

New Jersey Department of Banking and Insurance

Homeowners Market Survey In-Force Exposures

Period Ending June 30, 2025

| <i>Group/Company Name</i> | <i>In-Force Exposures</i> | <i>Share</i> |
|--|---------------------------|---------------|
| TOTAL (126 companies) | 3,042,552 | |
| 1 State Farm Group | 392,084 | 12.89% |
| State Farm Fire and Casualty Co | 392,084 | 12.89% |
| 2 New Jersey Manufacturers Group | 384,928 | 12.65% |
| New Jersey Manufacturers Ins Co | 384,928 | 12.65% |
| 3 Allstate Group | 259,446 | 8.53% |
| 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% |
| 4 Travelers Group | 194,612 | 6.40% |
| St Paul Protective Ins Co | 127,601 | 4.19% |
| Fidelity & Guaranty Ins Underwriters Inc | 67,011 | 2.20% |
| 5 American Family Ins Group | 184,009 | 6.05% |
| 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% |
| 6 Liberty Mutual Group | 152,717 | 5.02% |
| 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% |
| 7 Assurant Group | 139,734 | 4.59% |
| American Bankers Ins Co of FL | 129,762 | 4.26% |
| American Security Ins Co | 9,972 | 0.33% |

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| 8 Plymouth Rock | 118,862 | 3.91% |
| 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% |
| 9 USAA Group | 116,481 | 3.83% |
| 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% |
| 10 Lemonade Ins Co | 96,996 | 3.19% |
| Lemonade Ins Co | 96,996 | 3.19% |
| 11 Franklin Mutual Group | 84,738 | 2.79% |
| FMI Ins Co | 84,738 | 2.79% |
| 12 California State Auto Group | 68,396 | 2.25% |
| CSAA General Ins Co | 68,396 | 2.25% |
| 13 Farmers Group | 63,309 | 2.08% |
| 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% |
| 14 Progressive Group | 60,476 | 1.99% |
| American Strategic Ins Corp | 58,059 | 1.91% |
| Drive New Jersey Ins Co | 2,417 | 0.08% |
| 15 Cumberland Insurance Group | 56,797 | 1.87% |
| Cumberland Mutual Fire Ins Co | 56,797 | 1.87% |

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| 16 National General Group | 50,021 | 1.64% |
| 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% |
| 17 Andover Group | 45,247 | 1.49% |
| 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% |
| 18 Farmers Mutual Fire Ins Co of Salem Cty | 37,691 | 1.24% |
| Farmers Mutual Fire Ins Co of Salem Cty | 37,691 | 1.24% |
| 19 Philadelphia Contributionship Group | 37,180 | 1.22% |
| Philadelphia Contributionship Ins Co | 18,750 | 0.62% |
| Germantown Ins Co | 18,430 | 0.61% |
| 20 Chubb Group | 31,262 | 1.03% |
| 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% |
| 21 Selective Group | 30,309 | 1.00% |
| Selective Auto Ins Co of NJ | 30,309 | 1.00% |
| 22 Foremost Group | 29,131 | 0.96% |
| Foremost Ins Co Grand Rapids, Michigan | 27,502 | 0.90% |
| Foremost P&C Ins Co | 1,629 | 0.05% |
| 23 HERITAGE INSURANCE HOLDINGS GROUP | 29,006 | 0.95% |
| Narragansett Bay Ins Co | 29,006 | 0.95% |

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

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

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

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| TOTAL (126 companies) | 3,042,552 | |
| 66 Hanover Fire & Casualty Ins Co | 140 | 0.00% |
| Hanover Fire & Casualty Ins Co | 140 | 0.00% |
| 67 FM Global Group | 102 | 0.00% |
| Affiliated FM Ins Co | 102 | 0.00% |
| 68 TRICADIA HOLDINGS GROUP | 14 | 0.00% |
| Lyndon Southern Ins Co | 14 | 0.00% |
| 69 Sutton National Group | 11 | 0.00% |
| Sutton National Ins Co | 11 | 0.00% |
| 70 United Fire & Casualty Group | 8 | 0.00% |
| Mercer Ins Co of NJ | 8 | 0.00% |