

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

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$574-\$603	\$170	\$220
Allstate NJ Ins Co	\$545-\$709	\$100-\$124	\$144-\$198
American Bankers Ins Co of FL	\$2,126	\$161	N/A
American Commerce Ins Co	\$585-\$1,045	\$127-\$254	\$235-\$555
American European Ins Co (American European Group) (5)	\$507	N/A	\$422
American Fire & Casualty Co (Ohio Casualty Group)	\$744	N/A	\$352
American Home Assur Co (American International Group) (2)	\$714-\$1,217	\$185	\$221
American Ins Co (Allianz Group) (2) (4)	\$839-\$903	N/A	N/A
American International Ins Co of NJ (American International Group) (3)	\$578-\$1,437	\$162-\$193	\$226-\$290
Amica Mutual Ins Co (1)	\$951-\$1,197	\$140-\$175	\$220-\$278
Armed Forces Ins Exchange (3)	\$475	N/A	\$147
Balboa Ins Co	\$780-\$1,160	\$114	\$173
Bankers Standard Ins Co	\$1,197-\$1,222	\$184	\$228
Bay State Ins Co (Andover Group)	\$687	\$149	\$210
California Cas & Fire ins Co (3)	\$624-\$1,006	\$109-\$118	\$199-\$218
Cambridge Mut Fire Ins Co (Andover Group)	\$671	\$149	\$210
Camden Fire Ins Assoc (OneBeacon Group) (5)	\$431-\$533	\$126-\$168	\$171-\$206
Castlepoint Ins Co (Tower Group)	\$622-\$694	\$187-\$211	\$262-\$296
Chubb Ins Co of NJ (Chubb Group) (2)	\$764	\$142	\$192
Citizens Ins Co of Amer (Hanover Insurance Group)	\$734-\$891	N/A	\$139
Cumberland Mutual Fire Ins Co	\$538-\$686	\$176	\$227
Electric Ins Co (3)	\$601-\$2,007	\$93	\$86
Empire Fire & Marine Ins Co	\$628-\$800	N/A	N/A
Encompass Ins Co of NJ (Encompass Group)	\$461-\$563	\$251-\$313	\$229-\$284
Encompass P&C Ins Co of NJ (Encompass Group)	\$578-\$1,143	\$135-\$353	\$156-\$387
Excelsior Ins Co	\$435-\$567	\$156	\$212
Farm Family Casualty Ins Co (3)	\$642	\$112	\$161
Farmers Ins Co of Flemington (2)	\$659	\$203	\$253
Farmers Mutual Fire Ins Co of Salem Cty	\$797-\$909	\$171-\$191	\$332-\$376
Federal Ins Co (Chubb Group)	\$1,097	\$142	\$192
Fidelity Mohawk Ins Co (Franklin Mutual Group) (2)	\$525-\$543	\$126	\$165
Fidelity National Prop and Cas Ins	\$378	\$125	\$164
Fireman's Fund Indemnity Corp (Allianz Group) (4)	\$1,103	N/A	N/A
Fireman's Fund Ins Co (Allianz Group) (4)	\$1,128	\$123	\$209
First American Property & Casualty Ins Co	N/A	\$225	N/A
First Trenton Indemnity Co (Travelers Group) (5)	\$595	\$135	\$174
Fitchburg Mutual Ins Co	\$785	\$135	\$216
FMI Ins Co (Franklin Mutual Group) (2)	\$438	N/A	\$156
Foremost Ins Co	\$868-\$991	N/A	N/A
Founders Ins Co	\$486-\$569	\$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	\$479-\$688	\$100-\$160	\$191-\$219
Great Northern Ins Co (Chubb Group) (2)	\$764	\$133	\$180
Hanover Ins Co (Hanover Insurance Group)	\$1,135-\$1,380	\$129	\$164
Harleysville Ins Co of NJ	\$573-\$671	\$164-\$189	\$210-\$246
Hartford Underwriters Ins Co (The Hartford Group) (3)	\$791	\$120	\$169
High Point Preferred Ins Co (4)	\$646	\$139	\$149
Homesite Ins Co	\$578-\$1,437	\$162-\$193	\$226-\$290
IDS Property Casualty Ins Co	\$994	\$129	\$214
Liberty Mutual Fire Ins Co	\$587-\$2,185	\$126-\$379	\$142-\$436
Massachusetts Bay Ins Co (Hanover Insurance Group)	\$908-\$1,103	\$122	\$152
Mercer Ins Co of NJ Inc	\$479-\$765	\$226	\$235
Merchants Mutual Ins Co (Merchants Group)	\$709	\$255	\$276
Merchants Preferred Ins Co (Merchants Group)	\$506	N/A	\$421
Merrimack Mutual Fire Ins Co (Andover Group)	\$814-\$1,139	\$155	\$216
Metropolitan Group Property & Casualty Ins Co	\$1,038	\$120	\$178
National Surety Corp (Allianz Group)	\$999	\$136	\$231
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3)	\$630-\$791	\$64-\$74	\$116-\$136
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$742-\$937	\$74-\$84	\$136-\$156
New Jersey Skylands Ins Association	\$431-\$533	\$126-\$168	\$171-\$206
Ohio Casualty Ins Co (Ohio Casualty Group)	\$1,097	\$178	\$265
Pacific Indemnity Co (Chubb Group)	\$1,097	\$142	\$192
Palisades Property & Casualty Ins Co (fmr. Proformance Ins Co)	\$630-\$799	N/A	\$226-\$287
Philadelphia Contributionship Ins (Philadelphia Contributionship Group)	\$1,004	\$172	\$273
Preferred Mutual Ins Co	\$521	\$133	\$161
Preserver Ins Co (Tower Group) (5)	\$540	\$158	\$130
Property & Cas Ins Co Of Hartford (The Hartford Group)	\$735	\$102	\$167
Providence Mutual Fire Ins Co	\$449-\$737	\$176	\$182
Public Service Mutual Ins Co	\$409	\$118	\$114
Quincy Mutual Fire Ins Co	\$584-\$725	\$139	\$179
Rutgers Cas Ins Co (American European Group)	\$454-\$600	\$128-\$167	\$137-\$176
Selective Auto Ins Co of NJ (Selective Group)	\$306-\$1,446	\$98-\$426	\$123-\$568
Selective Ins Co of Amer (Selective Group) (4)	\$646	\$153	\$200
Selective Way Ins Co (Selective Group) (4)	\$544	N/A	\$200
State Farm Fire and Casualty Co	\$1,107-\$775	\$109-\$120	\$216-\$255
Tokio Marine & Nichido Fire Ins Co Ltd (4)	\$741	\$158	\$395
Tower Ins Co of NY (Tower Group)	\$622	N/A	\$264
Tower National Ins Co (Tower Group)	\$622-\$694	\$187-\$211	\$262-\$296
Travelers Auto Ins Co of NJ (Travelers Group)	\$528-\$883	\$70-\$196	\$288-\$1,074
United Services Auto Association (USAA Group) (1) (3)	\$599-\$842	\$144	\$115-\$157
USAA Casualty Ins Co (USAA Group) (1) (3)	\$654-\$919	\$159	\$141-\$193
Vigilant Ins Co (Chubb Group) (2)	\$827	\$142	\$192
West American Ins Co (Ohio Casualty Group)	\$893	N/A	\$326

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