

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

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$606	\$170	\$207
Allstate NJ Ins Co	\$589	\$100	\$141
American Bankers Ins Co of FL	\$2,126	\$161	N/A
American Commerce Ins Co	\$393-\$914	\$102-\$246	\$178-\$540
American European Ins Co (American European Group) (5)	\$514	N/A	\$354
American Fire & Casualty Co (Ohio Casualty Group)	\$755	N/A	\$394
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)	\$641	\$201	\$279
Amica Mutual Ins Co (1)	\$686-\$863	\$162-\$203	\$241-\$304
Armed Forces Ins Exchange (3)	\$509	N/A	\$159
Balboa Ins Co	\$552-\$818	\$113	\$142
Bankers Standard Ins Co	\$1,032	\$184	\$228
Bay State Ins Co (Andover Group)	\$632	\$173	\$247
California Cas & Fire ins Co (3)	\$699-\$830	\$106-\$109	\$190-\$196
Cambridge Mut Fire Ins Co (Andover Group)	\$615	\$173	\$247
Camden Fire Ins Assoc (OneBeacon Group) (5)	\$566-\$724	\$141-\$189	\$218-\$267
Castlepoint Ins Co (Tower Group)	\$545-\$653	\$215-\$241	\$289-\$327
Chubb Ins Co of NJ (Chubb Group) (2)	\$706	\$142	\$192
Citizens Ins Co of Amer (Hanover Insurance Group)	\$541	N/A	\$146
Cumberland Mutual Fire Ins Co	\$549-\$699	\$179	\$231
Electric Ins Co (3)	\$488-\$1,596	\$93	\$86
Empire Fire & Marine Ins Co	\$415-\$544	N/A	N/A
Encompass Ins Co of NJ (Encompass Group)	\$473-\$582	\$215-\$268	\$192-\$239
Encompass P&C Ins Co of NJ (Encompass Group)	\$361-\$898	\$117-\$318	\$126-\$342
Excelsior Ins Co	\$438	\$142	\$192
Farm Family Casualty Ins Co (3)	\$558	\$103	\$155
Farmers Ins Co of Flemington (2)	\$625	\$189	\$236
Farmers Mutual Fire Ins Co of Salem Cty	\$797	\$171	\$332
Federal Ins Co (Chubb Group)	\$1,014	\$142	\$192
Fidelity Mohawk Ins Co (Franklin Mutual Group) (2)	\$525-\$543	\$126	\$165
Fidelity National Prop and Cas Ins	\$450	\$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	\$209
First American Property & Casualty Ins Co	N/A	\$232	N/A
First Trenton Indemnity Co (Travelers Group) (5)	\$526	\$118	\$153
Fitchburg Mutual Ins Co	\$739	\$123	\$245
FMI Ins Co (Franklin Mutual Group) (2)	\$438	N/A	\$156
Foremost Ins Co	\$868	N/A	N/A
Founders Ins Co	\$544-\$637	\$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	\$421-\$630	\$104-\$183	\$219-\$250
Great Northern Ins Co (Chubb Group) (2)	\$706	\$133	\$180
Hanover Ins Co (Hanover Insurance Group)	\$833	\$137	\$174
Harleysville Ins Co of NJ	\$679-\$793	\$150-\$174	\$189-\$218
Hartford Underwriters Ins Co (The Hartford Group) (3)	\$753	\$135	\$191
High Point Preferred Ins Co (4)	\$788	\$161	\$175
Homesite Ins Co	\$641	\$201	\$279
IDS Property Casualty Ins Co	\$933	\$129	\$192
Liberty Mutual Fire Ins Co	\$622-\$2,318	\$122-\$363	\$146-\$455
Massachusetts Bay Ins Co (Hanover Insurance Group)	\$669	\$127	\$161
Mercer Ins Co of NJ Inc	\$479-\$722	\$226	\$235
Merchants Mutual Ins Co (Merchants Group)	\$682	\$245	\$232
Merchants Preferred Ins Co (Merchants Group)	\$513	N/A	\$353
Merrimack Mutual Fire Ins Co (Andover Group)	\$746-\$1,040	\$179	\$253
Metropolitan Group Property & Casualty Ins Co	\$1,051	\$136	\$205
National Surety Corp (Allianz Group)	\$961	\$136	\$231
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3)	\$538	\$60	\$106
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$632	\$69	\$125
New Jersey Skylands Ins Association	\$566-\$724	\$141-\$189	\$218-\$267
Ohio Casualty Ins Co (Ohio Casualty Group)	\$1,114	\$200	\$295
Pacific Indemnity Co (Chubb Group)	\$1,014	\$142	\$192
Palisades Property & Casualty Ins Co (fmr. Proformance Ins Co)	\$573	N/A	\$226
Philadelphia Contributionship Ins (Philadelphia Contributionship Group)	\$1,004	\$172	\$273
Preferred Mutual Ins Co	\$485	\$122	\$148
Preserver Ins Co (Tower Group) (5)	\$493	\$184	\$147
Property & Cas Ins Co Of Hartford (The Hartford Group)	\$715	\$114	\$191
Providence Mutual Fire Ins Co	\$391-\$717	\$201	\$206
Public Service Mutual Ins Co	\$405	\$118	\$114
Quincy Mutual Fire Ins Co	\$534-\$662	\$157	\$204
Rutgers Cas Ins Co (American European Group)	\$374-\$493	\$149-\$191	\$113-\$144
Selective Auto Ins Co of NJ (Selective Group)	\$289-\$1,374	\$90-\$391	\$128-\$599
Selective Ins Co of Amer (Selective Group) (4)	\$649	\$167	\$217
Selective Way Ins Co (Selective Group) (4)	\$546	N/A	\$217
State Farm Fire and Casualty Co	\$918	\$111	\$221
Tokio Marine & Nichido Fire Ins Co Ltd (4)	\$624	\$132	\$284
Tower Ins Co of NY (Tower Group)	\$545	N/A	\$291
Tower National Ins Co (Tower Group)	\$545-\$653	\$215-\$241	\$289-\$327
Travelers Auto Ins Co of NJ (Travelers Group)	\$482-\$1,032	\$66-\$191	\$250-\$984
United Services Auto Association (USAA Group) (1) (3)	\$533-\$747	\$143	\$104-\$141
USAA Casualty Ins Co (USAA Group) (1) (3)	\$581-\$816	\$158	\$127-\$173
Vigilant Ins Co (Chubb Group) (2)	\$764	\$142	\$192
West American Ins Co (Ohio Casualty Group)	\$906	N/A	\$364

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