

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

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$570-\$599	\$170	\$209
Allstate NJ Ins Co	\$507	\$102	\$147
American Bankers Ins Co of FL	\$2,126	\$161	N/A
American Commerce Ins Co	\$576-\$995	\$124-\$240	\$229-\$521
American European Ins Co (American European Group) (5)	\$664	N/A	\$339
American Fire & Casualty Co (Ohio Casualty Group)	\$833	N/A	\$295
American Home Assur Co (American International Group) (2)	\$759	\$147	\$221
American Ins Co (Allianz Group) (2) (4)	\$748-\$800	N/A	N/A
American International Ins Co of NJ (American International Group) (3)	\$567-\$1,152	\$178	\$246-\$259
Amica Mutual Ins Co (1)	\$798-\$1,003	\$129-\$162	\$208-\$262
Armed Forces Ins Exchange (3)	\$505	N/A	\$131
Balboa Ins Co	\$580-\$860	\$97	\$159
Bankers Standard Ins Co	\$954	\$184	\$228
Bay State Ins Co (Andover Group)	\$945	\$149	\$210
California Cas & Fire ins Co (3)	\$624-\$716	\$114-\$119	\$209-\$219
Cambridge Mut Fire Ins Co (Andover Group)	\$926	\$149	\$210
Camden Fire Ins Assoc (OneBeacon Group) (5)	\$431-\$550	\$131-\$174	\$179-\$218
Castlepoint Ins Co (Tower Group)	\$694-\$825	\$173-\$198	\$246-\$282
Chubb Ins Co of NJ (Chubb Group) (2)	\$604	\$142	\$192
Citizens Ins Co of Amer (Hanover Insurance Group)	\$620-\$611	N/A	\$139
Cumberland Mutual Fire Ins Co	\$587-\$749	\$192	\$247
Electric Ins Co (3)	\$459-\$1,488	\$96	\$89
Empire Fire & Marine Ins Co	\$665-\$875	N/A	N/A
Encompass Ins Co of NJ (Encompass Group)	\$620-\$752	\$248-\$309	\$223-\$278
Encompass P&C Ins Co of NJ (Encompass Group)	\$457-\$1,116	\$146-\$396	\$157-\$421
Excelsior Ins Co	\$367	\$156	\$212
Farm Family Casualty Ins Co (3)	\$766	\$137	\$146
Farmers Ins Co of Flemington (2)	\$659	\$203	\$253
Farmers Mutual Fire Ins Co of Salem Cty	\$900	\$171-\$186	\$332-\$367
Federal Ins Co (Chubb Group)	\$868	\$142	\$192
Fidelity Mohawk Ins Co (Franklin Mutual Group) (2)	\$534-\$554	\$126	\$165
Fidelity National Prop and Cas Ins	\$407	\$135	\$164
Fireman's Fund Indemnity Corp (Allianz Group) (4)	\$978	N/A	N/A
Fireman's Fund Ins Co (Allianz Group) (4)	\$1,000	\$123	\$188
First American Property & Casualty Ins Co	N/A	\$225	N/A
First Trenton Indemnity Co (Travelers Group) (5)	\$617	\$118	\$153
Fitchburg Mutual Ins Co	\$991	\$225	\$194
FMI Ins Co (Franklin Mutual Group) (2)	\$438	N/A	\$156
Foremost Ins Co	\$991-\$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	\$599-\$874	\$100-\$143	\$171-\$198
Great Northern Ins Co (Chubb Group) (2)	\$604	\$133	\$180
Hanover Ins Co (Hanover Insurance Group)	\$953-\$939	\$129	\$164
Harleysville Ins Co of NJ	\$732-\$858	\$181-\$210	\$226-\$264
Hartford Underwriters Ins Co (The Hartford Group) (3)	\$805	\$107	\$150
High Point Preferred Ins Co (4)	\$650	\$145	\$157
Homesite Ins Co	\$567-\$1,152	\$178	\$246-\$259
IDS Property Casualty Ins Co	\$772	\$134	\$185
Liberty Mutual Fire Ins Co	\$482-\$1,755	\$126-\$379	\$142-\$436
Massachusetts Bay Ins Co (Hanover Insurance Group)	\$765-\$754	\$122	\$152
Mercer Ins Co of NJ Inc	\$587-\$793	\$226	\$235
Merchants Mutual Ins Co (Merchants Group)	\$835	\$260	\$225
Merchants Preferred Ins Co (Merchants Group)	\$654	N/A	\$339
Merrimack Mutual Fire Ins Co (Andover Group)	\$1,015-\$1,439	\$155	\$216
Metropolitan Group Property & Casualty Ins Co	\$1,029	\$120	\$178
National Surety Corp (Allianz Group)	\$886	\$136	\$209
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3)	\$564	\$81	\$149
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$664	\$93	\$175
New Jersey Skylands Ins Association	\$431-\$550	\$131-\$174	\$179-\$218
Ohio Casualty Ins Co (Ohio Casualty Group)	\$1,230	\$152	\$224
Pacific Indemnity Co (Chubb Group)	\$868	\$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	\$652	\$148	\$179
Preserver Ins Co (Tower Group) (5)	\$623	\$135	\$116
Property & Cas Ins Co Of Hartford (The Hartford Group)	\$756	\$91	\$149
Providence Mutual Fire Ins Co	\$570-\$905	\$158	\$161
Public Service Mutual Ins Co	\$405	\$118	\$114
Quincy Mutual Fire Ins Co	\$737-\$916	\$124	\$161
Rutgers Cas Ins Co (American European Group)	\$628-\$831	\$117-\$150	\$78-\$97
Selective Auto Ins Co of NJ (Selective Group)	\$224-\$1,067	\$85-\$367	\$98-\$456
Selective Ins Co of Amer (Selective Group) (4)	\$825	\$129	\$172
Selective Way Ins Co (Selective Group) (4)	\$676	N/A	\$172
State Farm Fire and Casualty Co	\$673	\$120	\$216
Tokio Marine & Nichido Fire Ins Co Ltd (4)	\$680	\$204	\$302
Tower Ins Co of NY (Tower Group)	\$694	N/A	\$250
Tower National Ins Co (Tower Group)	\$694-\$825	\$173-\$198	\$246-\$282
Travelers Auto Ins Co of NJ (Travelers Group)	\$631-\$1,162	\$84-\$250	\$320-\$1,121
United Services Auto Association (USAA Group) (1) (3)	\$498-\$699	\$145	\$98-\$133
USAA Casualty Ins Co (USAA Group) (1) (3)	\$543-\$763	\$160	\$119-\$163
Vigilant Ins Co (Chubb Group) (2)	\$653	\$142	\$192
West American Ins Co (Ohio Casualty Group)	\$1,000	N/A	\$273

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