

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

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$635	\$170	\$224
Allstate NJ Ins Co	\$527	\$107	\$152
American Bankers Ins Co of FL	\$2,126	\$161	N/A
American Commerce Ins Co	\$457-\$897	\$100-\$218	\$183-\$491
American European Ins Co (American European Group) (5)	\$588	N/A	\$373
American Fire & Casualty Co (Ohio Casualty Group)	\$861	N/A	\$328
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)	\$572	\$176	\$244
Amica Mutual Ins Co (1)	\$731-\$918	\$140-\$175	\$230-\$290
Armed Forces Ins Exchange (3)	\$495	N/A	\$124
Balboa Ins Co	\$655-\$972	\$98	\$184
Bankers Standard Ins Co	\$1,032	\$184	\$228
Bay State Ins Co (Andover Group)	\$830	\$149	\$210
California Cas & Fire ins Co (3)	\$590	\$118	\$215
Cambridge Mut Fire Ins Co (Andover Group)	\$811	\$149	\$210
Camden Fire Ins Assoc (OneBeacon Group) (5)	\$531-\$678	\$160-\$216	\$223-\$272
Castlepoint Ins Co (Tower Group)	\$662-\$785	\$187-\$211	\$262-\$296
Chubb Ins Co of NJ (Chubb Group) (2)	\$706	\$142	\$192
Citizens Ins Co of Amer (Hanover Insurance Group)	\$616	N/A	\$139
Cumberland Mutual Fire Ins Co	\$587-\$749	\$192	\$247
Electric Ins Co (3)	\$441-\$1,432	\$100	\$92
Empire Fire & Marine Ins Co	\$606-\$802	N/A	N/A
Encompass Ins Co of NJ (Encompass Group)	\$615-\$746	\$225-\$281	\$201-\$250
Encompass P&C Ins Co of NJ (Encompass Group)	\$452-\$1,101	\$144-\$391	\$155-\$416
Excelsior Ins Co	\$533	\$156	\$212
Farm Family Casualty Ins Co (3)	\$789	\$100	\$187
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)	\$1,014	\$142	\$192
Fidelity Mohawk Ins Co (Franklin Mutual Group) (2)	\$534-\$554	\$126	\$165
Fidelity National Prop and Cas Ins	\$435	\$135	\$164
Fireman's Fund Indemnity Corp (Allianz Group) (4)	\$1,061	N/A	N/A
Fireman's Fund Ins Co (Allianz Group) (4)	\$1,085	\$123	\$209
First American Property & Casualty Ins Co	N/A	\$220	N/A
First Trenton Indemnity Co (Travelers Group) (5)	\$572	\$118	\$153
Fitchburg Mutual Ins Co	\$954	\$163	\$213
FMI Ins Co (Franklin Mutual Group) (2)	\$438	N/A	\$156
Foremost Ins Co	\$868	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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<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
Graphic Arts Mutual Ins Co	\$527-\$760	\$100-\$157	\$188-\$219
Great Northern Ins Co (Chubb Group) (2)	\$706	\$133	\$180
Hanover Ins Co (Hanover Insurance Group)	\$948	\$129	\$164
Harleysville Ins Co of NJ	\$691-\$811	\$181-\$210	\$186-\$214
Hartford Underwriters Ins Co (The Hartford Group) (3)	\$801	\$120	\$169
High Point Preferred Ins Co (4)	\$620	\$125	\$137
Homesite Ins Co	\$572	\$176	\$244
IDS Property Casualty Ins Co	\$667	\$144	\$194
Liberty Mutual Fire Ins Co	\$492-\$1,786	\$135-\$409	\$146-\$455
Massachusetts Bay Ins Co (Hanover Insurance Group)	\$761	\$122	\$152
Mercer Ins Co of NJ Inc	\$479-\$687	\$226	\$235
Merchants Mutual Ins Co (Merchants Group)	\$823	\$232	\$245
Merchants Preferred Ins Co (Merchants Group)	\$587	N/A	\$372
Merrimack Mutual Fire Ins Co (Andover Group)	\$893-\$1,257	\$155	\$216
Metropolitan Group Property & Casualty Ins Co	\$1,116	\$120	\$178
National Surety Corp (Allianz Group)	\$961	\$136	\$231
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3)	\$1,007	\$72	\$131
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$1,197	\$83	\$154
New Jersey Skylands Ins Association	\$531-\$678	\$160-\$216	\$223-\$272
Ohio Casualty Ins Co (Ohio Casualty Group)	\$1,273	\$170	\$246
Pacific Indemnity Co (Chubb Group)	\$1,014	\$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	\$622	\$153	\$188
Preserver Ins Co (Tower Group) (5)	\$595	\$158	\$127
Property & Cas Ins Co Of Hartford (The Hartford Group)	\$770	\$102	\$167
Providence Mutual Fire Ins Co	\$535-\$855	\$173	\$179
Public Service Mutual Ins Co	\$400	\$118	\$114
Quincy Mutual Fire Ins Co	\$648-\$804	\$136	\$177
Rutgers Cas Ins Co (American European Group)	\$502-\$663	\$128-\$165	\$119-\$152
Selective Auto Ins Co of NJ (Selective Group)	\$275-\$1,348	\$86-\$385	\$106-\$498
Selective Ins Co of Amer (Selective Group) (4)	\$714	\$140	\$184
Selective Way Ins Co (Selective Group) (4)	\$598	N/A	\$184
State Farm Fire and Casualty Co	\$560	\$122	\$236
Tokio Marine & Nichido Fire Ins Co Ltd (4)	\$686	\$163	\$346
Tower Ins Co of NY (Tower Group)	\$662	N/A	\$264
Tower National Ins Co (Tower Group)	\$662-\$785	\$187-\$211	\$262-\$296
Travelers Auto Ins Co of NJ (Travelers Group)	\$381-\$960	\$77-\$233	\$246-\$954
United Services Auto Association (USAA Group) (1) (3)	\$498-\$699	\$147	\$98-\$133
USAA Casualty Ins Co (USAA Group) (1) (3)	\$543-\$763	\$163	\$119-\$163
Vigilant Ins Co (Chubb Group) (2)	\$764	\$142	\$192
West American Ins Co (Ohio Casualty Group)	\$1,033	N/A	\$303

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