

**NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE**  
**2009 HOMEOWNERS INSURANCE PREMIUM COMPARISON**  
**Somerset 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	\$176
Allstate NJ Ins Co	\$468	\$100	\$141
American Bankers Ins Co of FL	\$2,126	\$161	N/A
American Commerce Ins Co	\$447-\$842	\$100-\$204	\$176-\$452
American European Ins Co (American European Group) (5)	\$529	N/A	\$291
American Fire & Casualty Co (Ohio Casualty Group)	\$511	N/A	\$352
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)	\$502	\$156	\$215
Amica Mutual Ins Co (1)	\$551-\$692	\$133-\$169	\$203-\$255
Armed Forces Ins Exchange (3)	\$505	N/A	\$159
Balboa Ins Co	\$459-\$678	\$99	\$145
Bankers Standard Ins Co	\$901	\$184	\$228
Bay State Ins Co (Andover Group)	\$579	\$113	\$156
California Cas & Fire ins Co (3)	\$531-\$572	\$108	\$193
Cambridge Mut Fire Ins Co (Andover Group)	\$563	\$113	\$156
Camden Fire Ins Assoc (OneBeacon Group) (5)	\$356-\$453	\$125-\$166	\$172-\$209
Castlepoint Ins Co (Tower Group)	\$545-\$646	\$187-\$211	\$262-\$296
Chubb Ins Co of NJ (Chubb Group) (2)	\$642	\$142	\$192
Citizens Ins Co of Amer (Hanover Insurance Group)	\$446	N/A	\$139
Cumberland Mutual Fire Ins Co	\$413-\$526	\$134	\$174
Electric Ins Co (3)	\$467-\$1,517	\$93	\$86
Empire Fire & Marine Ins Co	\$391-\$547	N/A	N/A
Encompass Ins Co of NJ (Encompass Group)	\$434-\$531	\$207-\$258	\$185-\$230
Encompass P&C Ins Co of NJ (Encompass Group)	\$309-\$755	\$105-\$286	\$113-\$303
Excelsior Ins Co	\$360	\$142	\$192
Farm Family Casualty Ins Co (3)	\$453	\$100	\$142
Farmers Ins Co of Flemington (2)	\$558	\$180	\$223
Farmers Mutual Fire Ins Co of Salem Cty	\$738	\$171	\$332
Federal Ins Co (Chubb Group)	\$921	\$142	\$192
Fidelity Mohawk Ins Co (Franklin Mutual Group) (2)	\$504-\$525	\$126	\$165
Fidelity National Prop and Cas Ins	\$378	\$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)	\$446	\$118	\$153
Fitchburg Mutual Ins Co	\$646	\$135	\$204
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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Graphic Arts Mutual Ins Co	\$424-\$608	\$100-\$152	\$178-\$205
Great Northern Ins Co (Chubb Group) (2)	\$642	\$133	\$180
Hanover Ins Co (Hanover Insurance Group)	\$681	\$129	\$164
Harleysville Ins Co of NJ	\$432-\$503	\$156-\$182	\$180-\$209
Hartford Underwriters Ins Co (The Hartford Group) (3)	\$643	\$120	\$169
High Point Preferred Ins Co (4)	\$406	\$128	\$137
Homesite Ins Co	\$502	\$156	\$215
IDS Property Casualty Ins Co	\$596	\$129	\$196
Liberty Mutual Fire Ins Co	\$485-\$1,767	\$122-\$363	\$147-\$457
Massachusetts Bay Ins Co (Hanover Insurance Group)	\$549	\$122	\$152
Mercer Ins Co of NJ Inc	\$479-\$644	\$226	\$235
Merchants Mutual Ins Co (Merchants Group)	\$752	\$201	\$193
Merchants Preferred Ins Co (Merchants Group)	\$528	N/A	\$290
Merrimack Mutual Fire Ins Co (Andover Group)	\$710-\$987	\$155	\$216
Metropolitan Group Property & Casualty Ins Co	\$1,084	\$120	\$178
National Surety Corp (Allianz Group)	\$660	\$136	\$209
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3)	\$444	\$61	\$109
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$521	\$71	\$128
New Jersey Skylands Ins Association	\$356-\$453	\$125-\$166	\$172-\$209
Ohio Casualty Ins Co (Ohio Casualty Group)	\$747	\$178	\$265
Pacific Indemnity Co (Chubb Group)	\$921	\$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	\$416	\$119	\$142
Preserver Ins Co (Tower Group) (5)	\$479	\$158	\$130
Property & Cas Ins Co Of Hartford (The Hartford Group)	\$618	\$102	\$167
Providence Mutual Fire Ins Co	\$424-\$702	\$165	\$170
Public Service Mutual Ins Co	\$392	\$118	\$114
Quincy Mutual Fire Ins Co	\$517-\$641	\$130	\$166
Rutgers Cas Ins Co (American European Group)	\$364-\$479	\$122-\$157	\$100-\$127
Selective Auto Ins Co of NJ (Selective Group)	\$268-\$1,302	\$87-\$381	\$101-\$475
Selective Ins Co of Amer (Selective Group) (4)	\$601	\$153	\$200
Selective Way Ins Co (Selective Group) (4)	\$507	N/A	\$200
State Farm Fire and Casualty Co	\$651	\$110	\$200
Tokio Marine & Nichido Fire Ins Co Ltd (4)	\$486	\$127	\$244
Tower Ins Co of NY (Tower Group)	\$545	N/A	\$264
Tower National Ins Co (Tower Group)	\$545-\$646	\$187-\$211	\$262-\$296
Travelers Auto Ins Co of NJ (Travelers Group)	\$340-\$702	\$78-\$234	\$259-\$1,031
United Services Auto Association (USAA Group) (1) (3)	\$454-\$637	\$143	\$90-\$122
USAA Casualty Ins Co (USAA Group) (1) (3)	\$495-\$695	\$158	\$110-\$149
Vigilant Ins Co (Chubb Group) (2)	\$694	\$142	\$192
West American Ins Co (Ohio Casualty Group)	\$611	N/A	\$326

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