

NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE
2009 HOMEOWNERS INSURANCE PREMIUM COMPARISON
Passaic 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	\$187
Allstate NJ Ins Co	\$527	\$109	\$156
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)	\$537	N/A	\$360
American Fire & Casualty Co (Ohio Casualty Group)	\$687	N/A	\$305
American Home Assur Co (American International Group) (2)	\$759	\$147	\$221
American Ins Co (Allianz Group) (2) (4)	\$799-\$856	N/A	N/A
American International Ins Co of NJ (American International Group) (3)	\$536	\$174	\$239
Amica Mutual Ins Co (1)	\$611-\$768	\$124-\$156	\$195-\$246
Armed Forces Ins Exchange (3)	\$511	N/A	\$129
Balboa Ins Co	\$528-\$782	\$90	\$217
Bankers Standard Ins Co	\$1,032	\$184	\$228
Bay State Ins Co (Andover Group)	\$632	\$124	\$172
California Cas & Fire ins Co (3)	\$551-\$844	\$111-\$120	\$206-\$221
Cambridge Mut Fire Ins Co (Andover Group)	\$615	\$124	\$172
Camden Fire Ins Assoc (OneBeacon Group) (5)	\$458-\$584	\$138-\$184	\$188-\$229
Castlepoint Ins Co (Tower Group)	\$550-\$642	\$173-\$198	\$246-\$282
Chubb Ins Co of NJ (Chubb Group) (2)	\$706	\$142	\$192
Citizens Ins Co of Amer (Hanover Insurance Group)	\$524	N/A	\$139
Cumberland Mutual Fire Ins Co	\$486-\$619	\$159	\$205
Electric Ins Co (3)	\$477-\$1,553	\$93	\$86
Empire Fire & Marine Ins Co	\$471-\$635	N/A	N/A
Encompass Ins Co of NJ (Encompass Group)	\$521-\$641	\$203-\$253	\$181-\$225
Encompass P&C Ins Co of NJ (Encompass Group)	\$398-\$951	\$126-\$342	\$136-\$365
Excelsior Ins Co	\$347	\$142	\$192
Farm Family Casualty Ins Co (3)	\$522	\$100	\$183
Farmers Ins Co of Flemington (2)	\$625	\$189	\$236
Farmers Mutual Fire Ins Co of Salem Cty	\$760	\$171	\$332
Federal Ins Co (Chubb Group)	\$1,014	\$142	\$192
Fidelity Mohawk Ins Co (Franklin Mutual Group) (2)	\$525-\$543	\$126	\$165
Fidelity National Prop and Cas Ins	\$421	\$135	\$164
Fireman's Fund Indemnity Corp (Allianz Group) (4)	\$1,046	N/A	N/A
Fireman's Fund Ins Co (Allianz Group) (4)	\$1,070	\$123	\$209
First American Property & Casualty Ins Co	N/A	\$225	N/A
First Trenton Indemnity Co (Travelers Group) (5)	\$453	\$118	\$153
Fitchburg Mutual Ins Co	\$669	\$166	\$189
FMI Ins Co (Franklin Mutual Group) (2)	\$438	N/A	\$156
Foremost Ins Co	\$868	N/A	N/A
Founders Ins Co	\$454-\$529	\$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-\$563	\$100-\$139	\$167-\$191
Great Northern Ins Co (Chubb Group) (2)	\$706	\$133	\$180
Hanover Ins Co (Hanover Insurance Group)	\$804	\$129	\$164
Harleysville Ins Co of NJ	\$635-\$745	\$181-\$210	\$186-\$214
Hartford Underwriters Ins Co (The Hartford Group) (3)	\$695	\$107	\$150
High Point Preferred Ins Co (4)	\$527	\$128	\$140
Homesite Ins Co	\$536	\$174	\$239
IDS Property Casualty Ins Co	\$762	\$134	\$210
Liberty Mutual Fire Ins Co	\$492-\$1,786	\$135-\$409	\$146-\$455
Massachusetts Bay Ins Co (Hanover Insurance Group)	\$645	\$122	\$152
Mercer Ins Co of NJ Inc	\$479-\$686	\$226	\$235
Merchants Mutual Ins Co (Merchants Group)	\$718	\$225	\$236
Merchants Preferred Ins Co (Merchants Group)	\$536	N/A	\$359
Merrimack Mutual Fire Ins Co (Andover Group)	\$746-\$1,040	\$130	\$178
Metropolitan Group Property & Casualty Ins Co	\$947	\$133	\$200
National Surety Corp (Allianz Group)	\$948	\$136	\$231
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3)	\$805	\$83	\$154
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$953	\$96	\$181
New Jersey Skylands Ins Association	\$458-\$584	\$138-\$184	\$188-\$229
Ohio Casualty Ins Co (Ohio Casualty Group)	\$1,010	\$156	\$230
Pacific Indemnity Co (Chubb Group)	\$1,014	\$142	\$192
Palisades Property & Casualty Ins Co (fmr. Proformance Ins Co)	\$568	N/A	\$226
Philadelphia Contributionship Ins (Philadelphia Contributionship Group)	\$1,004	\$172	\$273
Preferred Mutual Ins Co	\$477	\$122	\$148
Preserver Ins Co (Tower Group) (5)	\$499	\$140	\$120
Property & Cas Ins Co Of Hartford (The Hartford Group)	\$680	\$91	\$149
Providence Mutual Fire Ins Co	\$414-\$687	\$152	\$158
Public Service Mutual Ins Co	\$416	\$118	\$114
Quincy Mutual Fire Ins Co	\$538-\$666	\$120	\$155
Rutgers Cas Ins Co (American European Group)	\$399-\$523	\$114-\$146	\$140-\$179
Selective Auto Ins Co of NJ (Selective Group)	\$242-\$1,161	\$83-\$366	\$107-\$496
Selective Ins Co of Amer (Selective Group) (4)	\$577	\$142	\$187
Selective Way Ins Co (Selective Group) (4)	\$487	N/A	\$187
State Farm Fire and Casualty Co	\$560	\$122	\$236
Tokio Marine & Nichido Fire Ins Co Ltd (4)	\$479	\$153	\$395
Tower Ins Co of NY (Tower Group)	\$550	N/A	\$250
Tower National Ins Co (Tower Group)	\$550-\$642	\$173-\$198	\$246-\$282
Travelers Auto Ins Co of NJ (Travelers Group)	\$339-\$598	\$66-\$179	\$253-\$977
United Services Auto Association (USAA Group) (1) (3)	\$454-\$637	\$147	\$90-\$122
USAA Casualty Ins Co (USAA Group) (1) (3)	\$495-\$695	\$163	\$110-\$149
Vigilant Ins Co (Chubb Group) (2)	\$764	\$142	\$192
West American Ins Co (Ohio Casualty Group)	\$823	N/A	\$281

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