

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

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$508-\$537	\$170	\$176
Allstate NJ Ins Co	\$507	\$104	\$148
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)	\$529	N/A	\$291
American Fire & Casualty Co (Ohio Casualty Group)	\$511	N/A	\$352
American Home Assur Co (American International Group) (2)	\$759	\$147	\$221
American Ins Co (Allianz Group) (2) (4)	\$795-\$853	N/A	N/A
American International Ins Co of NJ (American International Group) (3)	\$567-\$1,197	\$167-\$172	\$233-\$254
Amica Mutual Ins Co (1)	\$644-\$810	\$133-\$169	\$205-\$258
Armed Forces Ins Exchange (3)	\$524	N/A	\$182
Balboa Ins Co	\$459-\$678	\$99	\$145
Bankers Standard Ins Co	\$901	\$184	\$228
Bay State Ins Co (Andover Group)	\$661	\$149	\$210
California Cas & Fire ins Co (3)	\$572-\$617	\$113-\$119	\$208-\$219
Cambridge Mut Fire Ins Co (Andover Group)	\$643	\$149	\$210
Camden Fire Ins Assoc (OneBeacon Group) (5)	\$397-\$506	\$131-\$174	\$181-\$220
Castlepoint Ins Co (Tower Group)	\$545-\$646	\$187-\$211	\$262-\$296
Chubb Ins Co of NJ (Chubb Group) (2)	\$635	\$142	\$192
Citizens Ins Co of Amer (Hanover Insurance Group)	\$531-\$682	N/A	\$139
Cumberland Mutual Fire Ins Co	\$486-\$619	\$159	\$205
Electric Ins Co (3)	\$467-\$1,517	\$93	\$86
Empire Fire & Marine Ins Co	\$391-\$547	N/A	N/A
Encompass Ins Co of NJ (Encompass Group)	\$480-\$588	\$193-\$240	\$173-\$215
Encompass P&C Ins Co of NJ (Encompass Group)	\$350-\$824	\$118-\$319	\$128-\$341
Excelsior Ins Co	\$344-\$426	\$142	\$192
Farm Family Casualty Ins Co (3)	\$453	\$100	\$142
Farmers Ins Co of Flemington (2)	\$558	\$180	\$223
Farmers Mutual Fire Ins Co of Salem Cty	\$738-\$821	\$171-\$186	\$332-\$367
Federal Ins Co (Chubb Group)	\$911	\$142	\$192
Fidelity Mohawk Ins Co (Franklin Mutual Group) (2)	\$504-\$525	\$126	\$165
Fidelity National Prop and Cas Ins	\$378	\$125	\$164
Fireman's Fund Indemnity Corp (Allianz Group) (4)	\$1,043	N/A	N/A
Fireman's Fund Ins Co (Allianz Group) (4)	\$1,066	\$123	\$209
First American Property & Casualty Ins Co	N/A	\$219	N/A
First Trenton Indemnity Co (Travelers Group) (5)	\$446	\$118	\$153
Fitchburg Mutual Ins Co	\$646	\$135	\$204
FMI Ins Co (Franklin Mutual Group) (2)	\$438	N/A	\$156
Foremost Ins Co	\$868-\$991	N/A	N/A
Founders Ins Co	\$454-\$529	\$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	\$424-\$608	\$100-\$152	\$178-\$205
Great Northern Ins Co (Chubb Group) (2)	\$635	\$133	\$180
Hanover Ins Co (Hanover Insurance Group)	\$817-\$1,051	\$129	\$164
Harleysville Ins Co of NJ	\$605-\$708	\$156-\$189	\$180-\$218
Hartford Underwriters Ins Co (The Hartford Group) (3)	\$643	\$120	\$169
High Point Preferred Ins Co (4)	\$548	\$145	\$157
Homesite Ins Co	\$567-\$1,197	\$167-\$172	\$233-\$254
IDS Property Casualty Ins Co	\$772	\$134	\$185
Liberty Mutual Fire Ins Co	\$530-\$1,953	\$126-\$379	\$142-\$436
Massachusetts Bay Ins Co (Hanover Insurance Group)	\$655-\$841	\$122	\$152
Mercer Ins Co of NJ Inc	\$479-\$687	\$226	\$235
Merchants Mutual Ins Co (Merchants Group)	\$752	\$201	\$193
Merchants Preferred Ins Co (Merchants Group)	\$528	N/A	\$290
Merrimack Mutual Fire Ins Co (Andover Group)	\$710-\$987	\$155	\$216
Metropolitan Group Property & Casualty Ins Co	\$1,084	\$120	\$178
National Surety Corp (Allianz Group)	\$944	\$136	\$231
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3)	\$444	\$61	\$109
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$521	\$71	\$128
New Jersey Skylands Ins Association	\$397-\$506	\$131-\$174	\$181-\$220
Ohio Casualty Ins Co (Ohio Casualty Group)	\$747	\$178	\$265
Pacific Indemnity Co (Chubb Group)	\$911	\$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	\$492	\$133	\$161
Preserver Ins Co (Tower Group) (5)	\$479	\$158	\$130
Property & Cas Ins Co Of Hartford (The Hartford Group)	\$618	\$102	\$167
Providence Mutual Fire Ins Co	\$424-\$702	\$165	\$170
Public Service Mutual Ins Co	\$392	\$118	\$114
Quincy Mutual Fire Ins Co	\$517-\$641	\$130	\$166
Rutgers Cas Ins Co (American European Group)	\$364-\$479	\$122-\$157	\$100-\$127
Selective Auto Ins Co of NJ (Selective Group)	\$233-\$1,133	\$82-\$358	\$97-\$457
Selective Ins Co of Amer (Selective Group) (4)	\$601	\$153	\$200
Selective Way Ins Co (Selective Group) (4)	\$507	N/A	\$200
State Farm Fire and Casualty Co	\$616-\$584	\$120	\$216-\$238
Tokio Marine & Nichido Fire Ins Co Ltd (4)	\$486	\$127	\$244
Tower Ins Co of NY (Tower Group)	\$545	N/A	\$264
Tower National Ins Co (Tower Group)	\$545-\$646	\$187-\$211	\$262-\$296
Travelers Auto Ins Co of NJ (Travelers Group)	\$468-\$833	\$74-\$216	\$286-\$1,054
United Services Auto Association (USAA Group) (1) (3)	\$474-\$665	\$143	\$94-\$127
USAA Casualty Ins Co (USAA Group) (1) (3)	\$517-\$725	\$158	\$114-\$155
Vigilant Ins Co (Chubb Group) (2)	\$729	\$142	\$192
West American Ins Co (Ohio Casualty Group)	\$611	N/A	\$326

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