

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

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$592	\$170	\$209
Allstate NJ Ins Co	\$646	\$119	\$170
American Bankers Ins Co of FL	\$2,328	\$161	N/A
American Commerce Ins Co	\$485-\$1,052	\$105-\$262	\$203-\$599
American European Ins Co (American European Group) (5)	\$547	N/A	\$408
American Fire & Casualty Co (Ohio Casualty Group)	\$732	N/A	\$321
American Home Assur Co (American International Group) (2)	\$759	\$147	\$221
American Ins Co (Allianz Group) (2) (4)	\$706-\$751	N/A	N/A
American International Ins Co of NJ (American International Group) (3)	\$676	\$214	\$297
Amica Mutual Ins Co (1)	\$791-\$997	\$133-\$169	\$216-\$272
Armed Forces Ins Exchange (3)	\$528	N/A	\$175
Balboa Ins Co	\$560-\$829	\$94	\$246
Bankers Standard Ins Co	\$1,000	\$184	\$228
Bay State Ins Co (Andover Group)	\$622	\$149	\$210
California Cas & Fire ins Co (3)	\$699-\$985	\$109-\$110	\$211-\$218
Cambridge Mut Fire Ins Co (Andover Group)	\$606	\$149	\$210
Camden Fire Ins Assoc (OneBeacon Group) (5)	\$459-\$585	\$157-\$211	\$216-\$264
Castlepoint Ins Co (Tower Group)	\$562-\$701	\$181-\$208	\$258-\$291
Chubb Ins Co of NJ (Chubb Group) (2)	\$675	\$142	\$192
Citizens Ins Co of Amer (Hanover Insurance Group)	\$538	N/A	\$139
Cumberland Mutual Fire Ins Co	\$423-\$539	\$137	\$179
Electric Ins Co (3)	\$546-\$1,806	\$97	\$89
Empire Fire & Marine Ins Co	\$478-\$627	N/A	N/A
Encompass Ins Co of NJ (Encompass Group)	\$550-\$675	\$225-\$281	\$201-\$250
Encompass P&C Ins Co of NJ (Encompass Group)	\$392-\$935	\$111-\$299	\$120-\$319
Excelsior Ins Co	\$421	\$156	\$212
Farm Family Casualty Ins Co (3)	\$554	\$100	\$185
Farmers Ins Co of Flemington (2)	\$625	\$189	\$236
Farmers Mutual Fire Ins Co of Salem Cty	\$797	\$171	\$332
Federal Ins Co (Chubb Group)	\$969	\$142	\$192
Fidelity Mohawk Ins Co (Franklin Mutual Group) (2)	\$534-\$554	\$126	\$165
Fidelity National Prop and Cas Ins	\$421	\$141	\$195
Fireman's Fund Indemnity Corp (Allianz Group) (4)	\$918	N/A	N/A
Fireman's Fund Ins Co (Allianz Group) (4)	\$939	\$123	\$188
First American Property & Casualty Ins Co	N/A	\$232	N/A
First Trenton Indemnity Co (Travelers Group) (5)	\$519	\$124	\$156
Fitchburg Mutual Ins Co	\$849	\$175	\$204
FMI Ins Co (Franklin Mutual Group) (2)	\$438	N/A	\$156
Foremost Ins Co	\$868	N/A	N/A
Founders Ins Co	\$544-\$637	\$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	\$496-\$648	\$100-\$153	\$183-\$210
Great Northern Ins Co (Chubb Group) (2)	\$675	\$133	\$180
Hanover Ins Co (Hanover Insurance Group)	\$824	\$129	\$164
Harleysville Ins Co of NJ	\$596-\$698	\$168-\$195	\$213-\$246
Hartford Underwriters Ins Co (The Hartford Group) (3)	\$789	\$114	\$160
High Point Preferred Ins Co (4)	\$656	\$161	\$175
Homesite Ins Co	\$676	\$214	\$297
IDS Property Casualty Ins Co	\$815	\$127	\$228
Liberty Mutual Fire Ins Co	\$537-\$1,969	\$119-\$350	\$171-\$540
Massachusetts Bay Ins Co (Hanover Insurance Group)	\$662	\$122	\$152
Mercer Ins Co of NJ Inc	\$479-\$722	\$226	\$235
Merchants Mutual Ins Co (Merchants Group)	\$762	\$225	\$268
Merchants Preferred Ins Co (Merchants Group)	\$546	N/A	\$408
Merrimack Mutual Fire Ins Co (Andover Group)	\$770-\$1,077	\$155	\$216
Metropolitan Group Property & Casualty Ins Co	\$977	\$117	\$176
National Surety Corp (Allianz Group)	\$749	\$136	\$209
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3)	\$877	\$75	\$138
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$1,041	\$86	\$162
New Jersey Skylands Ins Association	\$459-\$585	\$157-\$211	\$216-\$264
Ohio Casualty Ins Co (Ohio Casualty Group)	\$1,078	\$162	\$241
Pacific Indemnity Co (Chubb Group)	\$969	\$142	\$192
Palisades Property & Casualty Ins Co (fmr. Proformance Ins Co)	\$576	N/A	\$226
Philadelphia Contributionship Ins (Philadelphia Contributionship Group)	\$1,004	\$172	\$273
Preferred Mutual Ins Co	\$563	\$138	\$166
Preserver Ins Co (Tower Group) (5)	\$584	\$151	\$127
Property & Cas Ins Co Of Hartford (The Hartford Group)	\$742	\$96	\$159
Providence Mutual Fire Ins Co	\$435-\$717	\$166	\$172
Public Service Mutual Ins Co	\$434	\$118	\$114
Quincy Mutual Fire Ins Co	\$628-\$779	\$133	\$170
Rutgers Cas Ins Co (American European Group)	\$492-\$649	\$124-\$160	\$176-\$228
Selective Auto Ins Co of NJ (Selective Group)	\$288-\$1,401	\$90-\$394	\$123-\$572
Selective Ins Co of Amer (Selective Group) (4)	\$614	\$149	\$193
Selective Way Ins Co (Selective Group) (4)	\$518	N/A	\$193
State Farm Fire and Casualty Co	\$632	\$109	\$271
Tokio Marine & Nichido Fire Ins Co Ltd (4)	\$656	\$149	\$480
Tower Ins Co of NY (Tower Group)	\$562	N/A	\$259
Tower National Ins Co (Tower Group)	\$562-\$701	\$181-\$208	\$258-\$291
Travelers Auto Ins Co of NJ (Travelers Group)	\$386-\$826	\$72-\$212	\$233-\$920
United Services Auto Association (USAA Group) (1) (3)	\$586-\$823	\$156	\$113-\$154
USAA Casualty Ins Co (USAA Group) (1) (3)	\$639-\$898	\$174	\$138-\$189
Vigilant Ins Co (Chubb Group) (2)	\$729	\$142	\$192
West American Ins Co (Ohio Casualty Group)	\$876	N/A	\$295

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