

NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE
2009 HOMEOWNERS INSURANCE PREMIUM COMPARISON
City of East Orange (Essex County)

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$661	\$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)	\$680	N/A	\$373
American Fire & Casualty Co (Ohio Casualty Group)	\$810	N/A	\$337
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)	\$772	\$247	\$343
Amica Mutual Ins Co (1)	\$854-\$1,075	\$140-\$175	\$230-\$290
Armed Forces Ins Exchange (3)	\$509	N/A	\$127
Balboa Ins Co	\$867-\$1,290	\$103	\$177
Bankers Standard Ins Co	\$1,000	\$184	\$228
Bay State Ins Co (Andover Group)	\$950	\$149	\$210
California Cas & Fire ins Co (3)	\$838	\$109	\$214
Cambridge Mut Fire Ins Co (Andover Group)	\$934	\$149	\$210
Camden Fire Ins Assoc (OneBeacon Group) (5)	\$459-\$585	\$157-\$211	\$216-\$264
Castlepoint Ins Co (Tower Group)	\$802-\$954	\$187-\$211	\$262-\$296
Chubb Ins Co of NJ (Chubb Group) (2)	\$675	\$142	\$192
Citizens Ins Co of Amer (Hanover Insurance Group)	\$614	N/A	\$139
Cumberland Mutual Fire Ins Co	\$587-\$749	\$192	\$247
Electric Ins Co (3)	\$489-\$1,599	\$97	\$90
Empire Fire & Marine Ins Co	\$615-\$817	N/A	N/A
Encompass Ins Co of NJ (Encompass Group)	\$690-\$839	\$207-\$258	\$185-\$230
Encompass P&C Ins Co of NJ (Encompass Group)	\$513-\$1,268	\$159-\$432	\$170-\$457
Excelsior Ins Co	\$686	\$156	\$212
Farm Family Casualty Ins Co (3)	\$1,122	\$112	\$167
Farmers Ins Co of Flemington (2)	\$693	\$204	\$258
Farmers Mutual Fire Ins Co of Salem Cty	\$900-\$760	\$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	\$461	\$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)	\$656	\$124	\$156
Fitchburg Mutual Ins Co	\$1,000	\$181	\$216
FMI Ins Co (Franklin Mutual Group) (2)	\$438	N/A	\$156
Foremost Ins Co	\$1,075	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

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Graphic Arts Mutual Ins Co	\$579-\$844	\$100-\$160	\$191-\$219
Great Northern Ins Co (Chubb Group) (2)	\$675	\$133	\$180
Hanover Ins Co (Hanover Insurance Group)	\$943	\$129	\$164
Harleysville Ins Co of NJ	\$862-\$1,010	\$181-\$210	\$226-\$264
Hartford Underwriters Ins Co (The Hartford Group) (3)	\$919	\$120	\$169
High Point Preferred Ins Co (4)	\$823	\$161	\$175
Homesite Ins Co	\$772	\$247	\$343
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)	\$757	\$122	\$152
Mercer Ins Co of NJ Inc	\$587-\$793	\$226	\$235
Merchants Mutual Ins Co (Merchants Group)	\$950	\$236	\$245
Merchants Preferred Ins Co (Merchants Group)	\$678	N/A	\$372
Merrimack Mutual Fire Ins Co (Andover Group)	\$1,020-\$1,447	\$155	\$216
Metropolitan Group Property & Casualty Ins Co	\$1,074	\$132	\$197
National Surety Corp (Allianz Group)	\$961	\$136	\$231
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3)	\$786	\$86	\$160
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$932	\$98	\$187
New Jersey Skylands Ins Association	\$459-\$585	\$157-\$211	\$216-\$264
Ohio Casualty Ins Co (Ohio Casualty Group)	\$1,195	\$173	\$254
Pacific Indemnity Co (Chubb Group)	\$969	\$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	\$710	\$159	\$195
Preserver Ins Co (Tower Group) (5)	\$576	\$158	\$130
Property & Cas Ins Co Of Hartford (The Hartford Group)	\$866	\$102	\$167
Providence Mutual Fire Ins Co	\$616-\$967	\$176	\$182
Public Service Mutual Ins Co	\$365	\$118	\$114
Quincy Mutual Fire Ins Co	\$743-\$924	\$139	\$179
Rutgers Cas Ins Co (American European Group)	\$578-\$765	\$128-\$167	\$117-\$151
Selective Auto Ins Co of NJ (Selective Group)	\$305-\$1,484	\$96-\$424	\$122-\$564
Selective Ins Co of Amer (Selective Group) (4)	\$807	\$140	\$184
Selective Way Ins Co (Selective Group) (4)	\$664	N/A	\$184
State Farm Fire and Casualty Co	\$878	\$109	\$271
Tokio Marine & Nichido Fire Ins Co Ltd (4)	\$888	\$169	\$337
Tower Ins Co of NY (Tower Group)	\$802	N/A	\$264
Tower National Ins Co (Tower Group)	\$802-\$954	\$187-\$211	\$262-\$296
Travelers Auto Ins Co of NJ (Travelers Group)	\$417-\$1,032	\$81-\$241	\$241-\$921
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)	\$972	N/A	\$311

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