

New Jersey Department of Banking and Insurance

Homeowners Market Survey In-Force Exposures

Period Ending June 30, 2024

<i>Group/Company Name</i>	<i>In-Force Exposures</i>	<i>Share</i>
TOTAL (129 companies)	3,030,353	
1 State Farm Group	391,376	12.92%
State Farm Fire and Casualty Co	391,376	12.92%
2 New Jersey Manufacturers Group	367,787	12.14%
New Jersey Manufacturers Ins Co	367,787	12.14%
3 Allstate Group	286,291	9.45%
Allstate NJ P&C Ins Co	168,317	5.55%
Allstate NJ Ins Co	107,773	3.56%
Encompass P&C Ins Co of NJ	8,275	0.27%
Encompass Ins Co of NJ	1,926	0.06%
4 Travelers Group	217,571	7.18%
St Paul Protective Ins Co	143,615	4.74%
Fidelity & Guaranty Ins Underwriters Inc	73,956	2.44%
5 Liberty Mutual Group	173,284	5.72%
Liberty Mutual Mid-Atlantic Ins Co	86,494	2.85%
Liberty Mutual Ins Co	38,556	1.27%
Liberty Mutual Fire Ins Co	22,331	0.74%
Safeco Ins Co of Amer	18,323	0.60%
LM Ins Corp	6,171	0.20%
Excelsior Ins Co	771	0.03%
West American Ins Co	340	0.01%
Ohio Casualty Ins Co	150	0.00%
American Fire & Casualty Co	96	0.00%
Wausau Underwriters Ins Co	52	0.00%
6 American Family Ins Group	171,728	5.67%
Homesite Ins Co of the Midwest	122,420	4.04%
Homesite Ins Co	45,057	1.49%
American Family Connect P&C Ins Co	4,251	0.14%
7 Assurant Group	135,682	4.48%
American Bankers Ins Co of FL	127,637	4.21%
American Security Ins Co	8,045	0.27%

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8 Plymouth Rock	120,767	3.99%
Palisades P&C Ins Co	80,247	2.65%
High Point Preferred Ins Co	38,950	1.29%
Palisades Ins Co	1,106	0.04%
Palisades Safety & Ins Assoc	317	0.01%
Teachers Auto Ins Co of NJ	147	0.00%
9 USAA Group	112,322	3.71%
USAA Casualty Ins Co	39,049	1.29%
United Services Auto Asso	34,586	1.14%
USAA General Indemnity Co	22,070	0.73%
Garrison P&C Ins Co	16,617	0.55%
10 Franklin Mutual Group	86,348	2.85%
FMI Ins Co	86,348	2.85%
11 Lemonade Ins Co	82,311	2.72%
Lemonade Ins Co	82,311	2.72%
12 Farmers Group	73,955	2.44%
Farmers P&C Ins Co	18,482	0.61%
Farmers Group P&C Ins Co	18,222	0.60%
Truck Ins Exc	15,675	0.52%
Mid-Century Ins Co	12,139	0.40%
Farmers Casualty Ins Co	9,437	0.31%
13 Cumberland Insurance Group	55,342	1.83%
Cumberland Mutual Fire Ins Co	55,342	1.83%
14 Progressive Group	51,170	1.69%
American Strategic Ins Corp	49,522	1.63%
Drive New Jersey Ins Co	1,648	0.05%
15 California State Auto Group	50,632	1.67%
CSAA General Ins Co	50,632	1.67%
16 Andover Group	45,876	1.51%
Merrimack Mutual Fire Ins Co	18,463	0.61%
Cambridge Mut Fire Ins Co	14,479	0.48%
Bay State Ins Co	12,934	0.43%

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17 National General Group	40,186	1.33%
New Jersey Skylands Ins Asso	15,857	0.52%
Century National Ins Co	8,175	0.27%
MIC General Ins Corp	6,315	0.21%
Integon Natl Ins Co	6,083	0.20%
National General Ins Co	3,756	0.12%
18 Farmers Mutual Fire Ins Co of Salem Cty	36,573	1.21%
Farmers Mutual Fire Ins Co of Salem Cty	36,573	1.21%
19 Philadelphia Contributionship Group	34,268	1.13%
Germantown Ins Co	18,291	0.60%
Philadelphia Contributionship Ins Co	15,977	0.53%
20 HERITAGE INSURANCE HOLDINGS GROUP	33,410	1.10%
Narragansett Bay Ins Co	33,410	1.10%
21 Selective Group	32,957	1.09%
Selective Auto Ins Co of NJ	32,957	1.09%
22 Chubb Group	32,454	1.07%
Chubb Ins Co of NJ	18,961	0.63%
Federal Ins Co	5,427	0.18%
Atlantic Employers Ins Co	3,222	0.11%
Vigilant Ins Co	2,768	0.09%
Great Northern Ins Co	1,589	0.05%
Bankers Standard Ins Co	360	0.01%
Pacific Indemnity Co	127	0.00%
23 Stillwater Group	27,562	0.91%
Stillwater Property and Casualty Ins Co	27,562	0.91%
24 Amguard Ins Co	25,382	0.84%
Amguard Ins CO.	25,382	0.84%
25 Foremost Group	25,166	0.83%
Foremost Ins Co Grand Rapids, Michigan	23,484	0.77%
Foremost P&C Ins Co	1,682	0.06%
26 American European Group	20,841	0.69%
American European Ins Co	19,597	0.65%
Rutgers Casualty Insurance Company	1,244	0.04%

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27 Hanover Group	20,625	0.68%
Hanover Ins Co	16,387	0.54%
Massachusetts Bay Ins Co	3,567	0.12%
Citizens Ins Co of Amer	671	0.02%
28 Universal Ins Holding	19,361	0.64%
Universal P&C INS CO	19,361	0.64%
29 Preferred Mutual Ins Co	18,970	0.63%
Preferred Mutual Ins Co	18,970	0.63%
30 Great Bay Ins Co	18,205	0.60%
Great Bay Ins Co	18,205	0.60%
31 Nationwide Group	16,611	0.55%
Harleysville Ins Co of NJ	15,899	0.52%
Crestbrook Ins Co	712	0.02%
32 HCI Group, Inc	15,930	0.53%
Homeowners Choice Property and Casualty Ins Co	10,058	0.33%
TypTap Ins Co	5,872	0.19%
33 McMillen Group	15,570	0.51%
Occidental Fire & Cas Co of NC	15,570	0.51%
34 Amica Mutual Group	15,013	0.50%
Amica Mutual Ins Co	15,013	0.50%
35 US COASTAL INS CO	14,467	0.48%
US COASTAL INS CO	14,467	0.48%
36 Munich American Group	12,833	0.42%
American Modern P&C Ins Co	9,160	0.30%
American Modern Home Ins Co	3,673	0.12%
37 Norfolk & Dedham Group	11,701	0.39%
Norfolk And Dedham Mutual Fire Ins Co	6,023	0.20%
Fitchburg Mutual Ins Co	5,678	0.19%
38 Farmers Ins Co of Flemington	11,498	0.38%
Farmers Ins Co of Flemington	11,498	0.38%
39 Mercury General Group	9,306	0.31%
Mercury Ins Co of Illinois	9,306	0.31%

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40 Spinnaker Ins Co	9,002	0.30%
Spinnaker Ins Co	9,002	0.30%
41 QBE Insurance Group	8,541	0.28%
Praetorian Ins Co	8,541	0.28%
QBE Ins Corp	0	0.00%
42 American National Group	8,266	0.27%
American National P&C Ins Co	4,508	0.15%
United Farm Family Ins Co	3,658	0.12%
Farm Family Casualty Ins Co	100	0.00%
43 The Hartford Group	7,921	0.26%
Trumbull Ins Co	4,708	0.16%
Nutmeg Insurance Company	1,719	0.06%
Hartford Underwriters Ins Co	1,033	0.03%
Property & Cas Ins Co of Hartford	424	0.01%
Hartford Fire Ins Co	37	0.00%
44 Providence Group	6,565	0.22%
Providence Mutual Fire Ins Co	6,565	0.22%
45	6,387	0.21%
New Jersey Ins. Underwriting Association	6,387	0.21%
46 Pennsylvania National Group	5,626	0.19%
Founders Ins Co	5,626	0.19%
47 Markel Group	5,081	0.17%
Markel American Ins Co	4,420	0.15%
City National Ins Co	603	0.02%
State Natl Ins Co Inc	58	0.00%
48 Hyundai Marine & Fire Ins Co LTD	4,904	0.16%
Hyundai Marine & Fire Ins Co LTD	4,904	0.16%
49 Kingstone Ins Co	4,334	0.14%
Kingstone Ins Co	4,334	0.14%
50 Privilege Underwriters Reciprocal Exc	3,986	0.13%
Privilege Underwriters Reciprocal Exc	3,986	0.13%
51 American International Group	3,956	0.13%
AIG Property Casualty Company	3,956	0.13%

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52 Cincinnati Financial Group	3,932	0.13%
Cincinnati Ins Co	3,932	0.13%
53 Western Service Contract Group	3,701	0.12%
Pacific Specialty Ins Co	3,701	0.12%
54 Clear Blue	2,751	0.09%
Clear Blue Insurance Company	2,751	0.09%
55 Zurich Insurance Group	2,326	0.08%
Zurich American Ins Co	2,326	0.08%
56 Utica First Ins Co	1,989	0.07%
Utica First Ins Co	1,989	0.07%
57 California Casualty Group	1,807	0.06%
California Cas & Fire Ins Co	1,807	0.06%
58 Universal Group	1,698	0.06%
Universal North America Ins Co	1,698	0.06%
59 Trisura Group	1,605	0.05%
Trisura Ins Co	1,605	0.05%
60 WR Berkley Group	965	0.03%
Berkley Ins Co	965	0.03%
61 Fairfax Financial	874	0.03%
Vault Reciprocal Exchange	874	0.03%
62 Electric Mutual of MA Group	656	0.02%
Electric Ins Co	656	0.02%
63 Armed Forces Ins Exc	547	0.02%
Armed Forces Ins Exc	547	0.02%
64 Twenty-First Century Group	434	0.01%
21st Century Premier Ins Co	434	0.01%
65 Aegis Group	290	0.01%
Aegis Security Ins Co	290	0.01%
66 Ally Ins Holdings Group	289	0.01%
Motors Ins Corp	289	0.01%
67 Independent Mutual Fire Ins Co	198	0.01%
Independent Mutual Fire Ins Co	198	0.01%

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68 United Fire & Casualty Group	141	0.00%
Mercer Ins Co of NJ	141	0.00%
69 Hanover Fire & Casualty Ins Co	127	0.00%
Hanover Fire & Casualty Ins Co	127	0.00%
70 FM Global Group	104	0.00%
Affiliated FM Ins Co	104	0.00%
71	19	0.00%
American Reliable Ins Co	19	0.00%