

New Jersey Department of Banking and Insurance

Homeowners Market Survey In-Force Exposures

Period Ending December 31, 2025

<i>Group/Company Name</i>	<i>In-Force Exposures</i>	<i>Share</i>
TOTAL (122 companies)	3,032,949	
1 State Farm Group	390,407	12.87%
State Farm Fire and Casualty Co	390,407	12.87%
2 New Jersey Manufacturers Group	388,592	12.81%
New Jersey Manufacturers Ins Co	388,592	12.81%
3 Allstate Group	244,068	8.05%
Allstate NJ P&C Ins Co	145,348	4.79%
Allstate NJ Ins Co	87,072	2.87%
Encompass P&C Ins Co of NJ	6,207	0.20%
Encompass Ins Co of NJ	4,083	0.13%
Esurance Ins Co of NJ	1,358	0.04%
4 American Family Ins Group	188,963	6.23%
Homesite Ins Co of the Midwest	148,272	4.89%
Homesite Ins Co	40,691	1.34%
5 Travelers Group	185,566	6.12%
St Paul Protective Ins Co	122,143	4.03%
Fidelity & Guaranty Ins Underwriters Inc	63,423	2.09%
6 Liberty Mutual Group	144,501	4.76%
Liberty Mutual Mid-Atlantic Ins Co	67,088	2.21%
Liberty Mutual Ins Co	34,549	1.14%
Liberty Mutual Fire Ins Co	16,910	0.56%
Safeco Ins Co of Amer	14,474	0.48%
Wausau Underwriters Ins Co	6,661	0.22%
LM Ins Corp	4,819	0.16%
7 Assurant Group	136,240	4.49%
American Bankers Ins Co of FL	124,970	4.12%
American Security Ins Co	11,270	0.37%
8 USAA Group	119,674	3.95%
USAA Casualty Ins Co	39,250	1.29%
United Services Auto Asso	34,552	1.14%
USAA General Indemnity Co	26,148	0.86%
Garrison P&C Ins Co	19,724	0.65%

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9 Plymouth Rock	118,532	3.91%
Palisades P&C Ins Co	73,024	2.41%
High Point Preferred Ins Co	34,630	1.14%
AtHOME Ins Co	9,939	0.33%
Palisades Ins Co	556	0.02%
Palisades Safety & Ins Assoc	277	0.01%
Teachers Auto Ins Co of NJ	106	0.00%
10 Lemonade Ins Co	103,752	3.42%
Lemonade Ins Co	103,752	3.42%
11 Franklin Mutual Group	86,747	2.86%
FMI Ins Co	86,747	2.86%
12 California State Auto Group	79,487	2.62%
CSAA General Ins Co	79,487	2.62%
13 Progressive Group	64,725	2.13%
American Strategic Ins Corp	61,976	2.04%
Drive New Jersey Ins Co	2,749	0.09%
14 Farmers Group	59,140	1.95%
Farmers Group P&C Ins Co	17,918	0.59%
Farmers P&C Ins Co	15,633	0.52%
Truck Ins Exc	11,228	0.37%
Mid-Century Ins Co	8,089	0.27%
Farmers Casualty Ins Co	6,272	0.21%
15 Cumberland Insurance Group	57,033	1.88%
Cumberland Mutual Fire Ins Co	57,033	1.88%
16 National General Group	54,415	1.79%
National General Ins Co	32,986	1.09%
Century National Ins Co	10,878	0.36%
MIC General Ins Corp	5,301	0.17%
Integon Natl Ins Co	5,143	0.17%
New Jersey Skylands Ins Asso	107	0.00%

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17 Andover Group	44,201	1.46%
Merrimack Mutual Fire Ins Co	19,794	0.65%
Bay State Ins Co	12,270	0.40%
Cambridge Mut Fire Ins Co	12,137	0.40%
18 Philadelphia Contributionship Group	37,970	1.25%
Philadelphia Contributionship Ins Co	20,263	0.67%
Germantown Ins Co	17,707	0.58%
19 Farmers Mutual Fire Ins Co of Salem Cty	37,889	1.25%
Farmers Mutual Fire Ins Co of Salem Cty	37,889	1.25%
20 Foremost Group	31,749	1.05%
Foremost Ins Co Grand Rapids, Michigan	30,149	0.99%
Foremost P&C Ins Co	1,600	0.05%
21 Chubb Group	30,718	1.01%
Chubb Ins Co of NJ	17,051	0.56%
Federal Ins Co	5,051	0.17%
Atlantic Employers Ins Co	3,079	0.10%
Vigilant Ins Co	2,736	0.09%
Great Northern Ins Co	1,338	0.04%
Executive Risk Indemnity Inc	733	0.02%
Bankers Standard Ins Co	307	0.01%
Chubb National Ins Co	296	0.01%
Pacific Indemnity Co	127	0.00%
22 Selective Group	29,133	0.96%
Selective Auto Ins Co of NJ	29,133	0.96%
23 HERITAGE INSURANCE HOLDINGS GROUP	27,855	0.92%
Narragansett Bay Ins Co	27,855	0.92%
24 Great Bay Ins Co	27,368	0.90%
Great Bay Ins Co	27,368	0.90%
25 Stillwater Group	22,849	0.75%
Stillwater Property and Casualty Ins Co	22,849	0.75%

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26 Hanover Group	19,956	0.66%
Hanover Ins Co	16,086	0.53%
Massachusetts Bay Ins Co	3,092	0.10%
Citizens Ins Co of Amer	778	0.03%
27 American European Group	19,079	0.63%
American European Ins Co	17,892	0.59%
Rutgers Casualty Insurance Company	1,187	0.04%
28 Preferred Mutual Ins Co	18,904	0.62%
Preferred Mutual Ins Co	18,904	0.62%
29 US COASTAL INS CO	18,604	0.61%
US COASTAL INS CO	18,604	0.61%
30 Universal Ins Holding	17,997	0.59%
Universal P&C INS CO	17,997	0.59%
31 Norfolk & Dedham Group	17,987	0.59%
Norfolk And Dedham Mutual Fire Ins Co	12,973	0.43%
Fitchburg Mutual Ins Co	5,014	0.17%
32 Amguard Ins Co	15,512	0.51%
Amguard Ins CO.	15,512	0.51%
33 Amica Mutual Group	14,608	0.48%
Amica Mutual Ins Co	14,608	0.48%
34 The Hartford Group	13,619	0.45%
Nutmeg Insurance Company	8,677	0.29%
Trumbull Ins Co	3,765	0.12%
Hartford Underwriters Ins Co	796	0.03%
Property & Cas Ins Co of Hartford	353	0.01%
Hartford Fire Ins Co	28	0.00%
35 Nationwide Group	13,376	0.44%
Harleysville Ins Co of NJ	13,376	0.44%
36 HCI Group, Inc	13,363	0.44%
Homeowners Choice Property and Casualty Ins Co	8,500	0.28%
TypTap Ins Co	4,863	0.16%
37 Farmers Ins Co of Flemington	12,845	0.42%
Farmers Ins Co of Flemington	12,845	0.42%

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38 QBE Insurance Group	12,482	0.41%
Praetorian Ins Co	12,482	0.41%
39 McMillen Group	11,330	0.37%
Occidental Fire & Cas Co of NC	11,330	0.37%
40 Western Service Contract Group	9,968	0.33%
Pacific Specialty Ins Co	9,968	0.33%
41 Mercury General Group	9,746	0.32%
Mercury Ins Co of Illinois	9,746	0.32%
42 Munich American Group	9,627	0.32%
American Modern Home Ins Co	5,641	0.19%
American Modern P&C Ins Co	3,986	0.13%
43 Providence Group	7,117	0.23%
Providence Mutual Fire Ins Co	7,117	0.23%
44 Spinnaker Ins Co	6,830	0.23%
Spinnaker Ins Co	6,830	0.23%
45 Fair Plan	6,672	0.22%
New Jersey Ins. Underwriting Association	6,672	0.22%
46 Hyundai Marine & Fire Ins Co LTD	6,291	0.21%
Hyundai Marine & Fire Ins Co LTD	6,291	0.21%
47 American National Group	6,258	0.21%
American National P&C Ins Co	3,492	0.12%
United Farm Family Ins Co	2,766	0.09%
48 Markel Group	6,242	0.21%
Markel American Ins Co	6,190	0.20%
State Natl Ins Co Inc	52	0.00%
49 Cincinnati Financial Group	4,890	0.16%
Cincinnati Ins Co	3,968	0.13%
Cincinnati Casualty Co	922	0.03%
50 Pennsylvania National Group	4,835	0.16%
Founders Ins Co	4,835	0.16%
51 Privilege Underwriters Reciprocal Exc	4,155	0.14%
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52 American International Group	3,934	0.13%
AIG Property Casualty Company	3,934	0.13%
53 Zurich Insurance Group	3,440	0.11%
Zurich American Ins Co	3,440	0.11%
54 BrightShore	2,279	0.08%
BrightShore Ins Co	2,279	0.08%
55 Trisura Group	2,027	0.07%
Trisura Ins Co	2,027	0.07%
56 WR Berkley Group	1,866	0.06%
Berkley Ins Co	1,866	0.06%
57 Utica First Ins Co	1,261	0.04%
Utica First Ins Co	1,261	0.04%
58 Clear Blue	1,253	0.04%
Clear Blue Insurance Company	1,253	0.04%
59 Fairfax Financial	924	0.03%
Vault Reciprocal Exchange	924	0.03%
60 Dongbu Ins Group	798	0.03%
DB Insurance Co Ltd	798	0.03%
61 Armed Forces Ins Exc	492	0.02%
Armed Forces Ins Exc	492	0.02%
62 Twenty-First Century Group	330	0.01%
21st Century Premier Ins Co	330	0.01%
63 Independent Mutual Fire Ins Co	201	0.01%
Independent Mutual Fire Ins Co	201	0.01%
64 Hanover Fire & Casualty Ins Co	143	0.00%
Hanover Fire & Casualty Ins Co	143	0.00%
65 FM Global Group	101	0.00%
Affiliated FM Ins Co	101	0.00%
66 TRICADIA HOLDINGS GROUP	16	0.00%
Lyndon Southern Ins Co	16	0.00%
67	9	0.00%
Universal North America Ins Co	9	0.00%

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68 Sutton National Group	8	0.00%
Sutton National Ins Co	8	0.00%
