

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

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$584-\$613	\$170	\$229
Allstate NJ Ins Co	\$599	\$119	\$170
American Bankers Ins Co of FL	\$2,328	\$161	N/A
American Commerce Ins Co	\$821-\$1,338	\$157-\$300	\$303-\$664
American European Ins Co (American European Group) (5)	\$582	N/A	\$491
American Fire & Casualty Co (Ohio Casualty Group)	\$708	N/A	\$378
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)	\$723-\$1,308	\$220	\$307-\$320
Amica Mutual Ins Co (1)	\$766-\$965	\$162-\$203	\$265-\$333
Armed Forces Ins Exchange (3)	\$515	N/A	\$131
Balboa Ins Co	\$643-\$954	\$117	\$199
Bankers Standard Ins Co	\$1,000	\$184	\$228
Bay State Ins Co (Andover Group)	\$720	\$173	\$247
California Cas & Fire ins Co (3)	\$699-\$985	\$109-\$118	\$211-\$233
Cambridge Mut Fire Ins Co (Andover Group)	\$701	\$173	\$247
Camden Fire Ins Assoc (OneBeacon Group) (5)	\$559-\$692	\$158-\$212	\$216-\$262
Castlepoint Ins Co (Tower Group)	\$617-\$720	\$204-\$230	\$278-\$316
Chubb Ins Co of NJ (Chubb Group) (2)	\$635	\$142	\$192
Citizens Ins Co of Amer (Hanover Insurance Group)	\$614	N/A	\$139
Cumberland Mutual Fire Ins Co	\$486-\$619	\$159	\$205
Electric Ins Co (3)	\$538-\$1,777	\$93	\$86
Empire Fire & Marine Ins Co	\$509-\$716	N/A	N/A
Encompass Ins Co of NJ (Encompass Group)	\$553-\$680	\$173-\$216	\$153-\$190
Encompass P&C Ins Co of NJ (Encompass Group)	\$447-\$1,089	\$145-\$394	\$157-\$421
Excelsior Ins Co	\$577	\$156	\$212
Farm Family Casualty Ins Co (3)	\$650	\$138	\$212
Farmers Ins Co of Flemington (2)	\$693	\$204	\$258
Farmers Mutual Fire Ins Co of Salem Cty	\$900-\$1,005	\$171-\$186	\$332-\$367
Federal Ins Co (Chubb Group)	\$911	\$142	\$192
Fidelity Mohawk Ins Co (Franklin Mutual Group) (2)	\$534-\$554	\$126	\$165
Fidelity National Prop and Cas Ins	\$487	\$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)	\$591	\$124	\$156
Fitchburg Mutual Ins Co	\$744	\$201	\$243
FMI Ins Co (Franklin Mutual Group) (2)	\$438	N/A	\$156
Foremost Ins Co	\$868-\$991	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
Hudson County

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
Graphic Arts Mutual Ins Co	\$455-\$655	\$102-\$180	\$212-\$250
Great Northern Ins Co (Chubb Group) (2)	\$635	\$133	\$180
Hanover Ins Co (Hanover Insurance Group)	\$943	\$129	\$164
Harleysville Ins Co of NJ	\$657-\$771	\$181-\$210	\$226-\$264
Hartford Underwriters Ins Co (The Hartford Group) (3)	\$798	\$129	\$181
High Point Preferred Ins Co (4)	\$578	\$161	\$175
Homesite Ins Co	\$723-\$1,308	\$220	\$307-\$320
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)	\$742	\$320	\$320
Merchants Preferred Ins Co (Merchants Group)	\$581	N/A	\$490
Merrimack Mutual Fire Ins Co (Andover Group)	\$770-\$1,077	\$179	\$253
Metropolitan Group Property & Casualty Ins Co	\$1,088	\$123	\$183
National Surety Corp (Allianz Group)	\$961	\$136	\$231
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3)	\$668	\$75	\$138
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$788	\$86	\$162
New Jersey Skylands Ins Association	\$559-\$692	\$158-\$212	\$216-\$262
Ohio Casualty Ins Co (Ohio Casualty Group)	\$1,044	\$190	\$283
Pacific Indemnity Co (Chubb Group)	\$911	\$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	\$555	\$142	\$173
Preserver Ins Co (Tower Group) (5)	\$515	\$168	\$140
Property & Cas Ins Co Of Hartford (The Hartford Group)	\$763	\$108	\$181
Providence Mutual Fire Ins Co	\$423-\$700	\$199	\$203
Public Service Mutual Ins Co	\$418	\$118	\$114
Quincy Mutual Fire Ins Co	\$557-\$691	\$155	\$201
Rutgers Cas Ins Co (American European Group)	\$432-\$570	\$146-\$188	\$117-\$151
Selective Auto Ins Co of NJ (Selective Group)	\$294-\$1,652	\$94-\$425	\$105-\$526
Selective Ins Co of Amer (Selective Group) (4)	\$662	\$161	\$211
Selective Way Ins Co (Selective Group) (4)	\$559	N/A	\$211
State Farm Fire and Casualty Co	\$878	\$109	\$271
Tokio Marine & Nichido Fire Ins Co Ltd (4)	\$664	\$241	\$453
Tower Ins Co of NY (Tower Group)	\$617	N/A	\$282
Tower National Ins Co (Tower Group)	\$617-\$720	\$204-\$230	\$278-\$316
Travelers Auto Ins Co of NJ (Travelers Group)	\$594-\$987	\$78-\$222	\$386-\$1,436
United Services Auto Association (USAA Group) (1) (3)	\$600-\$844	\$157	\$116-\$157
USAA Casualty Ins Co (USAA Group) (1) (3)	\$655-\$921	\$175	\$141-\$194
Vigilant Ins Co (Chubb Group) (2)	\$687	\$142	\$192
West American Ins Co (Ohio Casualty Group)	\$849	N/A	\$346

(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