

New Jersey Department of Banking and Insurance

Homeowners Market Survey In-Force Exposures

Period Ending December 31, 2024

<i>Group/Company Name</i>	<i>In-Force Exposures</i>	<i>Share</i>
TOTAL (126 companies)	3,033,306	
1 State Farm Group	392,833	12.95%
State Farm Fire and Casualty Co	392,833	12.95%
2 New Jersey Manufacturers Group	377,498	12.45%
New Jersey Manufacturers Ins Co	377,498	12.45%
3 Allstate Group	273,758	9.03%
Allstate NJ P&C Ins Co	161,028	5.31%
Allstate NJ Ins Co	99,942	3.29%
Encompass P&C Ins Co of NJ	7,593	0.25%
Encompass Ins Co of NJ	3,302	0.11%
Esurance Ins Co of NJ	1,893	0.06%
4 Travelers Group	205,138	6.76%
St Paul Protective Ins Co	135,054	4.45%
Fidelity & Guaranty Ins Underwriters Inc	70,084	2.31%
5 American Family Ins Group	178,511	5.89%
Homesite Ins Co of the Midwest	132,502	4.37%
Homesite Ins Co	43,977	1.45%
American Family Connect P&C Ins Co	2,032	0.07%
6 Liberty Mutual Group	158,689	5.23%
Liberty Mutual Mid-Atlantic Ins Co	79,233	2.61%
Liberty Mutual Ins Co	32,704	1.08%
Safeco Ins Co of Amer	20,643	0.68%
Liberty Mutual Fire Ins Co	20,366	0.67%
LM Ins Corp	5,695	0.19%
Wausau Underwriters Ins Co	48	0.00%
7 Assurant Group	142,316	4.69%
American Bankers Ins Co of FL	133,339	4.40%
American Security Ins Co	8,977	0.30%

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8 Plymouth Rock	118,155	3.90%
Palisades P&C Ins Co	77,695	2.56%
High Point Preferred Ins Co	37,375	1.23%
AtHOME Ins Co	1,817	0.06%
Palisades Ins Co	839	0.03%
Palisades Safety & Ins Assoc	300	0.01%
Teachers Auto Ins Co of NJ	129	0.00%
9 USAA Group	113,932	3.76%
USAA Casualty Ins Co	39,780	1.31%
United Services Auto Asso	34,484	1.14%
USAA General Indemnity Co	22,935	0.76%
Garrison P&C Ins Co	16,733	0.55%
10 Lemonade Ins Co	90,490	2.98%
Lemonade Ins Co	90,490	2.98%
11 Franklin Mutual Group	85,001	2.80%
FMI Ins Co	85,001	2.80%
12 Farmers Group	68,058	2.24%
Farmers Group P&C Ins Co	17,952	0.59%
Farmers P&C Ins Co	17,314	0.57%
Truck Ins Exc	13,806	0.46%
Mid-Century Ins Co	10,500	0.35%
Farmers Casualty Ins Co	8,486	0.28%
13 California State Auto Group	59,630	1.97%
CSAA General Ins Co	59,630	1.97%
14 Cumberland Insurance Group	55,971	1.85%
Cumberland Mutual Fire Ins Co	55,971	1.85%
15 Progressive Group	55,479	1.83%
American Strategic Ins Corp	53,394	1.76%
Drive New Jersey Ins Co	2,085	0.07%
16 Andover Group	45,786	1.51%
Merrimack Mutual Fire Ins Co	19,426	0.64%
Cambridge Mut Fire Ins Co	13,941	0.46%
Bay State Ins Co	12,419	0.41%

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17 National General Group	45,133	1.49%
New Jersey Skylands Ins Asso	14,708	0.48%
Century National Ins Co	9,510	0.31%
National General Ins Co	9,331	0.31%
MIC General Ins Corp	5,867	0.19%
Integon Natl Ins Co	5,717	0.19%
18 Farmers Mutual Fire Ins Co of Salem Cty	37,168	1.23%
Farmers Mutual Fire Ins Co of Salem Cty	37,168	1.23%
19 Philadelphia Contributionship Group	35,758	1.18%
Germantown Ins Co	18,998	0.63%
Philadelphia Contributionship Ins Co	16,760	0.55%
20 Selective Group	31,933	1.05%
Selective Auto Ins Co of NJ	31,933	1.05%
21 Chubb Group	31,682	1.04%
Chubb Ins Co of NJ	18,604	0.61%
Federal Ins Co	5,282	0.17%
Atlantic Employers Ins Co	3,079	0.10%
Vigilant Ins Co	2,779	0.09%
Great Northern Ins Co	1,474	0.05%
Bankers Standard Ins Co	336	0.01%
Pacific Indemnity Co	128	0.00%
22 HERITAGE INSURANCE HOLDINGS GROUP	30,936	1.02%
Narragansett Bay Ins Co	30,936	1.02%
23 Foremost Group	26,723	0.88%
Foremost Ins Co Grand Rapids, Michigan	25,092	0.83%
Foremost P&C Ins Co	1,631	0.05%
24 Stillwater Group	26,402	0.87%
Stillwater Property and Casualty Ins Co	26,402	0.87%
25 Amguard Ins Co	23,256	0.77%
Amguard Ins CO.	23,256	0.77%
26 Great Bay Ins Co	21,972	0.72%
Great Bay Ins Co	21,972	0.72%

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27 American European Group	21,479	0.71%
American European Ins Co	20,036	0.66%
Rutgers Casualty Insurance Company	1,443	0.05%
28 Hanover Group	20,788	0.69%
Hanover Ins Co	16,764	0.55%
Massachusetts Bay Ins Co	3,398	0.11%
Citizens Ins Co of Amer	626	0.02%
29 Preferred Mutual Ins Co	19,347	0.64%
Preferred Mutual Ins Co	19,347	0.64%
30 Universal Ins Holding	18,834	0.62%
Universal P&C INS CO	18,834	0.62%
31 US COASTAL INS CO	15,875	0.52%
US COASTAL INS CO	15,875	0.52%
32 Nationwide Group	15,358	0.51%
Harleysville Ins Co of NJ	14,869	0.49%
Crestbrook Ins Co	489	0.02%
33 HCI Group, Inc	15,007	0.49%
Homeowners Choice Property and Casualty Ins Co	9,548	0.31%
TypTap Ins Co	5,459	0.18%
34 Amica Mutual Group	14,897	0.49%
Amica Mutual Ins Co	14,897	0.49%
35 Norfolk & Dedham Group	14,045	0.46%
Norfolk And Dedham Mutual Fire Ins Co	8,588	0.28%
Fitchburg Mutual Ins Co	5,457	0.18%
36 Munich American Group	13,917	0.46%
American Modern P&C Ins Co	9,886	0.33%
American Modern Home Ins Co	4,031	0.13%
37 McMillen Group	13,808	0.46%
Occidental Fire & Cas Co of NC	13,808	0.46%
38 Farmers Ins Co of Flemington	12,320	0.41%
Farmers Ins Co of Flemington	12,320	0.41%
39 Spinnaker Ins Co	10,805	0.36%
Spinnaker Ins Co	10,805	0.36%

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40 The Hartford Group	9,186	0.30%
Trumbull Ins Co	4,373	0.14%
Nutmeg Insurance Company	3,436	0.11%
Hartford Underwriters Ins Co	942	0.03%
Property & Cas Ins Co of Hartford	398	0.01%
Hartford Fire Ins Co	37	0.00%
41 Mercury General Group	9,172	0.30%
Mercury Ins Co of Illinois	9,172	0.30%
42 American National Group	8,198	0.27%
American National P&C Ins Co	4,652	0.15%
United Farm Family Ins Co	3,495	0.12%
Farm Family Casualty Ins Co	51	0.00%
43 Providence Group	7,096	0.23%
Providence Mutual Fire Ins Co	7,096	0.23%
44 FAIR Plan	6,369	0.21%
New Jersey Ins. Underwriting Association	6,369	0.21%
45 Western Service Contract Group	5,892	0.19%
Pacific Specialty Ins Co	5,892	0.19%
46 Markel Group	5,492	0.18%
Markel American Ins Co	5,442	0.18%
State Natl Ins Co Inc	50	0.00%
47 QBE Insurance Group	5,464	0.18%
Praetorian Ins Co	5,464	0.18%
48 Pennsylvania National Group	5,414	0.18%
Founders Ins Co	5,414	0.18%
49 Hyundai Marine & Fire Ins Co LTD	5,260	0.17%
Hyundai Marine & Fire Ins Co LTD	5,260	0.17%
50 Cincinnati Financial Group	4,197	0.14%
Cincinnati Ins Co	4,197	0.14%
51 Privilege Underwriters Reciprocal Exc	4,056	0.13%
Privilege Underwriters Reciprocal Exc	4,056	0.13%
52 American International Group	3,877	0.13%
AIG Property Casualty Company	3,877	0.13%

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53 Zurich Insurance Group	2,649	0.09%
Zurich American Ins Co	2,649	0.09%
54 Clear Blue	2,328	0.08%
Clear Blue Insurance Company	2,328	0.08%
55 Trisura Group	1,794	0.06%
Trisura Ins Co	1,794	0.06%
56 Kingstone Ins Co	1,603	0.05%
Kingstone Ins Co	1,603	0.05%
57 Utica First Ins Co	1,600	0.05%
Utica First Ins Co	1,600	0.05%
58 WR Berkley Group	1,248	0.04%
Berkley Ins Co	1,248	0.04%
59 Fairfax Financial	813	0.03%
Vault Reciprocal Exchange	813	0.03%
60 Universal Group	705	0.02%
Universal North America Ins Co	705	0.02%
61 Armed Forces Ins Exc	536	0.02%
Armed Forces Ins Exc	536	0.02%
62 Twenty-First Century Group	433	0.01%
21st Century Premier Ins Co	433	0.01%
63 Dongbu Ins Group	374	0.01%
DB Insurance Co Ltd	374	0.01%
64 Independent Mutual Fire Ins Co	189	0.01%
Independent Mutual Fire Ins Co	189	0.01%
65 Ally Ins Holdings Group	147	0.00%
Motors Ins Corp	147	0.00%
66 Hanover Fire & Casualty Ins Co	142	0.00%
Hanover Fire & Casualty Ins Co	142	0.00%
67 FM Global Group	100	0.00%
Affiliated FM Ins Co	100	0.00%
68 Electric Mutual of MA Group	86	0.00%
Electric Ins Co	86	0.00%

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69 California Casualty Group	84	0.00%
California Cas & Fire Ins Co	84	0.00%
70 United Fire & Casualty Group	82	0.00%
Mercer Ins Co of NJ	82	0.00%
71 Aegis Group	29	0.00%
Aegis Security Ins Co	29	0.00%
72 Sutton National Group	3	0.00%
Sutton National Ins Co	3	0.00%