

**NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE**  
**2009 HOMEOWNERS INSURANCE PREMIUM COMPARISON**  
**Atlantic County**

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$659-\$813	\$170	\$217
Allstate NJ Ins Co	\$709-\$696	\$124-\$115	\$198-\$175
American Bankers Ins Co of FL	\$2,126	\$161	N/A
American Commerce Ins Co	\$424-\$967	\$103-\$253	\$188-\$566
American European Ins Co (American European Group) (5)	\$582	N/A	\$491
American Fire & Casualty Co (Ohio Casualty Group)	\$812-\$868	N/A	\$378
American Home Assur Co (American International Group) (2)	\$714-\$1,217	\$185	\$221
American Ins Co (Allianz Group) (2) (4)	\$770-\$823	N/A	N/A
American International Ins Co of NJ (American International Group) (3)	\$822-\$1,563	\$238-\$234	\$334-\$346
Amica Mutual Ins Co (1)	\$1,128-\$1,419	\$162-\$203	\$241-\$304
Armed Forces Ins Exchange (3)	\$530	N/A	\$186
Balboa Ins Co	\$825-\$1,227	\$120	\$186
Bankers Standard Ins Co	\$1,197-\$1,222	\$184	\$228
Bay State Ins Co (Andover Group)	\$687	\$173	\$247
California Cas & Fire ins Co (3)	\$792-\$1,224	\$113-\$114	\$208-\$209
Cambridge Mut Fire Ins Co (Andover Group)	\$671	\$173	\$247
Camden Fire Ins Assoc (OneBeacon Group) (5)	\$469-\$579	\$139-\$186	\$188-\$227
Castlepoint Ins Co (Tower Group)	\$655-\$791	\$204-\$230	\$278-\$316
Chubb Ins Co of NJ (Chubb Group) (2)	\$764	\$142	\$192
Citizens Ins Co of Amer (Hanover Insurance Group)	\$757-\$965	N/A	\$146
Cumberland Mutual Fire Ins Co	\$538-\$686	\$176	\$227
Electric Ins Co (3)	\$657-\$2,210	\$97	\$89
Empire Fire & Marine Ins Co	\$646-\$821	N/A	N/A
Encompass Ins Co of NJ (Encompass Group)	\$556-\$677	\$248-\$308	\$228-\$281
Encompass P&C Ins Co of NJ (Encompass Group)	\$568-\$1,112	\$147-\$385	\$168-\$418
Excelsior Ins Co	\$531-\$641	\$156	\$212
Farm Family Casualty Ins Co (3)	\$780	\$135	\$240
Farmers Ins Co of Flemington (2)	\$693	\$204	\$258
Farmers Mutual Fire Ins Co of Salem Cty	\$875-\$998	\$171-\$191	\$332-\$376
Federal Ins Co (Chubb Group)	\$1,097	\$142	\$192
Fidelity Mohawk Ins Co (Franklin Mutual Group) (2)	\$525-\$543	\$126	\$165
Fidelity National Prop and Cas Ins	\$455	\$128	\$164
Fireman's Fund Indemnity Corp (Allianz Group) (4)	\$1,006	N/A	N/A
Fireman's Fund Ins Co (Allianz Group) (4)	\$1,029	\$123	\$209
First American Property & Casualty Ins Co	N/A	\$225	N/A
First Trenton Indemnity Co (Travelers Group) (5)	\$626	\$126	\$161
Fitchburg Mutual Ins Co	\$942	\$135	\$243
FMI Ins Co (Franklin Mutual Group) (2)	\$438	N/A	\$156
Foremost Ins Co	\$868-\$991	N/A	N/A
Founders Ins Co	\$621-\$728	\$178	\$175
Franklin Mutual Ins Co (Franklin Mutual Group)	\$547	\$126	\$165
Germantown Ins Co (Philadelphia Contributionship Group) (2)	\$646	N/A	\$169

- (1) Pays dividends  
(2) Provides higher Bldg. limit  
(3) Insures only members of certain groups or prof. assoc.  
(4) Writing renewal business only  
(5) Non-renewing  
N/A Co. doesn't write form  
Range indicates Co. has eligibility req. in rating system

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Graphic Arts Mutual Ins Co	\$498-\$641	\$102-\$180	\$212-\$250
Great Northern Ins Co (Chubb Group) (2)	\$764	\$133	\$180
Hanover Ins Co (Hanover Insurance Group)	\$1,170-\$1,497	\$137	\$174
Harleysville Ins Co of NJ	\$735-\$858	\$164-\$189	\$210-\$246
Hartford Underwriters Ins Co (The Hartford Group) (3)	\$892	\$129	\$181
High Point Preferred Ins Co (4)	\$724	\$142	\$153
Homesite Ins Co	\$822-\$1,563	\$238-\$234	\$334-\$346
IDS Property Casualty Ins Co	\$1,001	\$143	\$199
Liberty Mutual Fire Ins Co	\$747-\$2,841	\$122-\$363	\$167-\$528
Massachusetts Bay Ins Co (Hanover Insurance Group)	\$937-\$1,197	\$127	\$161
Mercer Ins Co of NJ Inc	\$581-\$786	\$226	\$235
Merchants Mutual Ins Co (Merchants Group)	\$762	\$333	\$320
Merchants Preferred Ins Co (Merchants Group)	\$581	N/A	\$490
Merrimack Mutual Fire Ins Co (Andover Group)	\$814-\$1,139	\$179	\$253
Metropolitan Group Property & Casualty Ins Co	\$1,127	\$128	\$192
National Surety Corp (Allianz Group)	\$911	\$136	\$231
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3)	\$862-\$1,373	\$137-\$154	\$268-\$305
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$1,022-\$1,635	\$160-\$181	\$318-\$361
New Jersey Skylands Ins Association	\$469-\$579	\$139-\$186	\$188-\$227
Ohio Casualty Ins Co (Ohio Casualty Group)	\$1,199-\$1,281	\$190	\$283
Pacific Indemnity Co (Chubb Group)	\$1,097	\$142	\$192
Palisades Property & Casualty Ins Co (fmr. Proformance Ins Co)	\$630-\$799	N/A	\$226-\$287
Philadelphia Contributionship Ins (Philadelphia Contributionship Group)	\$1,004	\$172	\$273
Preferred Mutual Ins Co	\$612	\$142	\$173
Preserver Ins Co (Tower Group) (5)	\$623	\$168	\$140
Property & Cas Ins Co Of Hartford (The Hartford Group)	\$824	\$108	\$181
Providence Mutual Fire Ins Co	\$509-\$819	\$197	\$206
Public Service Mutual Ins Co	\$419	\$118	\$114
Quincy Mutual Fire Ins Co	\$704-\$874	\$155	\$201
Rutgers Cas Ins Co (American European Group)	\$429-\$566	\$146-\$188	\$159-\$204
Selective Auto Ins Co of NJ (Selective Group)	\$372-\$2,161	\$103-\$473	\$152-\$801
Selective Ins Co of Amer (Selective Group) (4)	\$670	\$161	\$211
Selective Way Ins Co (Selective Group) (4)	\$566	N/A	\$211
State Farm Fire and Casualty Co	\$949-\$1,111	\$116-\$122	\$238-\$243
Tokio Marine & Nichido Fire Ins Co Ltd (4)	\$1,113	\$198	\$591
Tower Ins Co of NY (Tower Group)	\$655	N/A	\$282
Tower National Ins Co (Tower Group)	\$655-\$791	\$204-\$230	\$278-\$316
Travelers Auto Ins Co of NJ (Travelers Group)	\$961-\$1,248	\$82-\$218	\$512-\$1,825
United Services Auto Association (USAA Group) (1) (3)	\$533-\$747	\$149	\$104-\$141
USAA Casualty Ins Co (USAA Group) (1) (3)	\$581-\$816	\$165	\$127-\$173
Vigilant Ins Co (Chubb Group) (2)	\$827	\$142	\$192
West American Ins Co (Ohio Casualty Group)	\$975-\$1,041	N/A	\$346

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