

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

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$511	\$170	\$200
Allstate NJ Ins Co	\$458	\$100	\$141
American Bankers Ins Co of FL	\$2,126	\$161	N/A
American Commerce Ins Co	\$419-\$938	\$102-\$246	\$184-\$546
American European Ins Co (American European Group) (5)	\$466	N/A	\$236
American Fire & Casualty Co (Ohio Casualty Group)	\$625	N/A	\$264
American Home Assur Co (American International Group) (2)	\$759	\$147	\$221
American Ins Co (Allianz Group) (2) (4)	\$707-\$752	N/A	N/A
American International Ins Co of NJ (American International Group) (3)	\$509	\$145	\$201
Amica Mutual Ins Co (1)	\$600-\$757	\$92-\$117	\$149-\$187
Armed Forces Ins Exchange (3)	\$479	N/A	\$147
Balboa Ins Co	\$425-\$627	\$75	\$128
Bankers Standard Ins Co	\$901	\$184	\$228
Bay State Ins Co (Andover Group)	\$579	\$113	\$156
California Cas & Fire ins Co (3)	\$531-\$652	\$108-\$113	\$193-\$208
Cambridge Mut Fire Ins Co (Andover Group)	\$563	\$113	\$156
Camden Fire Ins Assoc (OneBeacon Group) (5)	\$356-\$453	\$125-\$166	\$172-\$209
Castlepoint Ins Co (Tower Group)	\$507-\$592	\$147-\$166	\$221-\$250
Chubb Ins Co of NJ (Chubb Group) (2)	\$608	\$142	\$192
Citizens Ins Co of Amer (Hanover Insurance Group)	\$494	N/A	\$139
Cumberland Mutual Fire Ins Co	\$486-\$619	\$159	\$205
Electric Ins Co (3)	\$487-\$1,590	\$93	\$86
Empire Fire & Marine Ins Co	\$394-\$549	N/A	N/A
Encompass Ins Co of NJ (Encompass Group)	\$470-\$577	\$206-\$257	\$184-\$229
Encompass P&C Ins Co of NJ (Encompass Group)	\$331-\$818	\$105-\$286	\$113-\$303
Excelsior Ins Co	\$335	\$142	\$192
Farm Family Casualty Ins Co (3)	\$392	\$100	\$155
Farmers Ins Co of Flemington (2)	\$558	\$180	\$223
Farmers Mutual Fire Ins Co of Salem Cty	\$738	\$171	\$332
Federal Ins Co (Chubb Group)	\$873	\$142	\$192
Fidelity Mohawk Ins Co (Franklin Mutual Group) (2)	\$499-\$520	\$126	\$165
Fidelity National Prop and Cas Ins	\$378	\$125	\$164
Fireman's Fund Indemnity Corp (Allianz Group) (4)	\$920	N/A	N/A
Fireman's Fund Ins Co (Allianz Group) (4)	\$941	\$123	\$209
First American Property & Casualty Ins Co	N/A	\$219	N/A
First Trenton Indemnity Co (Travelers Group) (5)	\$427	\$118	\$153
Fitchburg Mutual Ins Co	\$607	\$159	\$146
FMI Ins Co (Franklin Mutual Group) (2)	\$438	N/A	\$156
Foremost Ins Co	\$868	N/A	N/A
Founders Ins Co	\$432-\$505	\$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**  
**Mercer County**

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
Graphic Arts Mutual Ins Co	\$399-\$524	\$100-\$108	\$127-\$148
Great Northern Ins Co (Chubb Group) (2)	\$608	\$133	\$180
Hanover Ins Co (Hanover Insurance Group)	\$755	\$129	\$164
Harleysville Ins Co of NJ	\$524-\$611	\$143-\$166	\$180-\$209
Hartford Underwriters Ins Co (The Hartford Group) (3)	\$661	\$95	\$130
High Point Preferred Ins Co (4)	\$524	\$131	\$143
Homesite Ins Co	\$509	\$145	\$201
IDS Property Casualty Ins Co	\$672	\$129	\$196
Liberty Mutual Fire Ins Co	\$469-\$1,689	\$122-\$363	\$147-\$457
Massachusetts Bay Ins Co (Hanover Insurance Group)	\$609	\$122	\$152
Mercer Ins Co of NJ Inc	\$479-\$645	\$226	\$235
Merchants Mutual Ins Co (Merchants Group)	\$619	\$225	\$158
Merchants Preferred Ins Co (Merchants Group)	\$465	N/A	\$235
Merrimack Mutual Fire Ins Co (Andover Group)	\$679-\$941	\$119	\$162
Metropolitan Group Property & Casualty Ins Co	\$884	\$117	\$176
National Surety Corp (Allianz Group)	\$833	\$136	\$231
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3)	\$497	\$53	\$92
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$584	\$60	\$106
New Jersey Skylands Ins Association	\$356-\$453	\$125-\$166	\$172-\$209
Ohio Casualty Ins Co (Ohio Casualty Group)	\$917	\$135	\$199
Pacific Indemnity Co (Chubb Group)	\$873	\$142	\$192
Palisades Property & Casualty Ins Co (fmr. Proformance Ins Co)	\$542	N/A	\$226
Philadelphia Contributionship Ins (Philadelphia Contributionship Group)	\$1,004	\$172	\$273
Preferred Mutual Ins Co	\$397	\$115	\$136
Preserver Ins Co (Tower Group) (5)	\$449	\$118	\$103
Property & Cas Ins Co Of Hartford (The Hartford Group)	\$590	\$83	\$130
Providence Mutual Fire Ins Co	\$389-\$653	\$118	\$121
Public Service Mutual Ins Co	\$454	\$118	\$114
Quincy Mutual Fire Ins Co	\$485-\$600	\$96	\$122
Rutgers Cas Ins Co (American European Group)	\$376-\$496	\$89-\$112	\$70-\$86
Selective Auto Ins Co of NJ (Selective Group)	\$249-\$1,199	\$84-\$367	\$111-\$517
Selective Ins Co of Amer (Selective Group) (4)	\$525	\$127	\$168
Selective Way Ins Co (Selective Group) (4)	\$443	N/A	\$168
State Farm Fire and Casualty Co	\$538	\$110	\$200
Tokio Marine & Nichido Fire Ins Co Ltd (4)	\$420	\$143	\$209
Tower Ins Co of NY (Tower Group)	\$507	N/A	\$223
Tower National Ins Co (Tower Group)	\$507-\$592	\$147-\$166	\$221-\$250
Travelers Auto Ins Co of NJ (Travelers Group)	\$335-\$538	\$65-\$182	\$248-\$957
United Services Auto Association (USAA Group) (1) (3)	\$454-\$637	\$144	\$90-\$122
USAA Casualty Ins Co (USAA Group) (1) (3)	\$495-\$695	\$159	\$110-\$149
Vigilant Ins Co (Chubb Group) (2)	\$657	\$142	\$192
West American Ins Co (Ohio Casualty Group)	\$747	N/A	\$243

(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