

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

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$635	\$170	\$249
Allstate NJ Ins Co	\$589	\$100	\$138
American Bankers Ins Co of FL	\$2,293	\$161	N/A
American Commerce Ins Co	\$393-\$914	\$102-\$246	\$178-\$540
American European Ins Co (American European Group) (5)	\$467	N/A	\$408
American Fire & Casualty Co (Ohio Casualty Group)	\$868	N/A	\$362
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)	\$607	\$192	\$266
Amica Mutual Ins Co (1)	\$787-\$990	\$147-\$186	\$227-\$284
Armed Forces Ins Exchange (3)	\$522	N/A	\$136
Balboa Ins Co	\$615-\$912	\$104	\$264
Bankers Standard Ins Co	\$1,032	\$184	\$228
Bay State Ins Co (Andover Group)	\$676	\$173	\$247
California Cas & Fire ins Co (3)	\$657-\$778	\$101-\$113	\$191-\$208
Cambridge Mut Fire Ins Co (Andover Group)	\$661	\$173	\$247
Camden Fire Ins Assoc (OneBeacon Group) (5)	\$491-\$627	\$125-\$165	\$172-\$209
Castlepoint Ins Co (Tower Group)	\$592-\$707	\$200-\$226	\$273-\$316
Chubb Ins Co of NJ (Chubb Group) (2)	\$706	\$142	\$192
Citizens Ins Co of Amer (Hanover Insurance Group)	\$579	N/A	\$146
Cumberland Mutual Fire Ins Co	\$538-\$686	\$176	\$227
Electric Ins Co (3)	\$498-\$1,629	\$93	\$86
Empire Fire & Marine Ins Co	\$434-\$569	N/A	N/A
Encompass Ins Co of NJ (Encompass Group)	\$519-\$640	\$206-\$257	\$184-\$229
Encompass P&C Ins Co of NJ (Encompass Group)	\$363-\$903	\$129-\$354	\$139-\$375
Excelsior Ins Co	\$385	\$142	\$192
Farm Family Casualty Ins Co (3)	\$619	\$100	\$301
Farmers Ins Co of Flemington (2)	\$625	\$189	\$236
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)	\$507-\$530	\$126	\$165
Fidelity National Prop and Cas Ins	\$421	\$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)	\$552	\$121	\$156
Fitchburg Mutual Ins Co	\$732	\$143	\$228
FMI Ins Co (Franklin Mutual Group) (2)	\$438	N/A	\$156
Foremost Ins Co	\$868	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
Camden County

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
Graphic Arts Mutual Ins Co	\$474-\$651	\$100-\$169	\$201-\$236
Great Northern Ins Co (Chubb Group) (2)	\$706	\$133	\$180
Hanover Ins Co (Hanover Insurance Group)	\$889	\$137	\$174
Harleysville Ins Co of NJ	\$671-\$790	\$150-\$174	\$189-\$218
Hartford Underwriters Ins Co (The Hartford Group) (3)	\$761	\$125	\$175
High Point Preferred Ins Co (4)	\$820	\$172	\$187
Homesite Ins Co	\$607	\$192	\$266
IDS Property Casualty Ins Co	\$862	\$127	\$224
Liberty Mutual Fire Ins Co	\$604-\$2,239	\$119-\$350	\$167-\$530
Massachusetts Bay Ins Co (Hanover Insurance Group)	\$714	\$127	\$161
Mercer Ins Co of NJ Inc	\$479-\$786	\$226	\$235
Merchants Mutual Ins Co (Merchants Group)	\$694	\$236	\$268
Merchants Preferred Ins Co (Merchants Group)	\$466	N/A	\$408
Merrimack Mutual Fire Ins Co (Andover Group)	\$798-\$1,116	\$179	\$253
Metropolitan Group Property & Casualty Ins Co	\$986	\$123	\$183
National Surety Corp (Allianz Group)	\$961	\$136	\$209
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3)	\$615	\$75	\$138
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$726	\$86	\$162
New Jersey Skylands Ins Association	\$491-\$627	\$125-\$165	\$172-\$209
Ohio Casualty Ins Co (Ohio Casualty Group)	\$1,281	\$184	\$271
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	\$527	\$122	\$148
Preserver Ins Co (Tower Group) (5)	\$587	\$168	\$137
Property & Cas Ins Co Of Hartford (The Hartford Group)	\$735	\$106	\$175
Providence Mutual Fire Ins Co	\$466-\$834	\$182	\$189
Public Service Mutual Ins Co	\$445	\$118	\$114
Quincy Mutual Fire Ins Co	\$631-\$783	\$145	\$187
Rutgers Cas Ins Co (American European Group)	\$389-\$512	\$136-\$175	\$130-\$167
Selective Auto Ins Co of NJ (Selective Group)	\$294-\$1,397	\$95-\$414	\$131-\$608
Selective Ins Co of Amer (Selective Group) (4)	\$593	\$159	\$207
Selective Way Ins Co (Selective Group) (4)	\$502	N/A	\$207
State Farm Fire and Casualty Co	\$858	\$109	\$266
Tokio Marine & Nichido Fire Ins Co Ltd (4)	\$748	\$158	\$387
Tower Ins Co of NY (Tower Group)	\$592	N/A	\$277
Tower National Ins Co (Tower Group)	\$592-\$707	\$200-\$226	\$273-\$316
Travelers Auto Ins Co of NJ (Travelers Group)	\$402-\$709	\$67-\$181	\$251-\$945
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)	\$1,041	N/A	\$333

(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