

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

**Period Ending June 30, 2025**

<b>Group/Company Name</b>	<b>In-Force Exposures</b>	<b>Share</b>
<b>TOTAL ( 126 companies )</b>	<b>3,042,552</b>	
<b>1 State Farm Group</b>	<b>392,084</b>	<b>12.89%</b>
State Farm Fire and Casualty Co	392,084	12.89%
<b>2 New Jersey Manufacturers Group</b>	<b>384,928</b>	<b>12.65%</b>
New Jersey Manufacturers Ins Co	384,928	12.65%
<b>3 Allstate Group</b>	<b>259,446</b>	<b>8.53%</b>
Allstate NJ P&C Ins Co	153,508	5.05%
Allstate NJ Ins Co	93,091	3.06%
Encompass P&C Ins Co of NJ	7,004	0.23%
Encompass Ins Co of NJ	4,237	0.14%
Esurance Ins Co of NJ	1,606	0.05%
<b>4 Travelers Group</b>	<b>194,612</b>	<b>6.40%</b>
St Paul Protective Ins Co	127,601	4.19%
Fidelity & Guaranty Ins Underwriters Inc	67,011	2.20%
<b>5 American Family Ins Group</b>	<b>184,009</b>	<b>6.05%</b>
Homesite Ins Co of the Midwest	141,317	4.64%
Homesite Ins Co	42,556	1.40%
American Family Connect P&C Ins Co	136	0.00%
<b>6 Liberty Mutual Group</b>	<b>152,717</b>	<b>5.02%</b>
Liberty Mutual Mid-Atlantic Ins Co	73,275	2.41%
Liberty Mutual Ins Co	32,374	1.06%
Safeco Ins Co of Amer	21,642	0.71%
Liberty Mutual Fire Ins Co	18,542	0.61%
LM Ins Corp	5,286	0.17%
Wausau Underwriters Ins Co	1,598	0.05%
<b>7 Assurant Group</b>	<b>139,734</b>	<b>4.59%</b>
American Bankers Ins Co of FL	129,762	4.26%
American Security Ins Co	9,972	0.33%

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<b>8 Plymouth Rock</b>	<b>118,862</b>	<b>3.91%</b>
Palisades P&C Ins Co	76,201	2.50%
High Point Preferred Ins Co	36,065	1.19%
AtHOME Ins Co	5,546	0.18%
Palisades Ins Co	656	0.02%
Palisades Safety & Ins Assoc	281	0.01%
Teachers Auto Ins Co of NJ	113	0.00%
<b>9 USAA Group</b>	<b>116,481</b>	<b>3.83%</b>
USAA Casualty Ins Co	38,825	1.28%
United Services Auto Asso	34,529	1.13%
USAA General Indemnity Co	24,900	0.82%
Garrison P&C Ins Co	18,227	0.60%
<b>10 Lemonade Ins Co</b>	<b>96,996</b>	<b>3.19%</b>
Lemonade Ins Co	96,996	3.19%
<b>11 Franklin Mutual Group</b>	<b>84,738</b>	<b>2.79%</b>
FMI Ins Co	84,738	2.79%
<b>12 California State Auto Group</b>	<b>68,396</b>	<b>2.25%</b>
CSAA General Ins Co	68,396	2.25%
<b>13 Farmers Group</b>	<b>63,309</b>	<b>2.08%</b>
Farmers Group P&C Ins Co	17,750	0.58%
Farmers P&C Ins Co	16,592	0.55%
Truck Ins Exc	12,652	0.42%
Mid-Century Ins Co	9,437	0.31%
Farmers Casualty Ins Co	6,878	0.23%
<b>14 Progressive Group</b>	<b>60,476</b>	<b>1.99%</b>
American Strategic Ins Corp	58,059	1.91%
Drive New Jersey Ins Co	2,417	0.08%
<b>15 Cumberland Insurance Group</b>	<b>56,797</b>	<b>1.87%</b>
Cumberland Mutual Fire Ins Co	56,797	1.87%

# **New Jersey Department of Banking and Insurance**

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<b>16 National General Group</b>	<b>50,021</b>	<b>1.64%</b>
National General Ins Co	21,239	0.70%
Century National Ins Co	9,420	0.31%
New Jersey Skylands Ins Asso	8,191	0.27%
MIC General Ins Corp	5,722	0.19%
Integon Natl Ins Co	5,449	0.18%
<b>17 Andover Group</b>	<b>45,247</b>	<b>1.49%</b>
Merrimack Mutual Fire Ins Co	19,723	0.65%
Cambridge Mut Fire Ins Co	13,068	0.43%
Bay State Ins Co	12,456	0.41%
<b>18 Farmers Mutual Fire Ins Co of Salem Cty</b>	<b>37,691</b>	<b>1.24%</b>
Farmers Mutual Fire Ins Co of Salem Cty	37,691	1.24%
<b>19 Philadelphia Contributionship Group</b>	<b>37,180</b>	<b>1.22%</b>
Philadelphia Contributionship Ins Co	18,750	0.62%
Germantown Ins Co	18,430	0.61%
<b>20 Chubb Group</b>	<b>31,262</b>	<b>1.03%</b>
Chubb Ins Co of NJ	17,950	0.59%
Federal Ins Co	5,248	0.17%
Atlantic Employers Ins Co	2,972	0.10%
Vigilant Ins Co	2,891	0.10%
Great Northern Ins Co	1,395	0.05%
Bankers Standard Ins Co	323	0.01%
Executive Risk Indemnity Inc	248	0.01%
Pacific Indemnity Co	133	0.00%
Chubb National Ins Co	102	0.00%
<b>21 Selective Group</b>	<b>30,309</b>	<b>1.00%</b>
Selective Auto Ins Co of NJ	30,309	1.00%
<b>22 Foremost Group</b>	<b>29,131</b>	<b>0.96%</b>
Foremost Ins Co Grand Rapids, Michigan	27,502	0.90%
Foremost P&C Ins Co	1,629	0.05%
<b>23 HERITAGE INSURANCE HOLDINGS GROUP</b>	<b>29,006</b>	<b>0.95%</b>
Narragansett Bay Ins Co	29,006	0.95%

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<b>24 Great Bay Ins Co</b>	<b>24,983</b>	<b>0.82%</b>
Great Bay Ins Co	24,983	0.82%
<b>25 Stillwater Group</b>	<b>24,898</b>	<b>0.82%</b>
Stillwater Property and Casualty Ins Co	24,898	0.82%
<b>26 American European Group</b>	<b>20,470</b>	<b>0.67%</b>
American European Ins Co	19,169	0.63%
Rutgers Casualty Insurance Company	1,301	0.04%
<b>27 Hanover Group</b>	<b>20,215</b>	<b>0.66%</b>
Hanover Ins Co	16,407	0.54%
Massachusetts Bay Ins Co	3,218	0.11%
Citizens Ins Co of Amer	590	0.02%
<b>28 Amguard Ins Co</b>	<b>20,208</b>	<b>0.66%</b>
Amguard Ins CO.	20,208	0.66%
<b>29 Preferred Mutual Ins Co</b>	<b>19,384</b>	<b>0.64%</b>
Preferred Mutual Ins Co	19,384	0.64%
<b>30 Universal Ins Holding</b>	<b>18,475</b>	<b>0.61%</b>
Universal P&C INS CO	18,475	0.61%
<b>31 US COASTAL INS CO</b>	<b>17,140</b>	<b>0.56%</b>
US COASTAL INS CO	17,140	0.56%
<b>32 Norfolk &amp; Dedham Group</b>	<b>16,423</b>	<b>0.54%</b>
Norfolk And Dedham Mutual Fire Ins Co	11,133	0.37%
Fitchburg Mutual Ins Co	5,290	0.17%
<b>33 Munich American Group</b>	<b>15,000</b>	<b>0.49%</b>
American Modern P&C Ins Co	10,458	0.34%
American Modern Home Ins Co	4,542	0.15%
<b>34 Amica Mutual Group</b>	<b>14,725</b>	<b>0.48%</b>
Amica Mutual Ins Co	14,725	0.48%
<b>35 Nationwide Group</b>	<b>14,373</b>	<b>0.47%</b>
Harleysville Ins Co of NJ	14,227	0.47%
Crestbrook Ins Co	146	0.00%
<b>36 HCI Group, Inc</b>	<b>14,139</b>	<b>0.46%</b>
Homeowners Choice Property and Casualty Ins Co	9,007	0.30%
TypTap Ins Co	5,132	0.17%

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<b>37 Farmers Ins Co of Flemington</b>	<b>12,873</b>	<b>0.42%</b>
Farmers Ins Co of Flemington	12,873	0.42%
<b>38 McMillen Group</b>	<b>12,366</b>	<b>0.41%</b>
Occidental Fire & Cas Co of NC	12,366	0.41%
<b>39 The Hartford Group</b>	<b>11,555</b>	<b>0.38%</b>
Nutmeg Insurance Company	6,196	0.20%
Trumbull Ins Co	4,079	0.13%
Hartford Underwriters Ins Co	866	0.03%
Property & Cas Ins Co of Hartford	380	0.01%
Hartford Fire Ins Co	34	0.00%
<b>40 QBE Insurance Group</b>	<b>11,209</b>	<b>0.37%</b>
Praetorian Ins Co	11,209	0.37%
<b>41 Spinnaker Ins Co</b>	<b>9,506</b>	<b>0.31%</b>
Spinnaker Ins Co	9,506	0.31%
<b>42 Mercury General Group</b>	<b>8,875</b>	<b>0.29%</b>
Mercury Ins Co of Illinois	8,875	0.29%
<b>43 Western Service Contract Group</b>	<b>7,790</b>	<b>0.26%</b>
Pacific Specialty Ins Co	7,790	0.26%
<b>44 American National Group</b>	<b>7,642</b>	<b>0.25%</b>
American National P&C Ins Co	4,475	0.15%
United Farm Family Ins Co	3,167	0.10%
<b>45 Providence Group</b>	<b>7,126</b>	<b>0.23%</b>
Providence Mutual Fire Ins Co	7,126	0.23%
<b>46 Fair Plan</b>	<b>6,463</b>	<b>0.21%</b>
New Jersey Ins. Underwriting Association	6,463	0.21%
<b>47 Markel Group</b>	<b>5,862</b>	<b>0.19%</b>
Markel American Ins Co	5,812	0.19%
State Natl Ins Co Inc	50	0.00%
<b>48 Hyundai Marine &amp; Fire Ins Co LTD</b>	<b>5,817</b>	<b>0.19%</b>
Hyundai Marine & Fire Ins Co LTD	5,817	0.19%
<b>49 Pennsylvania National Group</b>	<b>5,186</b>	<b>0.17%</b>
Founders Ins Co	5,186	0.17%

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<b>50 Cincinnati Financial Group</b>	<b>4,568</b>	<b>0.15%</b>
Cincinnati Ins Co	4,193	0.14%
Cincinnati Casualty Co	375	0.01%
<b>51 Privilege Underwriters Reciprocal Exc</b>	<b>4,139</b>	<b>0.14%</b>
Privilege Underwriters Reciprocal Exc	4,139	0.14%
<b>52 American International Group</b>	<b>3,961</b>	<b>0.13%</b>
AIG Property Casualty Company	3,961	0.13%
<b>53 Zurich Insurance Group</b>	<b>2,874</b>	<b>0.09%</b>
Zurich American Ins Co	2,874	0.09%
<b>54 Trisura Group</b>	<b>1,954</b>	<b>0.06%</b>
Trisura Ins Co	1,954	0.06%
<b>55 WR Berkley Group</b>	<b>1,582</b>	<b>0.05%</b>
Berkley Ins Co	1,582	0.05%
<b>56 Utica First Ins Co</b>	<b>1,389</b>	<b>0.05%</b>
Utica First Ins Co	1,389	0.05%
<b>57 Clear Blue</b>	<b>1,297</b>	<b>0.04%</b>
Clear Blue Insurance Company	1,297	0.04%
<b>58 BrightShore</b>	<b>1,009</b>	<b>0.03%</b>
BrightShore Ins Co	1,009	0.03%
<b>59 Fairfax Financial</b>	<b>814</b>	<b>0.03%</b>
Vault Reciprocal Exchange	814	0.03%
<b>60 Dongbu Ins Group</b>	<b>667</b>	<b>0.02%</b>
DB Insurance Co Ltd	667	0.02%
<b>61 Armed Forces Ins Exc</b>	<b>520</b>	<b>0.02%</b>
Armed Forces Ins Exc	520	0.02%
<b>62 Kingstone Ins Co</b>	<b>508</b>	<b>0.02%</b>
Kingstone Ins Co	508	0.02%
<b>63 Twenty-First Century Group</b>	<b>428</b>	<b>0.01%</b>
21st Century Premier Ins Co	428	0.01%
<b>64</b>	<b>237</b>	<b>0.01%</b>
Universal North America Ins Co	237	0.01%
<b>65 Independent Mutual Fire Ins Co</b>	<b>195</b>	<b>0.01%</b>
Independent Mutual Fire Ins Co	195	0.01%

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<b>66 Hanover Fire &amp; Casualty Ins Co</b>	<b>140</b>	<b>0.00%</b>
Hanover Fire & Casualty Ins Co	140	0.00%
<b>67 FM Global Group</b>	<b>102</b>	<b>0.00%</b>
Affiliated FM Ins Co	102	0.00%
<b>68 TRICADIA HOLDINGS GROUP</b>	<b>14</b>	<b>0.00%</b>
Lyndon Southern Ins Co	14	0.00%
<b>69 Sutton National Group</b>	<b>11</b>	<b>0.00%</b>
Sutton National Ins Co	11	0.00%
<b>70 United Fire &amp; Casualty Group</b>	<b>8</b>	<b>0.00%</b>
Mercer Ins Co of NJ	8	0.00%