

New Jersey Department of Banking and Insurance

Homeowners Market Survey In-Force Exposures

Period Ending June 30, 2023

<i>Group/Company Name</i>	<i>In-Force Exposures</i>	<i>Share</i>
TOTAL (131 companies)	3,015,465	
1 State Farm Group	373,006	12.37%
State Farm Fire and Casualty Co	373,006	12.37%
2 New Jersey Manufacturers Group	345,006	11.44%
New Jersey Manufacturers Ins Co	345,006	11.44%
3 Allstate Group	308,339	10.23%
Allstate NJ P&C Ins Co	175,318	5.81%
Allstate NJ Ins Co	120,738	4.00%
Encompass P&C Ins Co of NJ	7,145	0.24%
Encompass Ins Co of NJ	5,138	0.17%
4 Travelers Group	232,878	7.72%
St Paul Protective Ins Co	150,186	4.98%
Fidelity & Guaranty Ins Underwriters Inc	82,692	2.74%
5 Liberty Mutual Group	182,412	6.05%
Liberty Mutual Mid-Atlantic Ins Co	97,246	3.22%
Liberty Mutual Ins Co	42,211	1.40%
Liberty Mutual Fire Ins Co	25,671	0.85%
LM Ins Corp	7,107	0.24%
Safeco Ins Co of Amer	5,357	0.18%
Excelsior Ins Co	2,973	0.10%
West American Ins Co	1,011	0.03%
Ohio Casualty Ins Co	506	0.02%
American Fire & Casualty Co	279	0.01%
Wausau Underwriters Ins Co	51	0.00%
6 American Family Ins Group	167,170	5.54%
Homesite Ins Co of the Midwest	113,793	3.77%
Homesite Ins Co	48,860	1.62%
American Family Connect P&C Ins Co	4,517	0.15%
7 Plymouth Rock	137,042	4.54%
Palisades P&C Ins Co	93,057	3.09%
High Point Preferred Ins Co	41,938	1.39%
Palisades Ins Co	1,575	0.05%
Palisades Safety & Ins Assoc	303	0.01%
Teachers Auto Ins Co of NJ	169	0.01%

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8 Assurant Group	134,980	4.48%
American Bankers Ins Co of FL	128,411	4.26%
American Security Ins Co	6,569	0.22%
9 USAA Group	108,917	3.61%
USAA Casualty Ins Co	38,625	1.28%
United Services Auto Asso	34,838	1.16%
USAA General Indemnity Co	20,588	0.68%
Garrison P&C Ins Co	14,866	0.49%
10 Franklin Mutual Group	84,881	2.81%
FMI Ins Co	84,881	2.81%
11 Farmers Group	82,415	2.73%
Farmers P&C Ins Co	21,138	0.70%
Truck Ins Exc	18,812	0.62%
Farmers Group P&C Ins Co	18,723	0.62%
Mid-Century Ins Co	14,771	0.49%
Farmers Casualty Ins Co	8,971	0.30%
12 Lemonade Ins Co	69,436	2.30%
Lemonade Ins Co	69,436	2.30%
13 Cumberland Insurance Group	53,890	1.79%
Cumberland Mutual Fire Ins Co	53,890	1.79%
14 Andover Group	46,399	1.54%
Merrimack Mutual Fire Ins Co	17,650	0.59%
Cambridge Mut Fire Ins Co	15,448	0.51%
Bay State Ins Co	13,301	0.44%
15 Progressive Group	43,128	1.43%
American Strategic Ins Corp	41,732	1.38%
Drive New Jersey Ins Co	1,396	0.05%
16 HERITAGE INSURANCE HOLDINGS GROUP	40,648	1.35%
Narragansett Bay Ins Co	40,648	1.35%
17 California State Auto Group	38,197	1.27%
CSAA General Ins Co	38,197	1.27%

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18 National General Group	38,039	1.26%
New Jersey Skylands Ins Asso	18,616	0.62%
Integon Natl Ins Co	6,916	0.23%
MIC General Ins Corp	6,835	0.23%
Century National Ins Co	5,219	0.17%
Motors Ins Corp	411	0.01%
National General Ins Co	42	0.00%
19 Chubb Group	35,354	1.17%
Chubb Ins Co of NJ	20,601	0.68%
Federal Ins Co	5,866	0.19%
Atlantic Employers Ins Co	3,581	0.12%
Vigilant Ins Co	2,976	0.10%
Great Northern Ins Co	1,793	0.06%
Bankers Standard Ins Co	410	0.01%
Pacific Indemnity Co	127	0.00%
20 Philadelphia Contributionship Group	34,498	1.14%
Germantown Ins Co	17,995	0.60%
Philadelphia Contributionship Ins Co	16,503	0.55%
21 Farmers Mutual Fire Ins Co of Salem Cty	34,286	1.14%
Farmers Mutual Fire Ins Co of Salem Cty	34,286	1.14%
22 Selective Group	31,215	1.04%
Selective Auto Ins Co of NJ	31,215	1.04%
23 Stillwater Group	30,130	1.00%
Stillwater Property and Casualty Ins Co	30,130	1.00%
24 Amguard Ins Co	26,567	0.88%
Amguard Ins CO.	26,567	0.88%
25 Foremost Group	24,579	0.82%
Foremost Ins Co Grand Rapids, Michigan	22,794	0.76%
Foremost P&C Ins Co	1,785	0.06%
26 Hanover Group	21,158	0.70%
Hanover Ins Co	16,202	0.54%
Massachusetts Bay Ins Co	4,169	0.14%
Citizens Ins Co of Amer	787	0.03%

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27 Preferred Mutual Ins Co	18,816	0.62%
Preferred Mutual Ins Co	18,816	0.62%
28 HCI Group, Inc	18,223	0.60%
Homeowners Choice Property and Casualty Ins Co	11,249	0.37%
TypTap Ins Co	6,974	0.23%
29 Universal Ins Holding	18,072	0.60%
Universal P&C INS CO	18,072	0.60%
30 Nationwide Group	17,360	0.58%
Harleysville Ins Co of NJ	16,541	0.55%
Crestbrook Ins Co	819	0.03%
Harleysville Preferred Ins Co	0	0.00%
31 McMillen Group	17,300	0.57%
Occidental Fire & Cas Co of NC	17,300	0.57%
32 Amica Mutual Group	15,468	0.51%
Amica Mutual Ins Co	15,468	0.51%
33 Great Bay Ins Co	13,096	0.43%
Great Bay Ins Co	13,096	0.43%
34 US COASTAL INS CO	11,720	0.39%
US COASTAL INS CO	11,720	0.39%
35 Spinnaker Ins Co	10,648	0.35%
Spinnaker Ins Co	10,648	0.35%
36 Farmers Ins Co of Flemington	10,487	0.35%
Farmers Ins Co of Flemington	10,487	0.35%
37 Munich American Group	9,891	0.33%
American Modern P&C Ins Co	6,818	0.23%
American Modern Home Ins Co	3,072	0.10%
American Family Home Ins Co	1	0.00%
38 Norfolk & Dedham Group	9,381	0.31%
Fitchburg Mutual Ins Co	6,145	0.20%
Norfolk And Dedham Mutual Fire Ins Co	3,236	0.11%
39 Kingstone Ins Co	9,210	0.31%
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40 Mercury General Group	8,865	0.29%
Mercury Ins Co of Illinois	8,865	0.29%
41 American European Group	8,626	0.29%
American European Ins Co	7,382	0.24%
Rutgers Casualty Insurance Company	1,244	0.04%
42 QBE Insurance Group	8,403	0.28%
Praetorian Ins Co	7,493	0.25%
QBE Ins Corp	910	0.03%
43 Farm Family (Amer. Nat'l. Financial) Group	8,364	0.28%
American National P&C Ins Co	4,569	0.15%
United Farm Family Ins Co	3,559	0.12%
Farm Family Casualty Ins Co	236	0.01%
44 The Hartford Group	7,719	0.26%
Trumbull Ins Co	5,466	0.18%
Hartford Underwriters Ins Co	1,275	0.04%
Property & Cas Ins Co of Hartford	473	0.02%
Nutmeg Insurance Company	466	0.02%
Hartford Fire Ins Co	39	0.00%
45	6,638	0.22%
New Jersey Ins. Underwriting Association	6,638	0.22%
46 Providence Group	6,451	0.21%
Providence Mutual Fire Ins Co	6,451	0.21%
47 Markel Group	6,329	0.21%
Markel American Ins Co	3,603	0.12%
City National Ins Co	2,615	0.09%
State Natl Ins Co Inc	111	0.00%
48 Clear Blue	6,102	0.20%
Clear Blue Insurance Company	6,102	0.20%
49 Pennsylvania National Group	5,828	0.19%
Founders Ins Co	5,828	0.19%
50 California Casualty Group	4,981	0.17%
California Cas & Fire Ins Co	4,981	0.17%

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51 Hyundai Marine & Fire Ins Co LTD	4,775	0.16%
Hyundai Marine & Fire Ins Co LTD	4,775	0.16%
52 American International Group	4,195	0.14%
AIG Property Casualty Company	4,195	0.14%
53 Privilege Underwriters Reciprocal Exc	3,940	0.13%
Privilege Underwriters Reciprocal Exc	3,940	0.13%
54 Universal Group	3,262	0.11%
Universal North America Ins Co	3,262	0.11%
55 Utica First Ins Co	2,985	0.10%
Utica First Ins Co	2,985	0.10%
56 Cincinnati Financial Group	2,463	0.08%
Cincinnati Ins Co	2,463	0.08%
57 Zurich Insurance Group	2,106	0.07%
Zurich American Ins Co	2,106	0.07%
58 Western Service Contract Group	2,041	0.07%
Pacific Specialty Ins Co	2,041	0.07%
59 Electric Mutual of MA Group	1,240	0.04%
Electric Ins Co	1,240	0.04%
60 Trisura Group	1,189	0.04%
Trisura Ins Co	1,189	0.04%
61 Fairfax Financial	1,065	0.04%
Vault Reciprocal Exchange	1,065	0.04%
62 Aegis Group	1,011	0.03%
Aegis Security Ins Co	1,011	0.03%
63 WR Berkley Group	688	0.02%
Berkley Ins Co	688	0.02%
64 Armed Forces Ins Exc	567	0.02%
Armed Forces Ins Exc	567	0.02%
65 Twenty-First Century Group	350	0.01%
21st Century Premier Ins Co	350	0.01%
66 United Fire & Casualty Group	345	0.01%
Mercer Ins Co of NJ	345	0.01%

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67 Independent Mutual Fire Ins Co	258	0.01%
Independent Mutual Fire Ins Co	258	0.01%
68	223	0.01%
American Reliable Ins Co	223	0.01%
69 Hanover Fire & Casualty Ins Co	116	0.00%
Hanover Fire & Casualty Ins Co	116	0.00%
70 FM Global Group	98	0.00%
Affiliated FM Ins Co	98	0.00%