

**NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE**  
**2009 HOMEOWNERS INSURANCE PREMIUM COMPARISON**  
**City of Newark (Essex County)**

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$689	\$170	\$220
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)	\$570	N/A	\$373
American Fire & Casualty Co (Ohio Casualty Group)	\$667	N/A	\$321
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)	\$772-\$1,365	\$247-\$248	\$343-\$359
Amica Mutual Ins Co (1)	\$831-\$1,046	\$147-\$186	\$241-\$304
Armed Forces Ins Exchange (3)	\$499	N/A	\$127
Balboa Ins Co	\$808-\$1,201	\$106	\$188
Bankers Standard Ins Co	\$1,000	\$184	\$228
Bay State Ins Co (Andover Group)	\$766	\$149	\$210
California Cas & Fire ins Co (3)	\$838-\$985	\$109-\$110	\$214-\$218
Cambridge Mut Fire Ins Co (Andover Group)	\$751	\$149	\$210
Camden Fire Ins Assoc (OneBeacon Group) (5)	\$459-\$585	\$157-\$211	\$216-\$264
Castlepoint Ins Co (Tower Group)	\$681-\$838	\$187-\$211	\$262-\$296
Chubb Ins Co of NJ (Chubb Group) (2)	\$675	\$142	\$192
Citizens Ins Co of Amer (Hanover Insurance Group)	\$648	N/A	\$139
Cumberland Mutual Fire Ins Co	\$587-\$749	\$192	\$247
Electric Ins Co (3)	\$554-\$1,836	\$103	\$96
Empire Fire & Marine Ins Co	\$747-\$983	N/A	N/A
Encompass Ins Co of NJ (Encompass Group)	\$665-\$807	\$197-\$246	\$175-\$218
Encompass P&C Ins Co of NJ (Encompass Group)	\$493-\$1,213	\$151-\$411	\$162-\$435
Excelsior Ins Co	\$554	\$156	\$212
Farm Family Casualty Ins Co (3)	\$1,029	\$141	\$175
Farmers Ins Co of Flemington (2)	\$693	\$204	\$258
Farmers Mutual Fire Ins Co of Salem Cty	\$900	\$171	\$332
Federal Ins Co (Chubb Group)	\$969	\$142	\$192
Fidelity Mohawk Ins Co (Franklin Mutual Group) (2)	\$534-\$554	\$126	\$165
Fidelity National Prop and Cas Ins	\$454	\$141	\$195
Fireman's Fund Indemnity Corp (Allianz Group) (4)	\$1,046	N/A	N/A
Fireman's Fund Ins Co (Allianz Group) (4)	\$1,085	\$123	\$209
First American Property & Casualty Ins Co	N/A	\$232	N/A
First Trenton Indemnity Co (Travelers Group) (5)	\$644	\$124	\$156
Fitchburg Mutual Ins Co	\$959	\$181	\$219
FMI Ins Co (Franklin Mutual Group) (2)	\$438	N/A	\$156
Foremost Ins Co	\$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	\$467-\$675	\$100-\$163	\$191-\$222
Great Northern Ins Co (Chubb Group) (2)	\$675	\$133	\$180
Hanover Ins Co (Hanover Insurance Group)	\$998	\$129	\$164
Harleysville Ins Co of NJ	\$720-\$845	\$181-\$210	\$226-\$264
Hartford Underwriters Ins Co (The Hartford Group) (3)	\$967	\$120	\$169
High Point Preferred Ins Co (4)	\$823	\$161	\$175
Homesite Ins Co	\$772-\$1,365	\$247-\$248	\$343-\$359
IDS Property Casualty Ins Co	\$1,214	\$128	\$222
Liberty Mutual Fire Ins Co	\$505-\$1,846	\$119-\$350	\$171-\$540
Massachusetts Bay Ins Co (Hanover Insurance Group)	\$799	\$122	\$152
Mercer Ins Co of NJ Inc	\$587-\$793	\$226	\$235
Merchants Mutual Ins Co (Merchants Group)	\$755	\$260	\$245
Merchants Preferred Ins Co (Merchants Group)	\$569	N/A	\$372
Merrimack Mutual Fire Ins Co (Andover Group)	\$824-\$1,156	\$155	\$216
Metropolitan Group Property & Casualty Ins Co	\$1,108	\$118	\$176
National Surety Corp (Allianz Group)	\$961	\$136	\$231
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3)	\$1,222	\$86	\$162
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$1,455	\$100	\$191
New Jersey Skylands Ins Association	\$459-\$585	\$157-\$211	\$216-\$264
Ohio Casualty Ins Co (Ohio Casualty Group)	\$981	\$162	\$241
Pacific Indemnity Co (Chubb Group)	\$969	\$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	\$611	\$148	\$179
Preserver Ins Co (Tower Group) (5)	\$460	\$151	\$127
Property & Cas Ins Co Of Hartford (The Hartford Group)	\$929	\$102	\$167
Providence Mutual Fire Ins Co	\$496-\$801	\$177	\$185
Public Service Mutual Ins Co	\$365	\$118	\$114
Quincy Mutual Fire Ins Co	\$595-\$737	\$141	\$179
Rutgers Cas Ins Co (American European Group)	\$484-\$639	\$131-\$170	\$103-\$131
Selective Auto Ins Co of NJ (Selective Group)	\$317-\$1,699	\$96-\$435	\$114-\$553
Selective Ins Co of Amer (Selective Group) (4)	\$664	\$140	\$184
Selective Way Ins Co (Selective Group) (4)	\$561	N/A	\$184
State Farm Fire and Casualty Co	\$1,247	\$109	\$269
Tokio Marine & Nichido Fire Ins Co Ltd (4)	\$818	\$192	\$360
Tower Ins Co of NY (Tower Group)	\$681	N/A	\$264
Tower National Ins Co (Tower Group)	\$681-\$838	\$187-\$211	\$262-\$296
Travelers Auto Ins Co of NJ (Travelers Group)	\$438-\$1,044	\$74-\$224	\$275-\$1,096
United Services Auto Association (USAA Group) (1) (3)	\$602-\$846	\$156	\$116-\$158
USAA Casualty Ins Co (USAA Group) (1) (3)	\$657-\$924	\$174	\$142-\$194
Vigilant Ins Co (Chubb Group) (2)	\$729	\$142	\$192
West American Ins Co (Ohio Casualty Group)	\$801	N/A	\$295

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