

**NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE**  
**2009 HOMEOWNERS INSURANCE PREMIUM COMPARISON**  
**Jersey City (Hudson County)**

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$594-\$623	\$170	\$209
Allstate NJ Ins Co	\$688	\$122	\$176
American Bankers Ins Co of FL	\$2,328	\$161	N/A
American Commerce Ins Co	\$620-\$1,232	\$137-\$307	\$259-\$686
American European Ins Co (American European Group) (5)	\$601	N/A	\$386
American Fire & Casualty Co (Ohio Casualty Group)	\$896	N/A	\$328
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)	\$885-\$1,470	\$268	\$374-\$387
Amica Mutual Ins Co (1)	\$986-\$1,241	\$133-\$169	\$216-\$272
Armed Forces Ins Exchange (3)	\$505	N/A	\$127
Balboa Ins Co	\$826-\$1,229	\$106	\$199
Bankers Standard Ins Co	\$1,000	\$184	\$228
Bay State Ins Co (Andover Group)	\$860	\$149	\$210
California Cas & Fire ins Co (3)	\$863-\$985	\$110-\$118	\$218-\$233
Cambridge Mut Fire Ins Co (Andover Group)	\$843	\$149	\$210
Camden Fire Ins Assoc (OneBeacon Group) (5)	\$559-\$692	\$158-\$212	\$216-\$262
Castlepoint Ins Co (Tower Group)	\$657-\$776	\$187-\$211	\$262-\$296
Chubb Ins Co of NJ (Chubb Group) (2)	\$635	\$142	\$192
Citizens Ins Co of Amer (Hanover Insurance Group)	\$623-\$736	N/A	\$139
Cumberland Mutual Fire Ins Co	\$587-\$749	\$192	\$247
Electric Ins Co (3)	\$568-\$1,885	\$103	\$96
Empire Fire & Marine Ins Co	\$547-\$717	N/A	N/A
Encompass Ins Co of NJ (Encompass Group)	\$661-\$803	\$205-\$256	\$183-\$228
Encompass P&C Ins Co of NJ (Encompass Group)	\$490-\$1,205	\$155-\$420	\$166-\$445
Excelsior Ins Co	\$709	\$156	\$212
Farm Family Casualty Ins Co (3)	\$860	\$117	\$185
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	\$591	\$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	\$233	N/A
First Trenton Indemnity Co (Travelers Group) (5)	\$549	\$124	\$156
Fitchburg Mutual Ins Co	\$895	\$170	\$200
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	\$545-\$790	\$100-\$149	\$174-\$201
Great Northern Ins Co (Chubb Group) (2)	\$635	\$133	\$180
Hanover Ins Co (Hanover Insurance Group)	\$959-\$1,137	\$129	\$164
Harleysville Ins Co of NJ	\$793-\$931	\$181-\$210	\$226-\$264
Hartford Underwriters Ins Co (The Hartford Group) (3)	\$933	\$120	\$169
High Point Preferred Ins Co (4)	\$738	\$161	\$175
Homesite Ins Co	\$885-\$1,470	\$268	\$374-\$387
IDS Property Casualty Ins Co	\$1,214	\$128	\$222
Liberty Mutual Fire Ins Co	\$681-\$2,567	\$121-\$356	\$164-\$520
Massachusetts Bay Ins Co (Hanover Insurance Group)	\$768-\$909	\$122	\$152
Mercer Ins Co of NJ Inc	\$587-\$793	\$226	\$235
Merchants Mutual Ins Co (Merchants Group)	\$841	\$245	\$255
Merchants Preferred Ins Co (Merchants Group)	\$600	N/A	\$385
Merrimack Mutual Fire Ins Co (Andover Group)	\$926-\$1,306	\$155	\$216
Metropolitan Group Property & Casualty Ins Co	\$1,143	\$126	\$190
National Surety Corp (Allianz Group)	\$961	\$136	\$231
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3)	\$900	\$66	\$119
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$1,067	\$75	\$138
New Jersey Skylands Ins Association	\$559-\$692	\$158-\$212	\$216-\$262
Ohio Casualty Ins Co (Ohio Casualty Group)	\$1,324	\$170	\$246
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	\$577	\$148	\$179
Preserver Ins Co (Tower Group) (5)	\$617	\$158	\$127
Property & Cas Ins Co Of Hartford (The Hartford Group)	\$908	\$102	\$167
Providence Mutual Fire Ins Co	\$549-\$875	\$163	\$167
Public Service Mutual Ins Co	\$407	\$118	\$114
Quincy Mutual Fire Ins Co	\$671-\$832	\$128	\$166
Rutgers Cas Ins Co (American European Group)	\$519-\$687	\$122-\$155	\$113-\$144
Selective Auto Ins Co of NJ (Selective Group)	\$330-\$1,610	\$99-\$436	\$109-\$510
Selective Ins Co of Amer (Selective Group) (4)	\$750	\$140	\$184
Selective Way Ins Co (Selective Group) (4)	\$624	N/A	\$184
State Farm Fire and Casualty Co	\$1,080	\$109	\$269
Tokio Marine & Nichido Fire Ins Co Ltd (4)	\$927	\$173	\$368
Tower Ins Co of NY (Tower Group)	\$657	N/A	\$264
Tower National Ins Co (Tower Group)	\$657-\$776	\$187-\$211	\$262-\$296
Travelers Auto Ins Co of NJ (Travelers Group)	\$589-\$972	\$80-\$234	\$325-\$1,164
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)	\$1,077	N/A	\$303

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