

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

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$613	\$170	\$229
Allstate NJ Ins Co	\$576	\$100	\$141
American Bankers Ins Co of FL	\$2,126	\$161	N/A
American Commerce Ins Co	\$606-\$1,151	\$132-\$282	\$248-\$627
American European Ins Co (American European Group) (5)	\$497	N/A	\$386
American Fire & Casualty Co (Ohio Casualty Group)	\$716	N/A	\$352
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)	\$583-\$1,170	\$170	\$236-\$249
Amica Mutual Ins Co (1)	\$673-\$846	\$147-\$186	\$220-\$278
Armed Forces Ins Exchange (3)	\$511	N/A	\$129
Balboa Ins Co	\$650-\$965	\$99	\$177
Bankers Standard Ins Co	\$1,032	\$184	\$228
Bay State Ins Co (Andover Group)	\$695	\$149	\$210
California Cas & Fire ins Co (3)	\$731-\$812	\$109-\$113	\$196-\$208
Cambridge Mut Fire Ins Co (Andover Group)	\$679	\$149	\$210
Camden Fire Ins Assoc (OneBeacon Group) (5)	\$566-\$724	\$141-\$189	\$218-\$267
Castlepoint Ins Co (Tower Group)	\$634-\$730	\$187-\$211	\$262-\$296
Chubb Ins Co of NJ (Chubb Group) (2)	\$665	\$142	\$192
Citizens Ins Co of Amer (Hanover Insurance Group)	\$551	N/A	\$146
Cumberland Mutual Fire Ins Co	\$549-\$699	\$179	\$231
Electric Ins Co (3)	\$481-\$1,569	\$106	\$98
Empire Fire & Marine Ins Co	\$489-\$687	N/A	N/A
Encompass Ins Co of NJ (Encompass Group)	\$490-\$600	\$259-\$323	\$235-\$292
Encompass P&C Ins Co of NJ (Encompass Group)	\$363-\$903	\$123-\$334	\$131-\$356
Excelsior Ins Co	\$438	\$156	\$212
Farm Family Casualty Ins Co (3)	\$671	\$100	\$167
Farmers Ins Co of Flemington (2)	\$625	\$189	\$236
Farmers Mutual Fire Ins Co of Salem Cty	\$797	\$171	\$332
Federal Ins Co (Chubb Group)	\$953	\$142	\$192
Fidelity Mohawk Ins Co (Franklin Mutual Group) (2)	\$534-\$554	\$126	\$165
Fidelity National Prop and Cas Ins	\$451	\$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	\$232	N/A
First Trenton Indemnity Co (Travelers Group) (5)	\$552	\$126	\$161
Fitchburg Mutual Ins Co	\$745	\$139	\$224
FMI Ins Co (Franklin Mutual Group) (2)	\$438	N/A	\$156
Foremost Ins Co	\$868	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	\$447-\$639	\$100-\$166	\$198-\$232
Great Northern Ins Co (Chubb Group) (2)	\$665	\$133	\$180
Hanover Ins Co (Hanover Insurance Group)	\$843	\$137	\$174
Harleysville Ins Co of NJ	\$611-\$715	\$164-\$189	\$189-\$218
Hartford Underwriters Ins Co (The Hartford Group) (3)	\$805	\$120	\$169
High Point Preferred Ins Co (4)	\$724	\$152	\$166
Homesite Ins Co	\$583-\$1,170	\$170	\$236-\$249
IDS Property Casualty Ins Co	\$891	\$137	\$192
Liberty Mutual Fire Ins Co	\$581-\$2,156	\$129-\$386	\$144-\$447
Massachusetts Bay Ins Co (Hanover Insurance Group)	\$679	\$127	\$161
Mercer Ins Co of NJ Inc	\$479-\$722	\$226	\$235
Merchants Mutual Ins Co (Merchants Group)	\$691	\$236	\$255
Merchants Preferred Ins Co (Merchants Group)	\$496	N/A	\$385
Merrimack Mutual Fire Ins Co (Andover Group)	\$746-\$1,040	\$155	\$216
Metropolitan Group Property & Casualty Ins Co	\$1,140	\$128	\$192
National Surety Corp (Allianz Group)	\$961	\$136	\$231
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3)	\$556	\$60	\$106
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$654	\$69	\$125
New Jersey Skylands Ins Association	\$566-\$724	\$141-\$189	\$218-\$267
Ohio Casualty Ins Co (Ohio Casualty Group)	\$1,056	\$178	\$265
Pacific Indemnity Co (Chubb Group)	\$953	\$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	\$473	\$122	\$148
Preserver Ins Co (Tower Group) (5)	\$501	\$158	\$130
Property & Cas Ins Co Of Hartford (The Hartford Group)	\$727	\$102	\$167
Providence Mutual Fire Ins Co	\$389-\$716	\$179	\$186
Public Service Mutual Ins Co	\$399	\$118	\$114
Quincy Mutual Fire Ins Co	\$542-\$672	\$143	\$184
Rutgers Cas Ins Co (American European Group)	\$421-\$556	\$136-\$174	\$165-\$215
Selective Auto Ins Co of NJ (Selective Group)	\$351-\$1,880	\$97-\$441	\$125-\$607
Selective Ins Co of Amer (Selective Group) (4)	\$641	\$153	\$200
Selective Way Ins Co (Selective Group) (4)	\$541	N/A	\$200
State Farm Fire and Casualty Co	\$995	\$122	\$237
Tokio Marine & Nichido Fire Ins Co Ltd (4)	\$594	\$143	\$337
Tower Ins Co of NY (Tower Group)	\$634	N/A	\$264
Tower National Ins Co (Tower Group)	\$634-\$730	\$187-\$211	\$262-\$296
Travelers Auto Ins Co of NJ (Travelers Group)	\$952-\$1,209	\$74-\$174	\$453-\$1,506
United Services Auto Association (USAA Group) (1) (3)	\$528-\$741	\$147	\$103-\$140
USAA Casualty Ins Co (USAA Group) (1) (3)	\$575-\$808	\$163	\$126-\$171
Vigilant Ins Co (Chubb Group) (2)	\$718	\$142	\$192
West American Ins Co (Ohio Casualty Group)	\$859	N/A	\$326

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