

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

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$508	\$170	\$217
Allstate NJ Ins Co	\$475-\$458	\$102-\$100	\$142-\$138
American Bankers Ins Co of FL	\$2,126	\$161	N/A
American Commerce Ins Co	\$395-\$809	\$100-\$210	\$167-\$456
American European Ins Co (American European Group) (5)	\$469	N/A	\$257
American Fire & Casualty Co (Ohio Casualty Group)	\$574	N/A	\$280
American Home Assur Co (American International Group) (2)	\$759	\$147	\$221
American Ins Co (Allianz Group) (2) (4)	\$698-\$745	N/A	N/A
American International Ins Co of NJ (American International Group) (3)	\$495	\$157	\$215
Amica Mutual Ins Co (1)	\$549-\$690	\$114-\$143	\$187-\$236
Armed Forces Ins Exchange (3)	\$492	N/A	\$152
Balboa Ins Co	\$416-\$614	\$84	\$130
Bankers Standard Ins Co	\$901	\$184	\$228
Bay State Ins Co (Andover Group)	\$573	\$124	\$172
California Cas & Fire ins Co (3)	\$526-\$617	\$108-\$109	\$195-\$196
Cambridge Mut Fire Ins Co (Andover Group)	\$556	\$124	\$172
Camden Fire Ins Assoc (OneBeacon Group) (5)	\$356-\$453	\$125-\$166	\$172-\$209
Castlepoint Ins Co (Tower Group)	\$522-\$612	\$162-\$181	\$232-\$264
Chubb Ins Co of NJ (Chubb Group) (2)	\$608	\$142	\$192
Citizens Ins Co of Amer (Hanover Insurance Group)	\$438	N/A	\$139
Cumberland Mutual Fire Ins Co	\$486-\$619	\$159	\$205
Electric Ins Co (3)	\$441-\$1,432	\$93	\$86
Empire Fire & Marine Ins Co	\$407-\$543	N/A	N/A
Encompass Ins Co of NJ (Encompass Group)	\$438-\$537	\$212-\$265	\$190-\$237
Encompass P&C Ins Co of NJ (Encompass Group)	\$313-\$764	\$92-\$250	\$98-\$264
Excelsior Ins Co	\$314	\$142	\$192
Farm Family Casualty Ins Co (3)	\$433	\$100	\$140
Farmers Ins Co of Flemington (2)	\$558	\$180	\$223
Farmers Mutual Fire Ins Co of Salem Cty	\$738	\$171	\$332-\$367
Federal Ins Co (Chubb Group)	\$873	\$142	\$192
Fidelity Mohawk Ins Co (Franklin Mutual Group) (2)	\$502-\$525	\$126	\$165
Fidelity National Prop and Cas Ins	\$383	\$125	\$164
Fireman's Fund Indemnity Corp (Allianz Group) (4)	\$910	N/A	N/A
Fireman's Fund Ins Co (Allianz Group) (4)	\$932	\$123	\$188
First American Property & Casualty Ins Co	N/A	\$219	N/A
First Trenton Indemnity Co (Travelers Group) (5)	\$423	\$109	\$134
Fitchburg Mutual Ins Co	\$645	\$155	\$181
FMI Ins Co (Franklin Mutual Group) (2)	\$438	N/A	\$156
Foremost Ins Co	\$868	N/A	N/A
Founders Ins Co	\$470-\$548	\$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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<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
Graphic Arts Mutual Ins Co	\$421-\$538	\$100-\$132	\$155-\$183
Great Northern Ins Co (Chubb Group) (2)	\$608	\$133	\$180
Hanover Ins Co (Hanover Insurance Group)	\$666	\$129	\$164
Harleysville Ins Co of NJ	\$496-\$580	\$156-\$182	\$180-\$209
Hartford Underwriters Ins Co (The Hartford Group) (3)	\$661	\$98	\$136
High Point Preferred Ins Co (4)	\$445	\$112	\$120
Homesite Ins Co	\$495	\$157	\$215
IDS Property Casualty Ins Co	\$659	\$129	\$196
Liberty Mutual Fire Ins Co	\$485-\$1,767	\$122-\$363	\$147-\$457
Massachusetts Bay Ins Co (Hanover Insurance Group)	\$536	\$122	\$152
Mercer Ins Co of NJ Inc	\$479-\$644	\$226	\$235
Merchants Mutual Ins Co (Merchants Group)	\$655	\$236	\$172
Merchants Preferred Ins Co (Merchants Group)	\$468	N/A	\$257
Merrimack Mutual Fire Ins Co (Andover Group)	\$710-\$987	\$130	\$178
Metropolitan Group Property & Casualty Ins Co	\$855	\$113	\$168
National Surety Corp (Allianz Group)	\$660	\$136	\$209
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3)	\$450	\$60	\$106
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$529	\$69	\$125
New Jersey Skylands Ins Association	\$356-\$453	\$125-\$166	\$172-\$209
Ohio Casualty Ins Co (Ohio Casualty Group)	\$846	\$143	\$211
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	\$392	\$108	\$126
Preserver Ins Co (Tower Group) (5)	\$476	\$130	\$110
Property & Cas Ins Co Of Hartford (The Hartford Group)	\$597	\$85	\$137
Providence Mutual Fire Ins Co	\$401-\$670	\$143	\$152
Public Service Mutual Ins Co	\$397	\$118	\$114
Quincy Mutual Fire Ins Co	\$514-\$637	\$116	\$149
Rutgers Cas Ins Co (American European Group)	\$357-\$466	\$108-\$138	\$67-\$85
Selective Auto Ins Co of NJ (Selective Group)	\$242-\$1,171	\$81-\$352	\$109-\$510
Selective Ins Co of Amer (Selective Group) (4)	\$538	\$131	\$174
Selective Way Ins Co (Selective Group) (4)	\$454	N/A	\$174
State Farm Fire and Casualty Co	\$515	\$110	\$200
Tokio Marine & Nichido Fire Ins Co Ltd (4)	\$544	\$169	\$236
Tower Ins Co of NY (Tower Group)	\$522	N/A	\$235
Tower National Ins Co (Tower Group)	\$522-\$612	\$162-\$181	\$232-\$264
Travelers Auto Ins Co of NJ (Travelers Group)	\$357-\$794	\$70-\$189	\$263-\$1,023
United Services Auto Association (USAA Group) (1) (3)	\$454-\$637	\$140	\$90-\$122
USAA Casualty Ins Co (USAA Group) (1) (3)	\$495-\$695	\$155	\$110-\$149
Vigilant Ins Co (Chubb Group) (2)	\$657	\$142	\$192
West American Ins Co (Ohio Casualty Group)	\$688	N/A	\$259

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