group/Company Name</i>	<i>In-Force Exposures</i>	<i>Share</i>
TOTAL (135 companies)	2,998,105	
1 State Farm Group	360,600	12.03%
State Farm Fire and Casualty Co	360,600	12.03%
2 New Jersey Manufacturers Group	340,099	11.34%
New Jersey Manufacturers Ins Co	340,099	11.34%
3 Allstate Group	308,067	10.28%
Allstate NJ P&C Ins Co	170,678	5.69%
Allstate NJ Ins Co	125,190	4.18%
Encompass P&C Ins Co of NJ	6,467	0.22%
Encompass Ins Co of NJ	5,445	0.18%
Esurance Ins Co of NJ	287	0.01%
4 Travelers Group	227,837	7.60%
St Paul Protective Ins Co	139,735	4.66%
Fidelity & Guaranty Ins Underwriters Inc	88,102	2.94%
5 Liberty Mutual Group	186,026	6.20%
Liberty Mutual Mid-Atlantic Ins Co	100,266	3.34%
Liberty Mutual Ins Co	42,174	1.41%
Liberty Mutual Fire Ins Co	27,436	0.92%
LM Ins Corp	7,664	0.26%
Safeco Ins Co of Amer	3,297	0.11%
Excelsior Ins Co	3,172	0.11%
West American Ins Co	1,082	0.04%
Ohio Casualty Ins Co	579	0.02%
American Fire & Casualty Co	298	0.01%
Wausau Underwriters Ins Co	48	0.00%
Ironshore Ind Inc	10	0.00%
6 American Family Ins Group	165,389	5.52%
Homesite Ins Co of the Midwest	108,967	3.63%
Homesite Ins Co	51,724	1.73%
American Family Connect P&C Ins Co	4,698	0.16%

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7 Plymouth Rock	141,749	4.73%
Palisades P&C Ins Co	95,695	3.19%
High Point Preferred Ins Co	43,677	1.46%
Palisades Ins Co	1,886	0.06%
Palisades Safety & Ins Assoc	303	0.01%
Teachers Auto Ins Co of NJ	188	0.01%
8 Assurant Group	136,107	4.54%
American Bankers Ins Co of FL	129,543	4.32%
American Security Ins Co	6,564	0.22%
9 USAA Group	108,061	3.60%
USAA Casualty Ins Co	38,566	1.29%
United Services Auto Asso	35,023	1.17%
USAA General Indemnity Co	20,173	0.67%
Garrison P&C Ins Co	14,299	0.48%
10 Farmers Group	84,717	2.83%
Farmers P&C Ins Co	22,730	0.76%
Truck Ins Exc	20,068	0.67%
Farmers Group P&C Ins Co	19,548	0.65%
Mid-Century Ins Co	15,390	0.51%
Farmers Casualty Ins Co	6,981	0.23%
11 Franklin Mutual Group	84,361	2.81%
FMI Ins Co	84,361	2.81%
12 Lemonade Ins Co	64,742	2.16%
Lemonade Ins Co	64,742	2.16%
13 Cumberland Insurance Group	52,833	1.76%
Cumberland Mutual Fire Ins Co	52,833	1.76%
14 Andover Group	46,699	1.56%
Merrimack Mutual Fire Ins Co	18,029	0.60%
Cambridge Mut Fire Ins Co	15,982	0.53%
Bay State Ins Co	12,688	0.42%
15 HERITAGE INSURANCE HOLDINGS GROUP	43,903	1.46%
Narragansett Bay Ins Co	43,903	1.46%

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16 Progressive Group	41,600	1.39%
American Strategic Ins Corp	40,331	1.35%
Drive New Jersey Ins Co	1,269	0.04%
17 National General Group	39,643	1.32%
New Jersey Skylands Ins Asso	19,242	0.64%
Integon Natl Ins Co	7,490	0.25%
MIC General Ins Corp	6,852	0.23%
Century National Ins Co	6,038	0.20%
National General Ins Co	21	0.00%
18 Chubb Group	36,817	1.23%
Chubb Ins Co of NJ	21,113	0.70%
Federal Ins Co	6,257	0.21%
Atlantic Employers Ins Co	3,775	0.13%
Vigilant Ins Co	3,125	0.10%
Great Northern Ins Co	1,942	0.06%
Bankers Standard Ins Co	466	0.02%
Pacific Indemnity Co	139	0.00%
19 California State Auto Group	36,320	1.21%
CSAA General Ins Co	36,320	1.21%
20 Philadelphia Contributionship Group	35,713	1.19%
Germantown Ins Co	18,566	0.62%
Philadelphia Contributionship Ins Co	17,147	0.57%
21 Farmers Mutual Fire Ins Co of Salem Cty	33,280	1.11%
Farmers Mutual Fire Ins Co of Salem Cty	33,280	1.11%
22 Stillwater Group	31,257	1.04%
Stillwater Property and Casualty Ins Co	31,257	1.04%
23 Selective Group	30,192	1.01%
Selective Auto Ins Co of NJ	30,192	1.01%
24 Amguard Ins Co	25,804	0.86%
Amguard Ins CO.	25,804	0.86%
25 Foremost Group	24,958	0.83%
Foremost Ins Co Grand Rapids, Michigan	23,120	0.77%
Foremost P&C Ins Co	1,838	0.06%

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26 Hanover Group	20,704	0.69%
Hanover Ins Co	15,397	0.51%
Massachusetts Bay Ins Co	4,469	0.15%
Citizens Ins Co of Amer	838	0.03%
27 Nationwide Group	19,578	0.65%
Harleysville Ins Co of NJ	18,664	0.62%
Crestbrook Ins Co	895	0.03%
Harleysville Preferred Ins Co	19	0.00%
28 HCI Group, Inc	19,474	0.65%
Homeowners Choice Property and Casualty Ins Co	12,392	0.41%
TypTap Ins Co	7,082	0.24%
29 Preferred Mutual Ins Co	19,411	0.65%
Preferred Mutual Ins Co	19,411	0.65%
30 McMillen Group	18,174	0.61%
Occidental Fire & Cas Co of NC	18,174	0.61%
31 Universal Ins Holding	17,965	0.60%
Universal P&C INS CO	17,965	0.60%
32 Amica Mutual Group	15,780	0.53%
Amica Mutual Ins Co	15,780	0.53%
33 Kingstone Ins Co	11,661	0.39%
Kingstone Ins Co	11,661	0.39%
34 Great Bay Ins Co	11,357	0.38%
Great Bay Ins Co	11,357	0.38%
35 Farmers Ins Co of Flemington	10,381	0.35%
Farmers Ins Co of Flemington	10,381	0.35%
36 US COASTAL INS CO	10,262	0.34%
US COASTAL INS CO	10,262	0.34%
37 Spinnaker Ins Co	9,220	0.31%
Spinnaker Ins Co	9,220	0.31%
38 Munich American Group	9,149	0.31%
American Modern P&C Ins Co	6,175	0.21%
American Modern Home Ins Co	2,968	0.10%
American Family Home Ins Co	6	0.00%

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39 Markel Group	8,978	0.30%
Markel American Ins Co	4,471	0.15%
City National Ins Co	3,660	0.12%
State Natl Ins Co Inc	847	0.03%
40 Norfolk & Dedham Group	8,854	0.30%
Fitchburg Mutual Ins Co	6,434	0.21%
Norfolk And Dedham Mutual Fire Ins Co	2,420	0.08%
41 Mercury General Group	8,655	0.29%
Mercury Ins Co of Illinois	8,655	0.29%
42 Farm Family (Amer. Nat'l. Financial) Group	8,391	0.28%
American National P&C Ins Co	4,540	0.15%
United Farm Family Ins Co	3,519	0.12%
Farm Family Casualty Ins Co	332	0.01%
43 QBE Insurance Group	8,320	0.28%
Praetorian Ins Co	7,181	0.24%
QBE Ins Corp	1,139	0.04%
44 The Hartford Group	7,841	0.26%
Trumbull Ins Co	5,872	0.20%
Hartford Underwriters Ins Co	1,418	0.05%
Property & Cas Ins Co of Hartford	509	0.02%
Hartford Fire Ins Co	42	0.00%
45 Clear Blue	7,014	0.23%
Clear Blue Insurance Company	7,014	0.23%
46 Providence Group	6,614	0.22%
Providence Mutual Fire Ins Co	6,614	0.22%
47 Pennsylvania National Group	5,727	0.19%
Founders Ins Co	5,727	0.19%
48 American European Group	5,422	0.18%
American European Ins Co	4,123	0.14%
Rutgers Casualty Insurance Company	1,299	0.04%
49 California Casualty Group	5,035	0.17%
California Cas & Fire Ins Co	5,035	0.17%

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50 Hyundai Marine & Fire Ins Co LTD	4,975	0.17%
Hyundai Marine & Fire Ins Co LTD	4,975	0.17%
51 American International Group	4,360	0.15%
AIG Property Casualty Company	4,338	0.14%
Insurance Co of the State of PA	22	0.00%
52 Universal Group	3,987	0.13%
Universal North America Ins Co	3,987	0.13%
53 Privilege Underwriters Reciprocal Exc	3,921	0.13%
Privilege Underwriters Reciprocal Exc	3,921	0.13%
54	3,610	0.12%
New Jersey Ins. Underwriting Association	3,610	0.12%
55 Utica First Ins Co	3,507	0.12%
Utica First Ins Co	3,507	0.12%
56 Cincinnati Financial Group	2,318	0.08%
Cincinnati Ins Co	2,318	0.08%
57 Western Service Contract Group	2,017	0.07%
Pacific Specialty Ins Co	2,017	0.07%
58 Zurich Insurance Group	1,826	0.06%
Zurich American Ins Co	1,826	0.06%
59 Aegis Group	1,562	0.05%
Aegis Security Ins Co	1,562	0.05%
60 Electric Mutual of MA Group	1,281	0.04%
Electric Ins Co	1,281	0.04%
61 Fairfax Financial	1,140	0.04%
Vault Reciprocal Exchange	1,140	0.04%
62 WR Berkley Group	585	0.02%
Berkley Ins Co	585	0.02%
63 Armed Forces Ins Exc	581	0.02%
Armed Forces Ins Exc	581	0.02%
64 United Fire & Casualty Group	484	0.02%
Mercer Ins Co of NJ	484	0.02%
65 Global Indemnity Group	285	0.01%
American Reliable Ins Co	285	0.01%

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66 Independent Mutual Fire Ins Co	284	0.01%
Independent Mutual Fire Ins Co	284	0.01%
67 Palomar Specialty Ins Co	182	0.01%
Palomar Specialty Ins Co	182	0.01%
68 Twenty-First Century Group	176	0.01%
21st Century Premier Ins Co	176	0.01%
69 Hanover Fire & Casualty Ins Co	117	0.00%
Hanover Fire & Casualty Ins Co	117	0.00%
70 FM Global Group	96	0.00%
Affiliated FM Ins Co	96	0.00%
71 Trisura Group	52	0.00%
Trisura Ins Co	52	0.00%
72 First American Group	15	0.00%
First American P&C Ins Co	15	0.00%
73 Kemper Group	3	0.00%
Merastar Ins Co	3	0.00%