

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

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$565	\$170	\$203
Allstate NJ Ins Co	\$527	\$107	\$152
American Bankers Ins Co of FL	\$2,126	\$161	N/A
American Commerce Ins Co	\$457-\$897	\$100-\$218	\$183-\$491
American European Ins Co (American European Group) (5)	\$497	N/A	\$305
American Fire & Casualty Co (Ohio Casualty Group)	\$642	N/A	\$280
American Home Assur Co (American International Group) (2)	\$759	\$147	\$221
American Ins Co (Allianz Group) (2) (4)	\$799-\$856	N/A	N/A
American International Ins Co of NJ (American International Group) (3)	\$572	\$176	\$244
Amica Mutual Ins Co (1)	\$648-\$816	\$124-\$156	\$195-\$246
Armed Forces Ins Exchange (3)	\$438	N/A	\$159
Balboa Ins Co	\$468-\$691	\$84	\$159
Bankers Standard Ins Co	\$1,032	\$184	\$228
Bay State Ins Co (Andover Group)	\$695	\$124	\$172
California Cas & Fire ins Co (3)	\$551-\$590	\$118	\$215
Cambridge Mut Fire Ins Co (Andover Group)	\$679	\$124	\$172
Camden Fire Ins Assoc (OneBeacon Group) (5)	\$458-\$584	\$138-\$184	\$188-\$229
Castlepoint Ins Co (Tower Group)	\$519-\$616	\$162-\$181	\$232-\$264
Chubb Ins Co of NJ (Chubb Group) (2)	\$706	\$142	\$192
Citizens Ins Co of Amer (Hanover Insurance Group)	\$560	N/A	\$139
Cumberland Mutual Fire Ins Co	\$486-\$619	\$159	\$205
Electric Ins Co (3)	\$495-\$1,614	\$96	\$89
Empire Fire & Marine Ins Co	\$473-\$622	N/A	N/A
Encompass Ins Co of NJ (Encompass Group)	\$518-\$626	\$219-\$273	\$196-\$244
Encompass P&C Ins Co of NJ (Encompass Group)	\$378-\$898	\$112-\$302	\$121-\$322
Excelsior Ins Co	\$294	\$156	\$212
Farm Family Casualty Ins Co (3)	\$405	\$100	\$189
Farmers Ins Co of Flemington (2)	\$625	\$189	\$236
Farmers Mutual Fire Ins Co of Salem Cty	\$760	\$171	\$332
Federal Ins Co (Chubb Group)	\$1,014	\$142	\$192
Fidelity Mohawk Ins Co (Franklin Mutual Group) (2)	\$534-\$554	\$126	\$165
Fidelity National Prop and Cas Ins	\$435	\$135	\$164
Fireman's Fund Indemnity Corp (Allianz Group) (4)	\$1,046	N/A	N/A
Fireman's Fund Ins Co (Allianz Group) (4)	\$1,070	\$123	\$209
First American Property & Casualty Ins Co	N/A	\$225	N/A
First Trenton Indemnity Co (Travelers Group) (5)	\$500	\$118	\$153
Fitchburg Mutual Ins Co	\$775	\$110	\$181
FMI Ins Co (Franklin Mutual Group) (2)	\$438	N/A	\$156
Foremost Ins Co	\$868	N/A	N/A
Founders Ins Co	\$561-\$655	\$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	\$376-\$538	\$100-\$132	\$155-\$183
Great Northern Ins Co (Chubb Group) (2)	\$706	\$133	\$180
Hanover Ins Co (Hanover Insurance Group)	\$860	\$129	\$164
Harleysville Ins Co of NJ	\$697-\$816	\$181-\$210	\$186-\$214
Hartford Underwriters Ins Co (The Hartford Group) (3)	\$676	\$106	\$146
High Point Preferred Ins Co (4)	\$527	\$128	\$140
Homesite Ins Co	\$572	\$176	\$244
IDS Property Casualty Ins Co	\$667	\$144	\$194
Liberty Mutual Fire Ins Co	\$520-\$1,904	\$135-\$409	\$146-\$455
Massachusetts Bay Ins Co (Hanover Insurance Group)	\$689	\$122	\$152
Mercer Ins Co of NJ Inc	\$479-\$687	\$226	\$235
Merchants Mutual Ins Co (Merchants Group)	\$694	\$180	\$201
Merchants Preferred Ins Co (Merchants Group)	\$496	N/A	\$304
Merrimack Mutual Fire Ins Co (Andover Group)	\$746-\$1,040	\$130	\$178
Metropolitan Group Property & Casualty Ins Co	\$1,091	\$120	\$178
National Surety Corp (Allianz Group)	\$948	\$136	\$231
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3)	\$560	\$72	\$131
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$659	\$83	\$154
New Jersey Skylands Ins Association	\$458-\$584	\$138-\$184	\$188-\$229
Ohio Casualty Ins Co (Ohio Casualty Group)	\$947	\$143	\$211
Pacific Indemnity Co (Chubb Group)	\$1,014	\$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	\$502	\$133	\$161
Preserver Ins Co (Tower Group) (5)	\$443	\$130	\$110
Property & Cas Ins Co Of Hartford (The Hartford Group)	\$673	\$90	\$146
Providence Mutual Fire Ins Co	\$384-\$645	\$146	\$151
Public Service Mutual Ins Co	\$402	\$118	\$114
Quincy Mutual Fire Ins Co	\$458-\$566	\$116	\$149
Rutgers Cas Ins Co (American European Group)	\$357-\$466	\$108-\$138	\$125-\$162
Selective Auto Ins Co of NJ (Selective Group)	\$242-\$1,161	\$83-\$366	\$107-\$496
Selective Ins Co of Amer (Selective Group) (4)	\$503	\$124	\$165
Selective Way Ins Co (Selective Group) (4)	\$425	N/A	\$165
State Farm Fire and Casualty Co	\$615	\$122	\$236
Tokio Marine & Nichido Fire Ins Co Ltd (4)	\$528	\$114	\$292
Tower Ins Co of NY (Tower Group)	\$519	N/A	\$235
Tower National Ins Co (Tower Group)	\$519-\$616	\$162-\$181	\$232-\$264
Travelers Auto Ins Co of NJ (Travelers Group)	\$361-\$642	\$71-\$207	\$201-\$730
United Services Auto Association (USAA Group) (1) (3)	\$498-\$699	\$147	\$98-\$133
USAA Casualty Ins Co (USAA Group) (1) (3)	\$543-\$763	\$163	\$119-\$163
Vigilant Ins Co (Chubb Group) (2)	\$764	\$142	\$192
West American Ins Co (Ohio Casualty Group)	\$771	N/A	\$259

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