

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

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$502	\$170	\$192
Allstate NJ Ins Co	\$504	\$104	\$147
American Bankers Ins Co of FL	\$2,126	\$161	N/A
American Commerce Ins Co	\$576-\$992	\$124-\$239	\$229-\$519
American European Ins Co (American European Group) (5)	\$484	N/A	\$455
American Fire & Casualty Co (Ohio Casualty Group)	\$635	N/A	\$352
American Home Assur Co (American International Group) (2)	\$759	\$147	\$221
American Ins Co (Allianz Group) (2) (4)	\$698-\$745	N/A	N/A
American International Ins Co of NJ (American International Group) (3)	\$572-\$1,180	\$176-\$177	\$244-\$260
Amica Mutual Ins Co (1)	\$575-\$723	\$147-\$186	\$220-\$278
Armed Forces Ins Exchange (3)	\$477	N/A	\$159
Balboa Ins Co	\$463-\$685	\$98	\$217
Bankers Standard Ins Co	\$1,000	\$184	\$228
Bay State Ins Co (Andover Group)	\$573	\$149	\$210
California Cas & Fire ins Co (3)	\$558-\$624	\$114-\$115	\$209-\$210
Cambridge Mut Fire Ins Co (Andover Group)	\$556	\$149	\$210
Camden Fire Ins Assoc (OneBeacon Group) (5)	\$444-\$566	\$133-\$176	\$183-\$223
Castlepoint Ins Co (Tower Group)	\$507-\$569	\$187-\$211	\$262-\$296
Chubb Ins Co of NJ (Chubb Group) (2)	\$675	\$142	\$192
Citizens Ins Co of Amer (Hanover Insurance Group)	\$460	N/A	\$139
Cumberland Mutual Fire Ins Co	\$423-\$539	\$137	\$179
Electric Ins Co (3)	\$467-\$1,517	\$93	\$86
Empire Fire & Marine Ins Co	\$425-\$594	N/A	N/A
Encompass Ins Co of NJ (Encompass Group)	\$433-\$531	\$268-\$334	\$241-\$300
Encompass P&C Ins Co of NJ (Encompass Group)	\$344-\$804	\$101-\$272	\$109-\$290
Excelsior Ins Co	\$337-\$344	\$142	\$192
Farm Family Casualty Ins Co (3)	\$485	\$100	\$185
Farmers Ins Co of Flemington (2)	\$558	\$180	\$223
Farmers Mutual Fire Ins Co of Salem Cty	\$738	\$171	\$332
Federal Ins Co (Chubb Group)	\$969	\$142	\$192
Fidelity Mohawk Ins Co (Franklin Mutual Group) (2)	\$525-\$543	\$126	\$165
Fidelity National Prop and Cas Ins	\$389	\$135	\$164
Fireman's Fund Indemnity Corp (Allianz Group) (4)	\$910	N/A	N/A
Fireman's Fund Ins Co (Allianz Group) (4)	\$932	\$123	\$188
First American Property & Casualty Ins Co	N/A	\$225	N/A
First Trenton Indemnity Co (Travelers Group) (5)	\$465	\$118	\$153
Fitchburg Mutual Ins Co	\$645	\$166	\$226
FMI Ins Co (Franklin Mutual Group) (2)	\$438	N/A	\$156
Foremost Ins Co	\$868	N/A	N/A
Founders Ins Co	\$454-\$529	\$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	\$424-\$557	\$100-\$166	\$198-\$232
Great Northern Ins Co (Chubb Group) (2)	\$675	\$133	\$180
Hanover Ins Co (Hanover Insurance Group)	\$701	\$129	\$164
Harleysville Ins Co of NJ	\$571-\$669	\$181-\$210	\$186-\$214
Hartford Underwriters Ins Co (The Hartford Group) (3)	\$658	\$120	\$169
High Point Preferred Ins Co (4)	\$527	\$128	\$140
Homesite Ins Co	\$572-\$1,180	\$176-\$177	\$244-\$260
IDS Property Casualty Ins Co	\$667	\$144	\$194
Liberty Mutual Fire Ins Co	\$492-\$1,786	\$135-\$409	\$146-\$455
Massachusetts Bay Ins Co (Hanover Insurance Group)	\$566	\$122	\$152
Mercer Ins Co of NJ Inc	\$479-\$645	\$226	\$235
Merchants Mutual Ins Co (Merchants Group)	\$659	\$260	\$297
Merchants Preferred Ins Co (Merchants Group)	\$483	N/A	\$454
Merrimack Mutual Fire Ins Co (Andover Group)	\$710-\$987	\$155	\$216
Metropolitan Group Property & Casualty Ins Co	\$979	\$118	\$176
National Surety Corp (Allianz Group)	\$741	\$136	\$209
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3)	\$543	\$74	\$136
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$638	\$84	\$156
New Jersey Skylands Ins Association	\$444-\$566	\$133-\$176	\$183-\$223
Ohio Casualty Ins Co (Ohio Casualty Group)	\$936	\$178	\$265
Pacific Indemnity Co (Chubb Group)	\$969	\$142	\$192
Palisades Property & Casualty Ins Co (fmr. Proformance Ins Co)	\$542	N/A	\$226
Philadelphia Contributionship Ins (Philadelphia Contributionship Group)	\$1,004	\$172	\$273
Preferred Mutual Ins Co	\$436	\$119	\$142
Preserver Ins Co (Tower Group) (5)	\$479	\$158	\$130
Property & Cas Ins Co Of Hartford (The Hartford Group)	\$618	\$102	\$167
Providence Mutual Fire Ins Co	\$403-\$673	\$184	\$189
Public Service Mutual Ins Co	\$365	\$118	\$114
Quincy Mutual Fire Ins Co	\$517-\$641	\$143	\$184
Rutgers Cas Ins Co (American European Group)	\$401-\$528	\$136-\$174	\$152-\$195
Selective Auto Ins Co of NJ (Selective Group)	\$241-\$1,172	\$81-\$354	\$110-\$511
Selective Ins Co of Amer (Selective Group) (4)	\$497	\$153	\$200
Selective Way Ins Co (Selective Group) (4)	\$419	N/A	\$200
State Farm Fire and Casualty Co	\$588	\$122	\$236
Tokio Marine & Nichido Fire Ins Co Ltd (4)	\$528	\$173	\$395
Tower Ins Co of NY (Tower Group)	\$507	N/A	\$264
Tower National Ins Co (Tower Group)	\$507-\$569	\$187-\$211	\$262-\$296
Travelers Auto Ins Co of NJ (Travelers Group)	\$338-\$708	\$67-\$177	\$257-\$985
United Services Auto Association (USAA Group) (1) (3)	\$490-\$687	\$145	\$97-\$131
USAA Casualty Ins Co (USAA Group) (1) (3)	\$534-\$750	\$160	\$117-\$160
Vigilant Ins Co (Chubb Group) (2)	\$729	\$142	\$192
West American Ins Co (Ohio Casualty Group)	\$762	N/A	\$326

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