

NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE
2009 HOMEOWNERS INSURANCE PREMIUM COMPARISON
Township of Woodbridge (Middlesex County)

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$572	\$170	\$207
Allstate NJ Ins Co	\$507	\$102	\$147
American Bankers Ins Co of FL	\$2,126	\$161	N/A
American Commerce Ins Co	\$576-\$995	\$124-\$240	\$229-\$521
American European Ins Co (American European Group) (5)	\$480	N/A	\$373
American Fire & Casualty Co (Ohio Casualty Group)	\$667	N/A	\$321
American Home Assur Co (American International Group) (2)	\$759	\$147	\$221
American Ins Co (Allianz Group) (2) (4)	\$795-\$853	N/A	N/A
American International Ins Co of NJ (American International Group) (3)	\$598-\$1,183	\$172	\$241-\$254
Amica Mutual Ins Co (1)	\$664-\$836	\$133-\$169	\$216-\$272
Armed Forces Ins Exchange (3)	\$475	N/A	\$124
Balboa Ins Co	\$532-\$788	\$99	\$177
Bankers Standard Ins Co	\$1,000	\$184	\$228
Bay State Ins Co (Andover Group)	\$661	\$149	\$210
California Cas & Fire ins Co (3)	\$604	\$119	\$219
Cambridge Mut Fire Ins Co (Andover Group)	\$643	\$149	\$210
Camden Fire Ins Assoc (OneBeacon Group) (5)	\$397-\$506	\$131-\$174	\$181-\$220
Castlepoint Ins Co (Tower Group)	\$529-\$616	\$181-\$208	\$258-\$291
Chubb Ins Co of NJ (Chubb Group) (2)	\$635	\$142	\$192
Citizens Ins Co of Amer (Hanover Insurance Group)	\$516	N/A	\$139
Cumberland Mutual Fire Ins Co	\$486-\$619	\$159	\$205
Electric Ins Co (3)	\$568-\$1,888	\$102	\$95
Empire Fire & Marine Ins Co	\$454-\$594	N/A	N/A
Encompass Ins Co of NJ (Encompass Group)	\$518-\$626	\$216-\$269	\$193-\$240
Encompass P&C Ins Co of NJ (Encompass Group)	\$378-\$898	\$112-\$302	\$121-\$322
Excelsior Ins Co	\$421	\$156	\$212
Farm Family Casualty Ins Co (3)	\$525	\$100	\$124
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)	\$911	\$142	\$192
Fidelity Mohawk Ins Co (Franklin Mutual Group) (2)	\$558-\$582	\$126	\$165
Fidelity National Prop and Cas Ins	\$435	\$135	\$164
Fireman's Fund Indemnity Corp (Allianz Group) (4)	\$1,043	N/A	N/A
Fireman's Fund Ins Co (Allianz Group) (4)	\$1,066	\$123	\$209
First American Property & Casualty Ins Co	N/A	\$219	N/A
First Trenton Indemnity Co (Travelers Group) (5)	\$469	\$118	\$153
Fitchburg Mutual Ins Co	\$646	\$135	\$204
FMI Ins Co (Franklin Mutual Group) (2)	\$438	N/A	\$156
Foremost Ins Co	\$868-\$991	N/A	N/A
Founders Ins Co	\$561-\$655	\$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	\$388-\$549	\$100-\$153	\$183-\$210
Great Northern Ins Co (Chubb Group) (2)	\$635	\$133	\$180
Hanover Ins Co (Hanover Insurance Group)	\$789	\$129	\$164
Harleysville Ins Co of NJ	\$538-\$629	\$164-\$189	\$189-\$218
Hartford Underwriters Ins Co (The Hartford Group) (3)	\$673	\$114	\$160
High Point Preferred Ins Co (4)	\$548	\$145	\$157
Homesite Ins Co	\$598-\$1,183	\$172	\$241-\$254
IDS Property Casualty Ins Co	\$772	\$134	\$185
Liberty Mutual Fire Ins Co	\$573-\$2,130	\$126-\$379	\$142-\$436
Massachusetts Bay Ins Co (Hanover Insurance Group)	\$634	\$122	\$152
Mercer Ins Co of NJ Inc	\$479-\$687	\$226	\$235
Merchants Mutual Ins Co (Merchants Group)	\$685	\$255	\$245
Merchants Preferred Ins Co (Merchants Group)	\$479	N/A	\$372
Merrimack Mutual Fire Ins Co (Andover Group)	\$710-\$987	\$155	\$216
Metropolitan Group Property & Casualty Ins Co	\$1,007	\$120	\$178
National Surety Corp (Allianz Group)	\$944	\$136	\$231
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3)	\$749	\$74	\$136
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$886	\$84	\$156
New Jersey Skylands Ins Association	\$397-\$506	\$131-\$174	\$181-\$220
Ohio Casualty Ins Co (Ohio Casualty Group)	\$981	\$162	\$241
Pacific Indemnity Co (Chubb Group)	\$911	\$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	\$521	\$133	\$161
Preserver Ins Co (Tower Group) (5)	\$479	\$151	\$127
Property & Cas Ins Co Of Hartford (The Hartford Group)	\$659	\$96	\$159
Providence Mutual Fire Ins Co	\$391-\$657	\$169	\$175
Public Service Mutual Ins Co	\$405	\$118	\$114
Quincy Mutual Fire Ins Co	\$473-\$585	\$133	\$170
Rutgers Cas Ins Co (American European Group)	\$366-\$482	\$124-\$160	\$97-\$121
Selective Auto Ins Co of NJ (Selective Group)	\$215-\$1,177	\$80-\$358	\$92-\$447
Selective Ins Co of Amer (Selective Group) (4)	\$525	\$140	\$184
Selective Way Ins Co (Selective Group) (4)	\$443	N/A	\$184
State Farm Fire and Casualty Co	\$616	\$120	\$238
Tokio Marine & Nichido Fire Ins Co Ltd (4)	\$590	\$182	\$329
Tower Ins Co of NY (Tower Group)	\$529	N/A	\$259
Tower National Ins Co (Tower Group)	\$529-\$616	\$181-\$208	\$258-\$291
Travelers Auto Ins Co of NJ (Travelers Group)	\$570-\$909	\$87-\$271	\$363-\$1,358
United Services Auto Association (USAA Group) (1) (3)	\$498-\$699	\$143	\$98-\$133
USAA Casualty Ins Co (USAA Group) (1) (3)	\$543-\$763	\$158	\$119-\$163
Vigilant Ins Co (Chubb Group) (2)	\$729	\$142	\$192
West American Ins Co (Ohio Casualty Group)	\$801	N/A	\$295

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