

NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE
2009 HOMEOWNERS INSURANCE PREMIUM COMPARISON
City of Trenton (Mercer 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	\$207
Allstate NJ Ins Co	\$549	\$115	\$161
American Bankers Ins Co of FL	\$2,126	\$161	N/A
American Commerce Ins Co	\$387-\$881	\$100-\$236	\$174-\$517
American European Ins Co (American European Group) (5)	\$597	N/A	\$325
American Fire & Casualty Co (Ohio Casualty Group)	\$734	N/A	\$313
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)	\$636-\$1,232	\$193-\$249	\$269-\$357
Amica Mutual Ins Co (1)	\$817-\$1,027	\$121-\$153	\$193-\$243
Armed Forces Ins Exchange (3)	\$495	N/A	\$127
Balboa Ins Co	\$570-\$844	\$95	\$163
Bankers Standard Ins Co	\$1,000	\$184	\$228
Bay State Ins Co (Andover Group)	\$845	\$124	\$172
California Cas & Fire ins Co (3)	\$652	\$113	\$208
Cambridge Mut Fire Ins Co (Andover Group)	\$827	\$149	\$210
Camden Fire Ins Assoc (OneBeacon Group) (5)	\$479-\$611	\$144-\$194	\$204-\$249
Castlepoint Ins Co (Tower Group)	\$650-\$794	\$181-\$208	\$258-\$291
Chubb Ins Co of NJ (Chubb Group) (2)	\$675	\$142	\$192
Citizens Ins Co of Amer (Hanover Insurance Group)	\$569	N/A	\$139
Cumberland Mutual Fire Ins Co	\$587-\$749	\$192	\$247
Electric Ins Co (3)	\$434-\$1,406	\$103	\$96
Empire Fire & Marine Ins Co	\$597-\$785	N/A	N/A
Encompass Ins Co of NJ (Encompass Group)	\$607-\$744	\$198-\$247	\$177-\$221
Encompass P&C Ins Co of NJ (Encompass Group)	\$336-\$782	\$112-\$302	\$121-\$322
Excelsior Ins Co	\$686	\$156	\$212
Farm Family Casualty Ins Co (3)	\$811	\$100	\$158
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)	\$525-\$543	\$126	\$165
Fidelity National Prop and Cas Ins	\$378	\$125	\$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	\$219	N/A
First Trenton Indemnity Co (Travelers Group) (5)	\$510	\$118	\$153
Fitchburg Mutual Ins Co	\$902	\$126	\$189
FMI Ins Co (Franklin Mutual Group) (2)	\$438	N/A	\$156
Foremost Ins Co	\$991-\$1,075	N/A	N/A
Founders Ins Co	\$554-\$648	\$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	\$531-\$772	\$100-\$139	\$167-\$191
Great Northern Ins Co (Chubb Group) (2)	\$675	\$133	\$180
Hanover Ins Co (Hanover Insurance Group)	\$873	\$129	\$164
Harleysville Ins Co of NJ	\$787-\$920	\$181-\$210	\$226-\$264
Hartford Underwriters Ins Co (The Hartford Group) (3)	\$816	\$114	\$160
High Point Preferred Ins Co (4)	\$722	\$129	\$140
Homesite Ins Co	\$636-\$1,232	\$193-\$249	\$269-\$357
IDS Property Casualty Ins Co	\$975	\$123	\$200
Liberty Mutual Fire Ins Co	\$469-\$1,689	\$122-\$363	\$147-\$457
Massachusetts Bay Ins Co (Hanover Insurance Group)	\$701	\$122	\$152
Mercer Ins Co of NJ Inc	\$587-\$793	\$226	\$235
Merchants Mutual Ins Co (Merchants Group)	\$832	\$201	\$215
Merchants Preferred Ins Co (Merchants Group)	\$596	N/A	\$324
Merrimack Mutual Fire Ins Co (Andover Group)	\$908-\$1,280	\$130	\$178
Metropolitan Group Property & Casualty Ins Co	\$921	\$133	\$200
National Surety Corp (Allianz Group)	\$961	\$136	\$231
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3)	\$777	\$57	\$100
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$919	\$64	\$116
New Jersey Skylands Ins Association	\$479-\$611	\$144-\$194	\$204-\$249
Ohio Casualty Ins Co (Ohio Casualty Group)	\$1,083	\$159	\$235
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	\$563	\$142	\$173
Preserver Ins Co (Tower Group) (5)	\$604	\$151	\$127
Property & Cas Ins Co Of Hartford (The Hartford Group)	\$777	\$96	\$159
Providence Mutual Fire Ins Co	\$513-\$897	\$152	\$157
Public Service Mutual Ins Co	\$405	\$118	\$114
Quincy Mutual Fire Ins Co	\$655-\$812	\$123	\$155
Rutgers Cas Ins Co (American European Group)	\$532-\$703	\$114-\$146	\$121-\$155
Selective Auto Ins Co of NJ (Selective Group)	\$247-\$1,190	\$83-\$361	\$97-\$460
Selective Ins Co of Amer (Selective Group) (4)	\$771	\$135	\$178
Selective Way Ins Co (Selective Group) (4)	\$638	N/A	\$178
State Farm Fire and Casualty Co	\$625	\$105	\$241
Tokio Marine & Nichido Fire Ins Co Ltd (4)	\$745	\$132	\$302
Tower Ins Co of NY (Tower Group)	\$650	N/A	\$259
Tower National Ins Co (Tower Group)	\$650-\$794	\$181-\$208	\$258-\$291
Travelers Auto Ins Co of NJ (Travelers Group)	\$405-\$835	\$62-\$156	\$257-\$1,004
United Services Auto Association (USAA Group) (1) (3)	\$454-\$637	\$144	\$90-\$122
USAA Casualty Ins Co (USAA Group) (1) (3)	\$495-\$695	\$159	\$110-\$149
Vigilant Ins Co (Chubb Group) (2)	\$729	\$142	\$192
West American Ins Co (Ohio Casualty Group)	\$881	N/A	\$288

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