

**NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE**  
**2009 HOMEOWNERS INSURANCE PREMIUM COMPARISON**  
**City of Camden (Camden County)**

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$632	\$170	\$217
Allstate NJ Ins Co	\$549	\$115	\$161
American Bankers Ins Co of FL	\$2,293	\$161	N/A
American Commerce Ins Co	\$387-\$881	\$100-\$236	\$174-\$517
American European Ins Co (American European Group) (5)	\$623	N/A	\$386
American Fire & Casualty Co (Ohio Casualty Group)	\$769	N/A	\$337
American Home Assur Co (American International Group) (2)	\$759	\$147	\$221
American Ins Co (Allianz Group) (2) (4)	\$808-\$868	N/A	N/A
American International Ins Co of NJ (American International Group) (3)	\$762	\$251	\$346
Amica Mutual Ins Co (1)	\$846-\$1,064	\$147-\$186	\$220-\$278
Armed Forces Ins Exchange (3)	\$499	N/A	\$124
Balboa Ins Co	\$881-\$1,311	\$98	\$188
Bankers Standard Ins Co	\$1,032	\$184	\$228
Bay State Ins Co (Andover Group)	\$874	\$149	\$210
California Cas & Fire ins Co (3)	\$657	\$113	\$208
Cambridge Mut Fire Ins Co (Andover Group)	\$858	\$149	\$210
Camden Fire Ins Assoc (OneBeacon Group) (5)	\$479-\$611	\$144-\$194	\$204-\$249
Castlepoint Ins Co (Tower Group)	\$667-\$827	\$187-\$211	\$262-\$296
Chubb Ins Co of NJ (Chubb Group) (2)	\$706	\$142	\$192
Citizens Ins Co of Amer (Hanover Insurance Group)	\$583	N/A	\$146
Cumberland Mutual Fire Ins Co	\$587-\$749	\$192	\$247
Electric Ins Co (3)	\$467-\$1,519	\$103	\$96
Empire Fire & Marine Ins Co	\$412-\$552	N/A	N/A
Encompass Ins Co of NJ (Encompass Group)	\$644-\$791	\$257-\$321	\$231-\$288
Encompass P&C Ins Co of NJ (Encompass Group)	\$476-\$1,214	\$158-\$431	\$168-\$455
Excelsior Ins Co	\$589	\$156	\$212
Farm Family Casualty Ins Co (3)	\$815	\$100	\$175
Farmers Ins Co of Flemington (2)	\$693	\$204	\$258
Farmers Mutual Fire Ins Co of Salem Cty	\$831	\$171	\$332
Federal Ins Co (Chubb Group)	\$1,014	\$142	\$192
Fidelity Mohawk Ins Co (Franklin Mutual Group) (2)	\$525-\$543	\$126	\$165
Fidelity National Prop and Cas Ins	\$437	\$125	\$164
Fireman's Fund Indemnity Corp (Allianz Group) (4)	\$1,061	N/A	N/A
Fireman's Fund Ins Co (Allianz Group) (4)	\$1,085	\$123	\$188
First American Property & Casualty Ins Co	N/A	\$232	N/A
First Trenton Indemnity Co (Travelers Group) (5)	\$510	\$121	\$156
Fitchburg Mutual Ins Co	\$959	\$129	\$224
FMI Ins Co (Franklin Mutual Group) (2)	\$438	N/A	\$156
Foremost Ins Co	\$1,075	N/A	N/A
Founders Ins Co	\$535-\$624	\$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	\$554-\$808	\$100-\$166	\$198-\$232
Great Northern Ins Co (Chubb Group) (2)	\$706	\$133	\$180
Hanover Ins Co (Hanover Insurance Group)	\$894	\$137	\$174
Harleysville Ins Co of NJ	\$855-\$1,002	\$181-\$210	\$226-\$264
Hartford Underwriters Ins Co (The Hartford Group) (3)	\$900	\$120	\$169
High Point Preferred Ins Co (4)	\$877	\$161	\$175
Homesite Ins Co	\$762	\$251	\$346
IDS Property Casualty Ins Co	\$1,166	\$143	\$234
Liberty Mutual Fire Ins Co	\$587-\$2,179	\$115-\$335	\$151-\$468
Massachusetts Bay Ins Co (Hanover Insurance Group)	\$719	\$127	\$161
Mercer Ins Co of NJ Inc	\$587-\$793	\$226	\$235
Merchants Mutual Ins Co (Merchants Group)	\$827	\$232	\$255
Merchants Preferred Ins Co (Merchants Group)	\$672	N/A	\$385
Merrimack Mutual Fire Ins Co (Andover Group)	\$940-\$1,329	\$155	\$216
Metropolitan Group Property & Casualty Ins Co	\$1,091	\$128	\$192
National Surety Corp (Allianz Group)	\$961	\$136	\$209
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3)	\$788	\$53	\$92
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$933	\$60	\$106
New Jersey Skylands Ins Association	\$479-\$611	\$144-\$194	\$204-\$249
Ohio Casualty Ins Co (Ohio Casualty Group)	\$1,134	\$173	\$254
Pacific Indemnity Co (Chubb Group)	\$1,014	\$142	\$192
Palisades Property & Casualty Ins Co (fmr. Proformance Ins Co)	\$630	N/A	\$226
Philadelphia Contributionship Ins (Philadelphia Contributionship Group)	\$1,004	\$172	\$273
Preferred Mutual Ins Co	\$577	\$148	\$179
Preserver Ins Co (Tower Group) (5)	\$576	\$158	\$130
Property & Cas Ins Co Of Hartford (The Hartford Group)	\$818	\$102	\$167
Providence Mutual Fire Ins Co	\$543-\$954	\$179	\$189
Public Service Mutual Ins Co	\$397	\$118	\$114
Quincy Mutual Fire Ins Co	\$680-\$845	\$143	\$184
Rutgers Cas Ins Co (American European Group)	\$531-\$700	\$136-\$174	\$146-\$189
Selective Auto Ins Co of NJ (Selective Group)	\$346-\$1,674	\$100-\$446	\$137-\$638
Selective Ins Co of Amer (Selective Group) (4)	\$756	\$140	\$184
Selective Way Ins Co (Selective Group) (4)	\$628	N/A	\$184
State Farm Fire and Casualty Co	\$686	\$105	\$241
Tokio Marine & Nichido Fire Ins Co Ltd (4)	\$856	\$149	\$360
Tower Ins Co of NY (Tower Group)	\$667	N/A	\$264
Tower National Ins Co (Tower Group)	\$667-\$827	\$187-\$211	\$262-\$296
Travelers Auto Ins Co of NJ (Travelers Group)	\$449-\$956	\$71-\$210	\$281-\$1,126
United Services Auto Association (USAA Group) (1) (3)	\$528-\$741	\$151	\$103-\$140
USAA Casualty Ins Co (USAA Group) (1) (3)	\$575-\$808	\$168	\$126-\$171
Vigilant Ins Co (Chubb Group) (2)	\$764	\$142	\$192
West American Ins Co (Ohio Casualty Group)	\$923	N/A	\$311

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