

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

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$608	\$170	\$224
Allstate NJ Ins Co	\$599	\$119	\$170
American Bankers Ins Co of FL	\$2,328	\$161	N/A
American Commerce Ins Co	\$821-\$1,338	\$157-\$300	\$303-\$664
American European Ins Co (American European Group) (5)	\$587	N/A	\$354
American Fire & Casualty Co (Ohio Casualty Group)	\$883	N/A	\$280
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)	\$805-\$1,390	\$264	\$366-\$379
Amica Mutual Ins Co (1)	\$837-\$1,053	\$129-\$162	\$208-\$262
Armed Forces Ins Exchange (3)	\$524	N/A	\$178
Balboa Ins Co	\$552-\$818	\$84	\$152
Bankers Standard Ins Co	\$1,000	\$184	\$228
Bay State Ins Co (Andover Group)	\$804	\$124	\$172
California Cas & Fire ins Co (3)	\$804	\$114	\$224
Cambridge Mut Fire Ins Co (Andover Group)	\$787	\$124	\$172
Camden Fire Ins Assoc (OneBeacon Group) (5)	\$559-\$692	\$158-\$212	\$216-\$262
Castlepoint Ins Co (Tower Group)	\$667-\$794	\$162-\$181	\$232-\$264
Chubb Ins Co of NJ (Chubb Group) (2)	\$635	\$142	\$192
Citizens Ins Co of Amer (Hanover Insurance Group)	\$788	N/A	\$139
Cumberland Mutual Fire Ins Co	\$587-\$749	\$192	\$247
Electric Ins Co (3)	\$547-\$1,809	\$97	\$90
Empire Fire & Marine Ins Co	\$669-\$885	N/A	N/A
Encompass Ins Co of NJ (Encompass Group)	\$561-\$678	\$262-\$327	\$236-\$294
Encompass P&C Ins Co of NJ (Encompass Group)	\$410-\$987	\$122-\$328	\$130-\$348
Excelsior Ins Co	\$624	\$156	\$212
Farm Family Casualty Ins Co (3)	\$549	\$100	\$155
Farmers Ins Co of Flemington (2)	\$659	\$203	\$253
Farmers Mutual Fire Ins Co of Salem Cty	\$866-\$964	\$171-\$186	\$332-\$367
Federal Ins Co (Chubb Group)	\$911	\$142	\$192
Fidelity Mohawk Ins Co (Franklin Mutual Group) (2)	\$579-\$582	\$126	\$165
Fidelity National Prop and Cas Ins	\$481	\$141	\$195
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	\$209
First American Property & Casualty Ins Co	N/A	\$232	N/A
First Trenton Indemnity Co (Travelers Group) (5)	\$541	\$124	\$156
Fitchburg Mutual Ins Co	\$841	\$156	\$189
FMI Ins Co (Franklin Mutual Group) (2)	\$438	N/A	\$156
Foremost Ins Co	\$991	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

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

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
Graphic Arts Mutual Ins Co	\$512-\$738	\$100-\$139	\$167-\$191
Great Northern Ins Co (Chubb Group) (2)	\$635	\$133	\$180
Hanover Ins Co (Hanover Insurance Group)	\$1,218	\$129	\$164
Harleysville Ins Co of NJ	\$718-\$840	\$181-\$210	\$226-\$264
Hartford Underwriters Ins Co (The Hartford Group) (3)	\$814	\$106	\$146
High Point Preferred Ins Co (4)	\$578	\$161	\$175
Homesite Ins Co	\$805-\$1,390	\$264	\$366-\$379
IDS Property Casualty Ins Co	\$815	\$127	\$228
Liberty Mutual Fire Ins Co	\$505-\$1,846	\$119-\$350	\$171-\$540
Massachusetts Bay Ins Co (Hanover Insurance Group)	\$974	\$122	\$152
Mercer Ins Co of NJ Inc	\$587-\$793	\$226	\$235
Merchants Mutual Ins Co (Merchants Group)	\$785	\$201	\$232
Merchants Preferred Ins Co (Merchants Group)	\$586	N/A	\$353
Merrimack Mutual Fire Ins Co (Andover Group)	\$856-\$1,218	\$130	\$178
Metropolitan Group Property & Casualty Ins Co	\$1,108	\$120	\$178
National Surety Corp (Allianz Group)	\$961	\$136	\$231
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3)	\$641	\$56	\$97
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$757	\$63	\$113
New Jersey Skylands Ins Association	\$559-\$692	\$158-\$212	\$216-\$262
Ohio Casualty Ins Co (Ohio Casualty Group)	\$1,306	\$143	\$211
Pacific Indemnity Co (Chubb Group)	\$911	\$142	\$192
Palisades Property & Casualty Ins Co (fmr. Proformance Ins Co)	\$578	N/A	\$226
Philadelphia Contributionship Ins (Philadelphia Contributionship Group)	\$1,004	\$172	\$273
Preferred Mutual Ins Co	\$555	\$142	\$173
Preserver Ins Co (Tower Group) (5)	\$576	\$130	\$110
Property & Cas Ins Co Of Hartford (The Hartford Group)	\$763	\$90	\$146
Providence Mutual Fire Ins Co	\$485-\$788	\$154	\$158
Public Service Mutual Ins Co	\$402	\$118	\$114
Quincy Mutual Fire Ins Co	\$626-\$777	\$123	\$155
Rutgers Cas Ins Co (American European Group)	\$485-\$641	\$114-\$146	\$127-\$163
Selective Auto Ins Co of NJ (Selective Group)	\$294-\$1,652	\$94-\$425	\$105-\$526
Selective Ins Co of Amer (Selective Group) (4)	\$687	\$124	\$165
Selective Way Ins Co (Selective Group) (4)	\$580	N/A	\$165
State Farm Fire and Casualty Co	\$878	\$109	\$271
Tokio Marine & Nichido Fire Ins Co Ltd (4)	\$621	\$123	\$302
Tower Ins Co of NY (Tower Group)	\$667	N/A	\$235
Tower National Ins Co (Tower Group)	\$667-\$794	\$162-\$181	\$232-\$264
Travelers Auto Ins Co of NJ (Travelers Group)	\$584-\$904	\$77-\$217	\$279-\$972
United Services Auto Association (USAA Group) (1) (3)	\$600-\$844	\$157	\$116-\$157
USAA Casualty Ins Co (USAA Group) (1) (3)	\$655-\$921	\$175	\$141-\$194
Vigilant Ins Co (Chubb Group) (2)	\$687	\$142	\$192
West American Ins Co (Ohio Casualty Group)	\$1,061	N/A	\$259

(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