

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

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$508-\$537	\$170	\$192
Allstate NJ Ins Co	\$507	\$102	\$148
American Bankers Ins Co of FL	\$2,126	\$161	N/A
American Commerce Ins Co	\$452-\$871	\$100-\$211	\$180-\$472
American European Ins Co (American European Group) (5)	\$422	N/A	\$249
American Fire & Casualty Co (Ohio Casualty Group)	\$587	N/A	\$264
American Home Assur Co (American International Group) (2)	\$759	\$147	\$221
American Ins Co (Allianz Group) (2) (4)	\$748-\$800	N/A	N/A
American International Ins Co of NJ (American International Group) (3)	\$579-\$1,152	\$177-\$178	\$247-\$259
Amica Mutual Ins Co (1)	\$628-\$790	\$103-\$129	\$167-\$210
Armed Forces Ins Exchange (3)	\$511	N/A	\$129
Balboa Ins Co	\$780-\$1,160	\$114	\$173
Bankers Standard Ins Co	\$954	\$184	\$228
Bay State Ins Co (Andover Group)	\$579	\$124	\$172
California Cas & Fire ins Co (3)	\$572-\$716	\$114-\$119	\$209-\$219
Cambridge Mut Fire Ins Co (Andover Group)	\$563	\$124	\$172
Camden Fire Ins Assoc (OneBeacon Group) (5)	\$397-\$506	\$131-\$174	\$181-\$220
Castlepoint Ins Co (Tower Group)	\$564-\$640	\$147-\$166	\$221-\$250
Chubb Ins Co of NJ (Chubb Group) (2)	\$604	\$142	\$192
Citizens Ins Co of Amer (Hanover Insurance Group)	\$518-\$567	N/A	\$139
Cumberland Mutual Fire Ins Co	\$413-\$526	\$134	\$174
Electric Ins Co (3)	\$543-\$1,792	\$100	\$91
Empire Fire & Marine Ins Co	\$431-\$604	N/A	N/A
Encompass Ins Co of NJ (Encompass Group)	\$469-\$577	\$267-\$333	\$241-\$300
Encompass P&C Ins Co of NJ (Encompass Group)	\$344-\$804	\$112-\$302	\$121-\$322
Excelsior Ins Co	\$399	\$142	\$192
Farm Family Casualty Ins Co (3)	\$450	\$100	\$134
Farmers Ins Co of Flemington (2)	\$558	\$180	\$223
Farmers Mutual Fire Ins Co of Salem Cty	\$760	\$171-\$186	\$332-\$367
Federal Ins Co (Chubb Group)	\$868	\$142	\$192
Fidelity Mohawk Ins Co (Franklin Mutual Group) (2)	\$534-\$554	\$126	\$165
Fidelity National Prop and Cas Ins	\$402	\$135	\$164
Fireman's Fund Indemnity Corp (Allianz Group) (4)	\$978	N/A	N/A
Fireman's Fund Ins Co (Allianz Group) (4)	\$1,000	\$123	\$188
First American Property & Casualty Ins Co	N/A	\$226	N/A
First Trenton Indemnity Co (Travelers Group) (5)	\$495	\$118	\$153
Fitchburg Mutual Ins Co	\$660	\$149	\$160
FMI Ins Co (Franklin Mutual Group) (2)	\$438	N/A	\$156
Foremost Ins Co	\$868-\$991	N/A	N/A
Founders Ins Co	\$461-\$538	\$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	\$404-\$577	\$100-\$119	\$138-\$162
Great Northern Ins Co (Chubb Group) (2)	\$604	\$133	\$180
Hanover Ins Co (Hanover Insurance Group)	\$794-\$871	\$129	\$164
Harleysville Ins Co of NJ	\$629-\$737	\$173-\$199	\$217-\$252
Hartford Underwriters Ins Co (The Hartford Group) (3)	\$658	\$95	\$130
High Point Preferred Ins Co (4)	\$527	\$129	\$140
Homesite Ins Co	\$579-\$1,152	\$177-\$178	\$247-\$259
IDS Property Casualty Ins Co	\$735	\$134	\$185
Liberty Mutual Fire Ins Co	\$530-\$1,953	\$126-\$379	\$142-\$436
Massachusetts Bay Ins Co (Hanover Insurance Group)	\$636-\$699	\$122	\$152
Mercer Ins Co of NJ Inc	\$479-\$721	\$226	\$235
Merchants Mutual Ins Co (Merchants Group)	\$621	\$211	\$167
Merchants Preferred Ins Co (Merchants Group)	\$421	N/A	\$248
Merrimack Mutual Fire Ins Co (Andover Group)	\$679-\$941	\$130	\$178
Metropolitan Group Property & Casualty Ins Co	\$967	\$116	\$173
National Surety Corp (Allianz Group)	\$886	\$136	\$209
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3)	\$504	\$52	\$88
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$592	\$57	\$100
New Jersey Skylands Ins Association	\$397-\$506	\$131-\$174	\$181-\$220
Ohio Casualty Ins Co (Ohio Casualty Group)	\$863	\$135	\$199
Pacific Indemnity Co (Chubb Group)	\$868	\$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	\$522	\$133	\$161
Preserver Ins Co (Tower Group) (5)	\$454	\$118	\$103
Property & Cas Ins Co Of Hartford (The Hartford Group)	\$639	\$83	\$130
Providence Mutual Fire Ins Co	\$407-\$680	\$132	\$135
Public Service Mutual Ins Co	\$392	\$118	\$114
Quincy Mutual Fire Ins Co	\$489-\$605	\$107	\$126
Rutgers Cas Ins Co (American European Group)	\$382-\$502	\$99-\$124	\$78-\$100
Selective Auto Ins Co of NJ (Selective Group)	\$191-\$1,033	\$79-\$352	\$92-\$439
Selective Ins Co of Amer (Selective Group) (4)	\$549	\$127	\$168
Selective Way Ins Co (Selective Group) (4)	\$464	N/A	\$168
State Farm Fire and Casualty Co	\$710-\$584	\$120	\$216-\$238
Tokio Marine & Nichido Fire Ins Co Ltd (4)	\$494	\$143	\$226
Tower Ins Co of NY (Tower Group)	\$564	N/A	\$223
Tower National Ins Co (Tower Group)	\$564-\$640	\$147-\$166	\$221-\$250
Travelers Auto Ins Co of NJ (Travelers Group)	\$334-\$532	\$61-\$155	\$227-\$855
United Services Auto Association (USAA Group) (1) (3)	\$498-\$699	\$145	\$98-\$133
USAA Casualty Ins Co (USAA Group) (1) (3)	\$543-\$763	\$160	\$119-\$163
Vigilant Ins Co (Chubb Group) (2)	\$653	\$142	\$192
West American Ins Co (Ohio Casualty Group)	\$703	N/A	\$243

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