

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

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$546-\$700	\$170	\$184
Allstate NJ Ins Co	\$558-\$665	\$100-\$115	\$144-\$175
American Bankers Ins Co of FL	\$2,126	\$161	N/A
American Commerce Ins Co	\$461-\$921	\$100-\$225	\$186-\$507
American European Ins Co (American European Group) (5)	\$484	N/A	\$354
American Fire & Casualty Co (Ohio Casualty Group)	\$667-\$715	N/A	\$321
American Home Assur Co (American International Group) (2)	\$714-\$1,217	\$185	\$221
American Ins Co (Allianz Group) (2) (4)	\$812-\$871	N/A	N/A
American International Ins Co of NJ (American International Group) (3)	\$573-\$1,545	\$163-\$215	\$227-\$325
Amica Mutual Ins Co (1)	\$948-\$1,192	\$133-\$169	\$216-\$272
Armed Forces Ins Exchange (3)	\$483	N/A	\$143
Balboa Ins Co	\$664-\$987	\$114	\$173
Bankers Standard Ins Co	\$1,197-\$1,222	\$184	\$228
Bay State Ins Co (Andover Group)	\$632	\$149	\$210
California Cas & Fire ins Co (3)	\$624-\$1,010	\$109-\$118	\$199-\$218
Cambridge Mut Fire Ins Co (Andover Group)	\$615	\$149	\$210
Camden Fire Ins Assoc (OneBeacon Group) (5)	\$431-\$533	\$126-\$168	\$171-\$206
Castlepoint Ins Co (Tower Group)	\$630-\$791	\$181-\$208	\$258-\$291
Chubb Ins Co of NJ (Chubb Group) (2)	\$764	\$142	\$192
Citizens Ins Co of Amer (Hanover Insurance Group)	\$750-\$931	N/A	\$146
Cumberland Mutual Fire Ins Co	\$486-\$619	\$159	\$205
Electric Ins Co (3)	\$681-\$2,296	\$93	\$86
Empire Fire & Marine Ins Co	\$728-\$928	N/A	N/A
Encompass Ins Co of NJ (Encompass Group)	\$491-\$600	\$211-\$262	\$192-\$237
Encompass P&C Ins Co of NJ (Encompass Group)	\$583-\$1,156	\$147-\$385	\$169-\$420
Excelsior Ins Co	\$456-\$548	\$156	\$212
Farm Family Casualty Ins Co (3)	\$620	\$100	\$137
Farmers Ins Co of Flemington (2)	\$693	\$204	\$258
Farmers Mutual Fire Ins Co of Salem Cty	\$875-\$998	\$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	\$409	\$128	\$164
Fireman's Fund Indemnity Corp (Allianz Group) (4)	\$1,065	N/A	N/A
Fireman's Fund Ins Co (Allianz Group) (4)	\$1,089	\$123	\$209
First American Property & Casualty Ins Co	N/A	\$232	N/A
First Trenton Indemnity Co (Travelers Group) (5)	\$637	\$135	\$174
Fitchburg Mutual Ins Co	\$681	\$109	\$204
FMI Ins Co (Franklin Mutual Group) (2)	\$438	N/A	\$156
Foremost Ins Co	\$868-\$991	N/A	N/A
Founders Ins Co	\$528-\$619	\$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	\$413-\$596	\$100-\$153	\$183-\$210
Great Northern Ins Co (Chubb Group) (2)	\$764	\$133	\$180
Hanover Ins Co (Hanover Insurance Group)	\$1,158-\$1,445	\$137	\$174
Harleysville Ins Co of NJ	\$571-\$669	\$164-\$189	\$210-\$246
Hartford Underwriters Ins Co (The Hartford Group) (3)	\$789	\$114	\$160
High Point Preferred Ins Co (4)	\$622	\$133	\$143
Homesite Ins Co	\$573-\$1,545	\$163-\$215	\$227-\$325
IDS Property Casualty Ins Co	\$973	\$129	\$214
Liberty Mutual Fire Ins Co	\$572-\$2,126	\$126-\$379	\$142-\$436
Massachusetts Bay Ins Co (Hanover Insurance Group)	\$928-\$1,154	\$127	\$161
Mercer Ins Co of NJ Inc	\$587-\$791	\$226	\$235
Merchants Mutual Ins Co (Merchants Group)	\$645	\$255	\$232
Merchants Preferred Ins Co (Merchants Group)	\$483	N/A	\$353
Merrimack Mutual Fire Ins Co (Andover Group)	\$710-\$987	\$155	\$216
Metropolitan Group Property & Casualty Ins Co	\$1,175	\$141	\$213
National Surety Corp (Allianz Group)	\$965	\$136	\$231
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3)	\$557-\$797	\$61-\$78	\$109-\$144
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$656-\$944	\$71-\$89	\$128-\$168
New Jersey Skylands Ins Association	\$431-\$533	\$126-\$168	\$171-\$206
Ohio Casualty Ins Co (Ohio Casualty Group)	\$981-\$1,054	\$162	\$241
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	\$542	\$133	\$161
Preserver Ins Co (Tower Group) (5)	\$468	\$151	\$127
Property & Cas Ins Co Of Hartford (The Hartford Group)	\$777	\$96	\$159
Providence Mutual Fire Ins Co	\$404-\$675	\$166	\$172
Public Service Mutual Ins Co	\$454	\$118	\$114
Quincy Mutual Fire Ins Co	\$508-\$628	\$133	\$170
Rutgers Cas Ins Co (American European Group)	\$395-\$519	\$124-\$160	\$92-\$117
Selective Auto Ins Co of NJ (Selective Group)	\$268-\$1,534	\$83-\$372	\$110-\$545
Selective Ins Co of Amer (Selective Group) (4)	\$684	\$149	\$193
Selective Way Ins Co (Selective Group) (4)	\$577	N/A	\$193
State Farm Fire and Casualty Co	\$1,055-\$643	\$109-\$120	\$216-\$255
Tokio Marine & Nichido Fire Ins Co Ltd (4)	\$803	\$149	\$257
Tower Ins Co of NY (Tower Group)	\$630	N/A	\$259
Tower National Ins Co (Tower Group)	\$630-\$791	\$181-\$208	\$258-\$291
Travelers Auto Ins Co of NJ (Travelers Group)	\$2,222-\$2,712	\$116-\$291	\$726-\$1,934
United Services Auto Association (USAA Group) (1) (3)	\$599-\$842	\$145	\$115-\$157
USAA Casualty Ins Co (USAA Group) (1) (3)	\$654-\$919	\$160	\$141-\$193
Vigilant Ins Co (Chubb Group) (2)	\$827	\$142	\$192
West American Ins Co (Ohio Casualty Group)	\$801-\$858	N/A	\$295

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