

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

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$528	\$170	\$192
Allstate NJ Ins Co	\$485	\$102	\$142
American Bankers Ins Co of FL	\$2,126	\$161	N/A
American Commerce Ins Co	\$368-\$782	\$100-\$105	\$161-\$450
American European Ins Co (American European Group) (5)	\$422	N/A	\$257
American Fire & Casualty Co (Ohio Casualty Group)	\$641	N/A	\$288
American Home Assur Co (American International Group) (2)	\$759	\$147	\$221
American Ins Co (Allianz Group) (2) (4)	\$772-\$827	N/A	N/A
American International Ins Co of NJ (American International Group) (3)	\$481	\$155	\$211
Amica Mutual Ins Co (1)	\$561-\$706	\$104-\$132	\$169-\$214
Armed Forces Ins Exchange (3)	\$487	N/A	\$129
Balboa Ins Co	\$449-\$663	\$84	\$145
Bankers Standard Ins Co	\$1,000	\$184	\$228
Bay State Ins Co (Andover Group)	\$579	\$124	\$172
California Cas & Fire ins Co (3)	\$563-\$617	\$108	\$193-\$195
Cambridge Mut Fire Ins Co (Andover Group)	\$563	\$124	\$172
Camden Fire Ins Assoc (OneBeacon Group) (5)	\$380-\$483	\$126-\$168	\$177-\$215
Castlepoint Ins Co (Tower Group)	\$514-\$592	\$162-\$181	\$232-\$264
Chubb Ins Co of NJ (Chubb Group) (2)	\$675	\$142	\$192
Citizens Ins Co of Amer (Hanover Insurance Group)	\$415	N/A	\$139
Cumberland Mutual Fire Ins Co	\$413-\$526	\$134	\$174
Electric Ins Co (3)	\$431-\$1,397	\$93	\$86
Empire Fire & Marine Ins Co	\$358-\$497	N/A	N/A
Encompass Ins Co of NJ (Encompass Group)	\$405-\$497	\$240-\$300	\$215-\$268
Encompass P&C Ins Co of NJ (Encompass Group)	\$330-\$813	\$104-\$284	\$112-\$300
Excelsior Ins Co	\$312	\$156	\$212
Farm Family Casualty Ins Co (3)	\$448	\$100	\$146
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)	\$969	\$142	\$192
Fidelity Mohawk Ins Co (Franklin Mutual Group) (2)	\$494-\$515	\$126	\$165
Fidelity National Prop and Cas Ins	\$377	\$125	\$164
Fireman's Fund Indemnity Corp (Allianz Group) (4)	\$1,011	N/A	N/A
Fireman's Fund Ins Co (Allianz Group) (4)	\$1,034	\$123	\$209
First American Property & Casualty Ins Co	N/A	\$219	N/A
First Trenton Indemnity Co (Travelers Group) (5)	\$407	\$109	\$134
Fitchburg Mutual Ins Co	\$641	\$81	\$160
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	\$421-\$601	\$100-\$119	\$138-\$162
Great Northern Ins Co (Chubb Group) (2)	\$675	\$133	\$180
Hanover Ins Co (Hanover Insurance Group)	\$631	\$129	\$164
Harleysville Ins Co of NJ	\$508-\$592	\$131-\$150	\$163-\$189
Hartford Underwriters Ins Co (The Hartford Group) (3)	\$670	\$106	\$146
High Point Preferred Ins Co (4)	\$438	\$112	\$120
Homesite Ins Co	\$481	\$155	\$211
IDS Property Casualty Ins Co	\$659	\$129	\$196
Liberty Mutual Fire Ins Co	\$469-\$1,689	\$122-\$363	\$147-\$457
Massachusetts Bay Ins Co (Hanover Insurance Group)	\$509	\$122	\$152
Mercer Ins Co of NJ Inc	\$479-\$644	\$226	\$235
Merchants Mutual Ins Co (Merchants Group)	\$595	\$158	\$172
Merchants Preferred Ins Co (Merchants Group)	\$421	N/A	\$257
Merrimack Mutual Fire Ins Co (Andover Group)	\$710-\$987	\$130	\$178
Metropolitan Group Property & Casualty Ins Co	\$767	\$116	\$173
National Surety Corp (Allianz Group)	\$915	\$136	\$231
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3)	\$521	\$50	\$75
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$613	\$52	\$88
New Jersey Skylands Ins Association	\$380-\$483	\$126-\$168	\$177-\$215
Ohio Casualty Ins Co (Ohio Casualty Group)	\$944	\$147	\$217
Pacific Indemnity Co (Chubb Group)	\$969	\$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	\$383	\$105	\$120
Preserver Ins Co (Tower Group) (5)	\$474	\$140	\$113
Property & Cas Ins Co Of Hartford (The Hartford Group)	\$597	\$90	\$146
Providence Mutual Fire Ins Co	\$378-\$638	\$130	\$135
Public Service Mutual Ins Co	\$392	\$118	\$114
Quincy Mutual Fire Ins Co	\$513-\$636	\$107	\$136
Rutgers Cas Ins Co (American European Group)	\$348-\$459	\$99-\$124	\$112-\$142
Selective Auto Ins Co of NJ (Selective Group)	\$241-\$1,166	\$81-\$354	\$100-\$470
Selective Ins Co of Amer (Selective Group) (4)	\$560	\$135	\$178
Selective Way Ins Co (Selective Group) (4)	\$472	N/A	\$178
State Farm Fire and Casualty Co	\$621	\$110	\$200
Tokio Marine & Nichido Fire Ins Co Ltd (4)	\$636	\$87	\$236
Tower Ins Co of NY (Tower Group)	\$514	N/A	\$235
Tower National Ins Co (Tower Group)	\$514-\$592	\$162-\$181	\$232-\$264
Travelers Auto Ins Co of NJ (Travelers Group)	\$329-\$624	\$70-\$201	\$225-\$885
United Services Auto Association (USAA Group) (1) (3)	\$454-\$637	\$141	\$90-\$122
USAA Casualty Ins Co (USAA Group) (1) (3)	\$495-\$695	\$155	\$110-\$149
Vigilant Ins Co (Chubb Group) (2)	\$729	\$142	\$192
West American Ins Co (Ohio Casualty Group)	\$768	N/A	\$266

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